



Tata Kelola Perusahaan Corporate Governance

PT Bank JTrust Indonesia Tbk (J Trust Bank/ Bank) berkomitmen menjaga keberlangsungan usaha dengan menyempurnakan penerapan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) dalam setiap aktivitas usaha. Hal ini dilakukan demi meningkatkan nilai perusahaan bagi investor dan seluruh pemangku kepentingan, meningkatkan kepercayaan pelanggan dengan tetap memperhatikan prinsip kehati-hatian dan secara konsisten mengelola sistem manajemen risiko yang mengacu pada peraturan dan perundang-undangan yang berlaku.

PT Bank JTrust Indonesia Tbk (Bank) is committed to maintain business continuity by improving the implementation of the principles of Good Corporate Governance (GCG) in every business activity. This is to increase corporate value for investors and all stakeholders, to increase customer's trust by taking into account the principle of prudence and consistently managing the risk management system in accordance with the applicable laws and regulations.

THE 13TH IICD CORPORATE
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AT, 27 MEI 2022 | FINANCIAL HALL, GRAHA CIMB NIA



Bank juga memperkuat kepatuhan dengan meninjau dan mengimplementasikan aturan-aturan yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK) dan/atau Bank Indonesia (BI) agar dalam pelaksanaan kegiatan perbankan sesuai dengan peraturan yang berlaku. Selain itu, Bank juga melakukan *self-assessment* untuk mengukur kinerja di bidang tata kelola. Penerapan prinsip-prinsip governansi yang dikeluarkan oleh Komite Nasional Kebijakan Governansi (KNKG) juga menjadi perhatian Bank dalam menjalankan bisnis yang dapat menciptakan nilai tambah bagi pemegang saham dan pemangku kepentingan secara jangka panjang.

Sebagai upaya meningkatkan kualitas penerapan GCG, pada tahun 2022 Bank melakukan penyempurnaan GCG, di antaranya sebagai berikut:

1. Kebijakan baru terkait Nominasi Calon Anggota Direksi, Dewan Komisaris, dan/atau Pihak Independen yang ditetapkan tanggal 31 Januari 2022;
2. Kebijakan baru terkait Remunerasi yang ditetapkan tanggal 31 Januari 2022;
3. Pembaharuan Kebijakan Umum Manajemen Risiko yang ditetapkan tanggal 24 Maret 2022;
4. Kebijakan baru terkait Larangan Transaksi Oleh Orang Dalam yang ditetapkan tanggal 30 Maret 2022;
5. Pembaharuan Piagam Komite Audit yang ditetapkan tanggal 13 April 2022;
6. Pembaharuan Piagam Komite Pemantau Risiko yang ditetapkan tanggal 11 Mei 2022;
7. Pembaharuan Piagam Komite Nominasi dan Remunerasi yang ditetapkan tanggal 9 Mei 2022;

The Bank also increased compliance to existing regulations by reviewing and implementing regulations issued by the Financial Services Authority (OJK) and/or Bank Indonesia to ensure banking activities would be in line with existing regulations, as well as performing self-assessment to measure performance in governance. The Bank also implemented the governance principles issued by the National Committee on Governance Policy (KNKG) in doing business to be able to create added value to shareholders and stakeholders in the long run.

As an effort to enhance the quality of GCG implementation, in 2022 the Bank made improvements to its GCG structure, including the following:

1. New policy regarding the Nomination of Candidates for Members of the Board of Directors, Board of Commissioners, and/or Independent Parties which was stipulated on 31 January 2022;
2. New policy regarding Remuneration which was stipulated on 31 January 2022;
3. Renewal of the General Risk Management Policy which was stipulated on 24 March 2022;
4. New policy regarding the Prohibition of Insider Transactions which was stipulated on 30 March 2022
5. Renewal of the Audit Committee Charter which was stipulated on 13 April 2022;
6. Renewal of the Risk Oversight Committee Charter which was stipulated on 11 May 2022;
7. Renewal of the Nomination and Remuneration Committee Charter which was stipulated on 9 May 2022;



Analisis dan
Pembahasan
Manajemen
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
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8. Pembaharuan Kebijakan Pengadaan Barang Jasa & Alih Daya yang ditetapkan tanggal 15 Juli 2022;
9. Pembaharuan Kebijakan Tata Kelola Yang Baik (Good Corporate Governance/GCG) Revisi 03 yang ditetapkan tanggal 29 Juli 2022;
10. Kebijakan baru terkait Transaksi Afiliasi dan Transaksi Benturan Kepentingan yang ditetapkan tanggal 21 September 2022;
11. Pembaruan Kebijakan Sistem Pengendalian Intern Revisi 05 yang berlaku efektif tanggal 11 November 2022.

PRINSIP DAN KOMITMEN TATA KELOLA BANK

Penerapan prinsip tata kelola perusahaan yang baik (GCG) dan efektif merupakan unsur penting di industri perbankan, mengingat risiko dan tantangan yang dihadapi oleh industri perbankan yang semakin kompleks. Perbankan memiliki peran penting sebagai lembaga penghubung antara para pemilik dana dengan aktivitas-aktivitas usaha yang merupakan faktor pendorong utama pertumbuhan ekonomi. Keamanan dan kesehatan bank merupakan faktor kunci demi terciptanya stabilitas keuangan dalam sebuah negara. Dengan demikian, pengelolaan bank yang baik merupakan faktor kunci untuk terciptanya 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 pencapaian kinerja secara berkesinambungan harus selalu melibatkan seluruh pemangku kepentingan; sehingga Bank tidak hanya fokus mengimplementasikan 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.

8. Renewal of Procurement of Goods & Outsourcing policy which was stipulated on 15 July 2022;
9. Renewal of the Good Corporate Governance (GCG) policy Revision 03 which was stipulated on 29 July 2022;
10. New policy regarding Affiliated Transactions and Conflict of Interest Transactions which were stipulated on 21 September 2022;
11. Renewal of the Internal Control System Policy Revision 05 which became effective on 11 November 2022.

BANK GOVERNANCE PRINCIPLES AND COMMITMENTS

Effective implementation of good corporate governance (GCG) principles is an essential factor in the banking industry, given the increasingly complex risks and challenges faced by the banking industry. Banking plays an important role as an intermediary institution between fund owners and business activities which are the main driver of economic growth. Bank soundness and security are key factors in the creation of financial stability in a country. Therefore, good bank management is a key factor in creating a robust economy.

For J Trust Bank, the implementation of Good Corporate Governance (GCG) is a necessity, as well as to internalize GCG as continuous efforts to improve the organization. This is followed by developing and increasing the implementation of Bank values and ethics.

Commitment to Implementation of *Environmental, Social, and Governance (ESG)*

In line with the Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance, the Bank realizes that all stakeholders must be engaged, so that sustainable performance may be achieved; as such, the Bank does not only focus on implementing the principles of corporate governance, but is also committed to always making real contributions to the socio-economic development of all Indonesian people, as well as paying attention to the environmental aspects in order to support the creation of sustainable long-term national development.

Bank telah membangun sistem keuangan berkelanjutan untuk menciptakan nilai bersama dengan meningkatkan dan mengembangkan produk dan/atau jasa keuangan berkelanjutan, salah satunya dengan peningkatan portofolio pembiayaan pada kegiatan usaha yang menerapkan prinsip-prinsip keberlanjutan. Hingga akhir tahun 2022, 15% 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 bagi pengambilan keputusan yang bertanggung jawab, menghindari konflik kepentingan, optimalisasi kinerja, dan peningkatan 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/memaksimalkan manfaat dan nilai tambah serta menjaga tingkat kepercayaan para pemangku kepentingan dan kelangsungan usaha.

Sebagai bentuk komitmen Bank dalam mengembangkan aspek ESG, ke depannya Bank akan membentuk Komite Keberlanjutan dan merumuskan peta jalan keberlanjutan. Untuk mendukung hal tersebut, Bank senantiasa melakukan penguatan dengan mengembangkan kompetensi Sumber Daya Manusia Bank.

Dasar dan Pedoman Penerapan Good Corporate Governance (GCG)

Dalam menerapkan GCG, Bank merujuk pada beberapa peraturan perundang-undangan yang dijadikan sebagai dasar penerapan tata kelola yang di Bank sebagai berikut:

1. Undang-Undang Republik Indonesia terkait Pasar Modal, Perseroan Terbatas, dan Perbankan;
2. Peraturan Otoritas Jasa Keuangan (POJK) dan Surat Edaran OJK (SEOJK) khususnya mengenai Tata Kelola, Laporan Tahunan, Manajemen Risiko dan berbagai POJK dan SEOJK yang terkait dengan penerapan tata Kelola;

The Bank has built a sustainable financial system to create shared value by improving and developing sustainable financial products and/or services, one of which is by increasing the financing portfolio for business activities that apply sustainability principles. Until the end of 2022, 15% of the Bank's total financing portfolio is distributed to sustainable businesses.

The Board of Commissioners, Directors, and all working units of the Bank are committed to implement Governance principles thoroughly. The principles are references for accountable decision making, avoiding conflict of interests, performance optimization, and accountability improvement. Moreover, the commitment to implement ESG is also aimed to protect stakeholders and increase compliance in existing regulations.

To achieve its Vision and Mission, the Bank in a consistent and sustainable manner implements ESG principles to create/maximize benefit and added value as well as maintain confidence of stakeholders and business continuity.

As the Bank's commitment to develop ESG aspects, going forward the Bank will establish a Sustainability Committee and formulate a sustainability road map. To support this, the Bank is always committed to strengthening by developing the competence of the Bank's Human Resources.

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

GCG implementation by the Bank refers to laws and regulations issued by the government and regulators including:

1. Indonesian Law on Capital Market, Limited Liability Company, and Banking;
2. Financial Services Authority Regulations (POJK) and OJK Circular Letters (SEOJK) on Governance, Annual Reports, Risk Management and various POJK and SEOJK related to the implementation of governance;

3. Roadmap Tata Kelola Perusahaan Indonesia yang disampaikan melalui siara pers OJK pada tanggal 4 Februari 2014;
4. ASEAN Corporate Governance Scorecard (ACGS) yang dikeluarkan oleh ASEAN Capital Market Forum (ACMF);
5. Pedoman Umum Governansi Korporat Indonesia yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG);
6. Anggaran Dasar Bank dan Keputusan Rapat Umum Pemegang Saham (RUPS); serta
7. Kebijakan Bank terkait Tata Kelola yang Baik.

MEKANISME TATA KELOLA BANK

Dasar penerapan tata kelola perusahaan yang baik mengacu kepada empat pilar/aspek 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 determinan yang bersifat strategis untuk senantiasa meningkatkan nilai serta memelihara proses pertumbuhan usaha yang berkelanjutan. Penerapan prinsip GCG Bank berawal pada komitmen atas penerapan tata kelola, yang dimulai dari *top management* Bank dan seluruh jajaran di bawahnya hingga akhirnya terbentuk menjadi bagian dari budaya perusahaan.

Untuk mencapai hal tersebut, Bank memformulasi Visi dan Misi Bank yang jelas dan realistis, nilai-nilai utama yang mengilustrasikan sikap dan moral yang baik serta positif, dan penyusunan infrastruktur internal antara lain tidak terbatas pada Kode Etik dan Perilaku Kepegawaian, dan Pedoman dan Tata Tertib Kerja (Piagam). Selain itu, penerapan manajemen risiko dan strategi *anti-fraud* berupa *whistleblowing system*, pakta integritas, dan pernyataan tahunan, serta pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL).

3. Indonesia's Corporate Governance Roadmap submitted through the OJK press release on February 4, 2014;
4. ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF);
5. Indonesian Corporate Governance General Guidelines issued by the National Committee on Governance Policy (KNKG);
6. The Bank's Articles of Association and Resolutions of the General Meeting of Shareholders (GMS); and
7. Bank's Policy regarding Good Corporate Governance.

BANK GOVERNANCE MECHANISM

The implementation of good corporate governance refers to 4 governance pillars/aspects: governance commitment, governance structure, governance process and governance outcome as the form of accountability by J Trust Bank to interested parties including customers, employees, other stakeholders and the public.

Governance Commitment

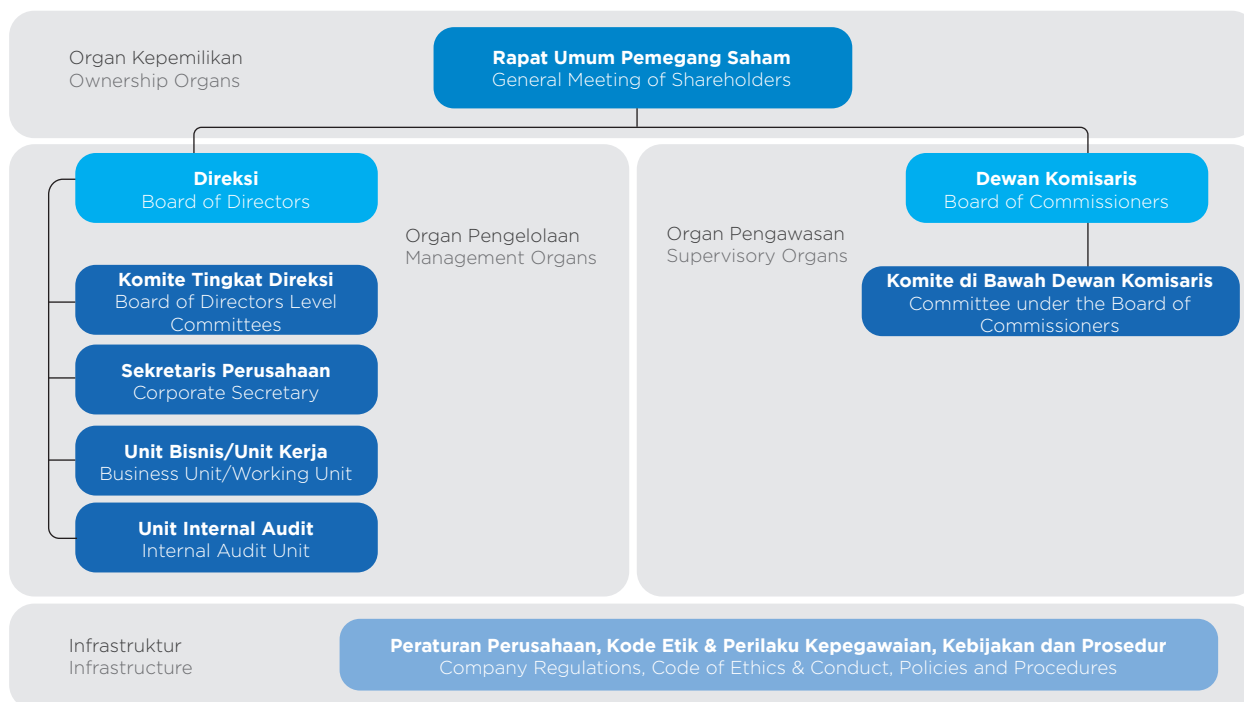
The implementation of Good Corporate Governance is one of the strategic determinants for a sustainable business growth and increase in value. The implementation of the GCG principles in the Bank starts with the Top Management's commitment and all levels below it until it becomes part of the corporate culture.

to achieve those targets, the Bank is formulating a clear and realistic Vision and Mission, core values that illustrate good and positive attitudes and morals, preparation of internal infrastructure, including but not limited to the Code of Ethics & Conduct and Work Guidelines & Orders (Charter). Moreover, the implementation of risk management and anti-fraud strategies in the form of a whistleblowing system, integrity pact, and annual statements, as well as the implementation of Corporate Social and Environmental Responsibility.

Struktur Tata Kelola [2-9]

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:



Sejalan dengan Undang-Undang Republik Indonesia nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), penerapan tata kelola perusahaan terwujud dari interaksi seluruh organ Bank, di mana 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 dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari Komite di tingkat Dewan Komisaris, Sekretaris Perusahaan, Audit Internal dan Komite di tingkat Direksi.

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

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

Governance Structure [2-9]

J Trust Bank has a governance structure consisting of main organs, supporting organs, and GCG infrastructure.

This is the corporate governance structure in J Trust Bank:

In line with the Law of the Republic of Indonesia No. 40/2007 concerning Limited Liability Companies, the implementation of corporate governance is realized from the interaction of entire organs of the Bank, where the main organ in the governance structure of the Bank consists of General Meeting of Shareholders (GMS), the Board of Commissioners and Directors, with the highest level in the GMS.

To maximize the function of the main organ in governance structure of the Bank, it will be assisted by the supporting organ that consists of Committees in the Board of Commissioners level, Corporate Secretary, Internal Audit and Committees in the Board of Directors level.

Committees in the Board of Commissioners level (BOC Committees) are formed to assist and increase supervisory function implemented by the Board of Commissioners, comprising:

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

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

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

Adapun yang termasuk infrastruktur GCG antara lain Peraturan Perusahaan, Kode Etik dan Perilaku Kepegawaian, 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 menghasilkan *outcome* 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.

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

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

The Board of Directors with the Bank management are tasked to manage, control, and be accountable to governance implementation in J Trust Bank, assisted by Corporate Secretary, committees at the Board of Directors level, and Internal Audit. Committees under the Board of Directors include the following:

1. Risk Management Committee
2. Asset & Liability Committee (ALCO)
3. Information Technology Committee
4. Credit Committee
5. Credit Policy Committee

The Bank's GCG infrastructure also includes the Company's Regulation, Code of Ethics and Code of Conduct, Governance Policy and Procedure.

Governance Process

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

Governance Outcome

The Bank is committed to always implement governance as main guidelines in running business, as well as to ensuring the sustainability of the Bank's business in facing challenges and business competition in the banking industry.

The results of governance include qualitative and quantitative aspects such as:

- a. adequacy of report transparency;
- b. compliance to laws and regulations;
- c. consumer protection;
- d. objectiveness in making assessment or audit;
- e. Bank performance such as rentability, efficiency, and capital; and/or
- f. increase or decrease of compliance to existing provisions and solution to issues faced by the Bank such as fraud, violation of BMPK, violation to provisions related to bank reports to the Financial Services Authority.

PENERAPAN PRINSIP TATA KELOLA SESUAI KETENTUAN OTORITAS JASA KEUANGAN

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

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p>Transparansi (<i>Transparency</i>) yaitu keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam proses pengambilan keputusan.</p> <p>Transparency Is a disclosure in presenting material and relevant information and being open in the decision-making process.</p>	<ol style="list-style-type: none"> Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh para pemangku kepentingan sesuai dengan haknya. 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. Prinsip keterbukaan tetap memperhatikan ketentuan rahasia bank, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku. Kebijakan Bank harus tertulis dan dikomunikasikan kepada para pemangku kepentingan dan yang berhak memperoleh informasi tentang kebijakan tersebut. 	<ol style="list-style-type: none"> The Bank discloses information in a timely, adequate, clear, accurate, and comparable as well as accessible manner for stakeholders according to their rights. The Bank discloses information that covers but not limited to its vision, mission, business targets, Bank strategy, financial conditions, composition and remuneration of management, Controlling Shareholders, executive officers, risk management, supervision system and internal control, compliance status, good corporate governance implementation and system as well as information and material facts that can affect investor decisions. Disclosure principles take into account bank secrecy, job secrecy, and private rights according to existing provisions. Bank policy must be in written form and communicated to stakeholders and those who have the rights to obtain information regarding the policy.
<p>Akuntabilitas (<i>Accountability</i>) yaitu kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif.</p> <p>Accountability 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"> Bank menetapkan sasaran usaha dan strategi untuk dapat dipertanggungjawabkan kepada para pemangku kepentingan. Bank menetapkan check and balance system dalam pengelolaan Bank. 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. 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. 	<ol style="list-style-type: none"> The Bank determines business targets and strategy to be accountable toward stakeholders. The Bank determines the check and balance system in the Bank's management. The Bank owns performance metrics from all organs of the organization based on agreed metrics in line with Corporate Values, business targets and the Bank's strategy as well as the rewards and punishment system. The Bank must ensure all organs of the Bank's organization have competence according to the responsibility and understand the role in implementing good corporate governance
<p>Responsibilitas (<i>Responsibility</i>) yaitu kesesuaian pengelolaan Bank dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Bank yang sehat.</p> <p>Responsibility is the conformity of Bank's management with applicable laws and regulations and sound Bank management principles.</p>	<ol style="list-style-type: none"> Bank berpegang pada prinsip kehati-hatian (<i>prudential bank principle</i>) dan menjaga kepatuhan terhadap Peraturan yang berlaku. Bank sebagai good corporate citizen peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar. 	<ol style="list-style-type: none"> Bank berpegang pada prinsip kehati-hatian (<i>prudential bank principle</i>) dan menjaga kepatuhan terhadap Peraturan yang berlaku. Bank sebagai good corporate citizen peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.
<p>Independensi (<i>Independency</i>) yaitu pengelolaan Bank secara profesional tanpa pengaruh/tekanan dari pihak manapun.</p> <p>Independency is the professional management of the Bank without any influence/pressure from any party.</p>	<ol style="list-style-type: none"> Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan. Bank mengambil keputusan secara objektif dan bebas dari segala tekanan pihak manapun. 	<ol style="list-style-type: none"> The Bank avoids unfair domination by any stakeholders and is not influenced by certain interest and is free of conflict of interest. The Bank makes decisions objectively and freely without any pressure.

IMPLEMENTATION OF GOVERNANCE PRINCIPLES OF GOVERNANCE IN ACCORDANCE WITH THE PROVISIONS OF FINANCIAL SERVICES AUTHORITY

J Trust Bank always implements governance principles known as “TARIF”: Transparency, Accountability, Responsibility, Independency, and Fairness as elaborated in the table below:

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p>Kewajaran dan Kesetaraan (Fairness and Equal Treatment) yaitu kewajaran dan kesetaraan dalam memenuhi hak-hak stakeholders yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.</p> <p>Fairness and Equal Treatment is fairness and equality in fulfilling the rights of stakeholders that arise based on agreements and applicable laws and regulations.</p>	<ol style="list-style-type: none"> 1. Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kewajaran dan kesetaraan. 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. 	<ol style="list-style-type: none"> 1. The Bank cares for all stakeholders' interests based on fairness and equal treatment. 2. The Bank gives chances to all stakeholders to give input and opinion for the Bank's interest while giving access to information according to the transparency principle.

Penerapan GCG di Bank sebagaimana tercantum dalam Memo tentang Kebijakan Tata Kelola yang Baik (*Good Corporate Governance*) Rev. 02 mengacu pada POJK No. 55/POJK.03/2016 dan SE OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, serta pada POJK No. 4/POJK.03/2016 dan SE OJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Dalam melaksanakan kegiatannya Bank JTrust Indonesia telah menerapkan tata kelola yang diwujudkan dalam 11 faktor yaitu:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
2. Pelaksanaan tugas dan tanggung jawab Direksi;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan Bank;
6. Penerapan fungsi Audit Internal;
7. Penerapan fungsi Audit Eksternal;
8. Penerapan manajemen risiko termasuk sistem pengendalian internal;
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan Tata Kelola Bank dan pelaporan internal; dan
11. Rencana strategis Bank.

The implementation of Good Corporate Governance (GCG) in the Bank as stated in Memo on Good Corporate Governance Policy Rev. 02 refers to POJK No. 55/POJK.03/2016 and SE OJK No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks, and POJK No. 4/POJK.03/2016 and SE OJK No. 14/SEOJK.03/2017 on the Assessment of Commercial Banks Soundness Level.

In carrying out its activities, Bank JTrust Indonesia has implemented governance through 11 factors:

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

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 table berikut:

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p>Prinsip 1: Peran dan Tanggung Jawab Direksi dan Dewan Komisaris</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>Principle 1: Roles and Responsibilities of the Board of Directors and Board of Commissioners</p> <p><i>The Board of Directors and 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 interests of stakeholders.</i></p>	<ol style="list-style-type: none"> 1. Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan. 2. Bank mengambil keputusan secara objektif dan bebas dari segala tekanan pihak manapun. 3. Direksi melakukan peran dan tanggung jawabnya dengan baik dalam melakukan pengelolaan korporasi, di bawah pengawasan Dewan Komisaris. 	<ol style="list-style-type: none"> 1. The Bank avoids unfair domination by any stakeholders and is not influenced by certain interest and is free of conflict of interest. 2. The Bank makes decisions objectively and freely without any pressure. 3. The Board of Directors carries out their roles and responsibilities well in managing the corporation, under the supervision of the Board of Commissioners.

IMPLEMENTATION OF GOVERNANCE PRINCIPLES BASED ON PUG-KI 2021

J Trust Bank implements governance in accordance with the General Guidelines of Indonesian Corporate Governance (PUG-KI) 2021, in line with the global governance practices to create corporate values in the long run.

PUG-KI 2021 has eight principles categorized into three main groups: (1) principles regulating the function of corporate supervision and management, which are the Board of Directors and Commissioners, (2) principles regulating the process and output produced by the Board of Directors and Commissioners, (3) principles regulating the owner of resources who will receive benefits from the implementation of corporate governance. The principles and its derivatives are inspired by the four pillars of corporate governance: ethical behavior, accountability, transparency, and sustainability. The eight principles are elaborated in the following table:

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p>Prinsip 2: Komposisi dan Remunerasi Direksi dan Dewan Komisaris</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 dan masing-masing 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>Principle 2: Composition and Remuneration of the Board of Directors and Board of Commissioners</p> <p><i>Members of the Board of Directors and the Board of Commissioners are selected and determined in such a way that the composition of the Board of Directors as a management organ and the composition of the Board of Commissioners as a supervisory organ is diverse and each consists of Directors and Commissioners who have the commitment, knowledge, ability, experience and expertise required to fulfilling properly the management role of the Board of Directors and the supervisory role of the Board of Commissioners.</i></p> <p><i>Remuneration is designed to effectively align the interests of members of the Board of Directors and the Board of Commissioners with the long-term interests of the corporation and sustainable value creation.</i></p>	<ol style="list-style-type: none"> 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. 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. 	<ol style="list-style-type: none"> The diversity of the composition of the Board of Commissioners and Board of Directors is accommodated in the Work Rules Guidelines of the Bank's Board of Commissioners and Board of Directors. The appointment of the Board of Commissioners and the Board of 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 required experience. The Bank establishes a performance and risk-based remuneration policy. The main types of risk in the remuneration policy are adjusted to the Bank's risk profile while taking into account other important factors such as market conditions, industry developments, Bank performance and capabilities.
<p>Prinsip 3: Hubungan Kerja antara Direksi dan Dewan Komisaris</p> <p>Direksi dan Dewan Komisaris memiliki hubungan kerja yang erat, terbuka, konstruktif, profesional dan saling percaya untuk kepentingan terbaik korporasi.</p> <p>Principle 3: Work Relations between the Board of Directors and the Board of Commissioners</p> <p><i>The Board of Directors and the Board of Commissioners have a close, open, constructive, professional and trusting work relationships for the best interests of the corporation.</i></p>	<ol style="list-style-type: none"> Direksi bekerjasama dengan Dewan Komisaris dalam merumuskan misi, visi dan strategi korporasi dan secara regular membahas pengimplementasiannya dalam rapat gabungan Direksi dengan Dewan Komisaris yang diadakan sekurang-kurangnya 1 (satu) kali dalam 2 (dua) bulan. Sekretaris perusahaan mendukung efektivitas hubungan kerja antara Direksi dengan Dewan Komisaris, mendorong implementasi praktek governansi korporat yang baik, termasuk menatausahakan risalah rapat. 	<ol style="list-style-type: none"> The Board of Directors cooperates with the Board of Commissioners in formulating the corporate mission, vision and strategy and regularly discusses its implementation in joint meetings between the Board of Directors and the Board of Commissioners which are held at least 1 (once) in 2 (two) months. The corporate secretary supports the effectiveness of the work relationship between the Board of Directors and the Board of Commissioners, encourages the implementation of good corporate governance practices, including administering the minutes of meetings.

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p>Prinsip 4: Perilaku Etis Korporasi memiliki komitmen untuk bertindak secara etis dan bertanggung jawab, menegakkan nilai-nilai dan budaya organisasi.</p> <p>Principle 4: Ethical Behavior <i>The corporation has a commitment to act ethically and responsibly, upholding the values and culture of the organization.</i></p>	<ol style="list-style-type: none"> 1. Bank berpegang pada prinsip kehati-hatian (<i>prudential bank principle</i>) dan menjaga kepatuhan terhadap Peraturan yang berlaku. 2. Bank sebagai <i>good corporate citizen</i> peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar. 	<ol style="list-style-type: none"> 1. The Bank adheres to prudential bank principle and complies with existing Regulations. 2. The Bank as good corporate citizen is concerned about the environment and implements social responsibility accordingly.
<p>Prinsip 5: Manajemen Risiko, Pengendalian Intern dan Kepatuhan Korporasi menjalankan praktik governansi korporat yang terintegrasi dengan penerapan 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>Principle 5: Risk Management, Internal Control and Compliance <i>The corporation carries out corporate governance practices in integration with the implementation of internal control and risk management systems, as well as an effective compliance management system in order to support the achievement of corporate objectives, vision, mission, goals, and performance targets in doing business with integrity.</i></p>	<ol style="list-style-type: none"> 1. Bank menerapkan sistem pengendalian internal dan manajemen risiko serta telah mengungkapkan praktiknya dalam Laporan Tahunan. 2. Direksi melakukan reviu secara berkala atas ketepatan desain dan efektivitas operasional sistem governansi, pengelolaan risiko, pengendalian internal dan kepatuhan korporasi dalam rapat bulanan Direksi. 3. 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. 	<ol style="list-style-type: none"> 1. The Bank implements internal control and risk management systems and has disclosed the practices in the Annual Report. 2. The Board of Directors periodically reviews the design accuracy and operational effectiveness of the governance system, risk management, internal control and corporate compliance at the monthly Board of Directors meeting. 3. The Board of Commissioners carries out active supervision supported by the Risk Oversight Committee on the effectiveness of the risk management implementation at the Bank and ensures that the risk management implementation is adequate in accordance with the characteristics, complexity and risk profile of the Bank.
<p>Prinsip 6: Pengungkapan dan Transparansi Korporasi membuat pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang korporasi.</p> <p>Principle 6: Disclosure and Transparency <i>The corporation makes accurate and timely disclosures regarding all material matters concerning the corporation.</i></p>	<ol style="list-style-type: none"> 1. Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh para pemangku kepentingan sesuai dengan haknya. 2. Bank mengungkapkan informasi yang meliputi tetapi tidak terbatas pada visi, misi, sasaran usaha, strategi Bank, kondisi keuangan, susunan dan kompensasi pengurus, Pemegang Saham Pengendali, pejabat eksekutif, pengelolaan risiko, sistem pengawasan dan pengendalian intern, status kepatuhan, sistem dan implementasi Tata Kelola Perusahaan yang baik serta informasi dan fakta material yang dapat mempengaruhi keputusan pemodal. 3. Prinsip keterbukaan tetap memperhatikan ketentuan rahasia bank, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku. 4. Kebijakan Bank harus tertulis dan dikomunikasikan kepada para pemangku kepentingan dan yang berhak memperoleh informasi tentang kebijakan tersebut. 	<ol style="list-style-type: none"> 1. The Bank discloses information in a timely, adequate, clear, accurate, and comparable as well as accessible manner for stakeholders according to their rights. 2. The Bank discloses information that covers but not limited to its vision, mission, business targets, Bank strategy, financial conditions, composition and remuneration of management, Controlling Shareholders, executive officers, risk management, supervision system and internal control, compliance status, good corporate governance implementation and system as well as information and material facts that can affect investor decisions. 3. Disclosure principles take into account bank secrecy, job secrecy, and private rights according to existing provisions. 4. Bank policy must be in written form and communicated to stakeholders and those who have the rights to obtain information regarding the policy.

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p>Prinsip 7: Hak-hak Pemegang Saham Korporasi 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>Principle 7: Shareholder Rights <i>The Corporation protects and facilitates the exercise of shareholder rights and ensures fair treatment of all shareholders, including minority shareholders. All shareholders can obtain adequate redress for violations of their rights.</i></p>	<ol style="list-style-type: none"> 1. Bank menetapkan sasaran usaha dan strategi untuk dapat dipertanggungjawabkan kepada para pemangku kepentingan. 2. Bank menetapkan <i>check and balance system</i> dalam pengelolaan Bank. 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. 4. Setiap direktur dan karyawan memiliki seperangkat Indikator Kinerja Utama yang diformulasikan menjadi komponen dalam <i>Balanced Scorecard</i> yang diselaraskan dengan strategi bisnis dan disepakati. Pertanggungjawaban atas pencapaian Indikator Kinerja Utama dievaluasi minimal dua kali dalam satu tahun 	<ol style="list-style-type: none"> 1. The Bank determines business targets and strategy to be accountable toward stakeholders. 2. The Bank determines the check and balance system in the Bank's management. 3. Each director, employee and division in the bank has clearly defined roles and responsibilities which are aligned with the Bank's business strategy, vision and mission. 4. Each director and employee has a set of Key Performance Indicators which are formulated into components in the Balanced Scorecard which are aligned with the business strategy and agreed upon. Accountability for the achievement of Key Performance Indicators is evaluated at least twice a year.
<p>Prinsip 8: Hak-hak Pemangku Kepentingan Korporasi mengakui hak-hak pemangku kepentingan yang ditetapkan dalam peraturan perundang-undangan yang berlaku atau suatu perjanjian yang disepakati oleh korporasi dan mendorong kerja sama aktif dengan pemangku kepentingan dalam menciptakan kekayaan, lapangan kerja, dan keberlanjutan usaha yang sehat secara finansial.</p> <p>Principle 8: Stakeholder Rights <i>The corporation recognizes the rights of stakeholders stipulated in applicable laws and regulations or an agreement agreed upon by the corporation and encourages active cooperation with stakeholders in creating wealth, employment and financially sound business going concern.</i></p>	<ol style="list-style-type: none"> 1. Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kewajaran dan kesetaraan. 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. 	<ol style="list-style-type: none"> 1. The Bank cares for all stakeholders' interests based on fairness and equal treatment. 2. The Bank gives chances to all stakeholders to give input and opinion for the Bank's interest while giving access to information according to the transparency principle.

Tujuan/Manfaat Akhir Penerapan Tata Kelola Bank

Penerapan prinsip-prinsip tata kelola pada 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, meningkatkan kepercayaan investor dan mitra usaha lainnya.
- Memaksimalkan nilai tambah bagi pemegang saham atau memenuhi kepentingan pemegang saham atas peningkatan nilai saham dan dividen Bank.

Objectives/Benefits in Implementing Good Corporate Governance

The implementation of Good Corporate Governance in the Bank consistently has good aims/benefits directly or in the long term to:

- Protect and take care of the interests of all stakeholders.
- Improve work behavior in applying the basic principles of good corporate governance and prudence in the Bank's management to create a basis for the Bank to grow and expand in the long term.
- Improve and increase the Bank's image in enhancing the Bank's competitiveness/performance, efficiency and service to stakeholders.
- Attract interest, trust from investors and other business partners.
- Maximize shareholder values or meet the interests of shareholders on increasing share value and dividends of the Bank.



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Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
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GCG MILESTONE

GCG Milestone

1. Pengumuman perubahan nama dari PT Bank Mutiara Tbk menjadi PT Bank JTrust Indonesia Tbk
 2. Grand launching PT Bank JTrust Indonesia Tbk beserta produk dan layanan
 3. Penguatan implementasi dual control dan peningkatan kualitas melalui penerapan RCSA (Risk Control Self-Assessment) dan penerapan JSOX Based komponen
 4. Pengembangan dan perbaikan delapan jenis profil risiko manajemen yang terpisah dengan pengelola bisnis
1. *Announcement on the change of name from PT Bank Mutiara Tbk to PT Bank JTrust Indonesia Tbk*
 2. *Grand launching of PT Bank JTrust Indonesia Tbk along with the products and services*
 3. *Strengthening the implementation of dual control and quality improvement through the implementation of RCSA (Risk Control Self-Assessment) and the implementation of JSOX-based components*
 4. *Development and enhancement of eight types of risk management profiles that are separated from business managers*

2014

1. J Trust Co.,Ltd sebagai pemegang saham baru dari PT Bank Mutiara Tbk
 2. Penguatan kualitas kebijakan manajemen maupun keputusan mengenai produk, jasa dan layanan
 3. Penerapan prinsip mengenai nasabah terkait program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme
 4. Penguatan pelaksanaan program budaya perusahaan
1. *J Trust Co.,Ltd as the new shareholder of PT Bank Mutiara Tbk*
 2. *Strengthening the quality of management policies and decisions regarding products and services*
 3. *Application of the know-your-customer principle related to the Anti-Money Laundering and Counter Financing of Terrorism program*
 4. *Strengthening the implementation of corporate culture programs*

2015

1. Mempertajam visi, misi,dan nilai-nilai perusahaan serta mensosialisasikan pada internal dan eksternal
 2. Memiliki Pedoman dan Tata Tertib Kerja (Piagam) Dewan Komisaris serta Pedoman dan Tata Tertib Kerja Direksi
 3. Memiliki rumusan Etika Bisnis dan Pedoman Perilaku Perusahaan
 4. Menjalankan program tanggung jawab sosial perusahaan
 5. Memiliki whistle blowing system
 6. Meraih penghargaan GCG Terbaik Sektor Keuangan Bank Buku II dari *Economic Review*
1. *Sharpening the vision, mission, and values of the company as well as disseminating them internally and externally*
 2. *Established the Work Guidelines and Procedures (Charter) of the Board of Commissioners as well as Work Guidelines and Procedures of the Board of Directors*
 3. *Established the formulation for Business Ethics and Corporate Code of Conduct*
 4. *Carrying out corporate social responsibility programs*
 5. *Established a whistle blowing system*
 6. *Received the Best GCG award in the Financial Sector for Buku II Banks from Economic Review*

1. Memiliki Good Corporate Governance Charter
2. Pemenuhan jumlah dan komposisi Dewan Komisaris, Direksi, dan Komite-Komite di bawah Dewan Komisaris dan Direksi
3. Penyempurnaan struktur organisasi untuk pelaksanaan check and balance
4. Penegakan reward dan punishment
5. Transparansi kondisi keuangan dan non keuangan, informasi Produk Bank dan penggunaan data pribadi nasabah.

1. *Established the Good Corporate Governance Charter*
2. *Fulfilling the number and composition of the Board of Commissioners, Board of Directors, and Committees under the Board of Commissioners and Board of Directors*
3. *Improvement to the organizational structure for the implementation of check and balance*
4. *Enforcement of reward and punishment*
5. *Transparency of financial and non-financial conditions, information on Bank Products, and use of customers' personal data.*

2017

2018

2019

1. Penguatan Risk Management, Compliance dan Internal Control
2. Transparansi tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah
 1. *Strengthening of Risk Management, Compliance, and Internal Control*
 2. *Transparency of procedures for customer complaints and dispute resolution to customers*

1. Mengadakan sosialisasi dan pelatihan bagi karyawan terkait Keuangan Berkelanjutan
2. Menetapkan unit kerja Corporate Secretary Division sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan
3. Penerbitan perdana Laporan Tahunan perusahaan yang dilengkapi dengan Laporan Keberlanjutan
 1. *Conducting socialization and training for employees related to Sustainable Finance*
 2. *Appointed Corporate Secretary Division as the unit in charge of Sustainable Finance Action Plan program*
 3. *First publication of the Company's Annual Report accompanied by the Sustainability Report*

 Ikhtisar Utama
Main Highlights

 Laporan Manajemen
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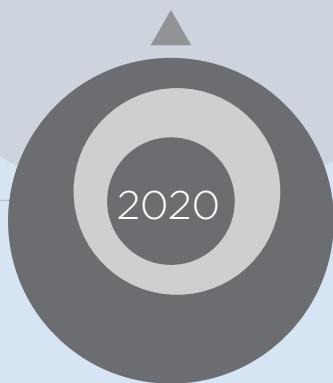
 Analisis dan Pembahasan
Management Discussion and Analysis

 Tata Kelola Perusahaan
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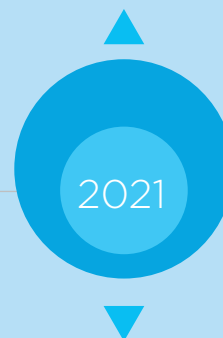
 Tanggung Jawab Sosial dan Lingkungan
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1. Membangun dan menyempurnakan infrastruktur GCG
 2. Mengangkat satu orang Direktur Treasury, Bisnis, dan Retail
 3. Mengangkat satu orang Pihak Independen untuk melengkapi komposisi Komite di bawah Dewan Komisaris
 4. Pengembangan aplikasi sistem informatika dalam penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (New Smart AML System)
 5. Mengembangkan sistem pelaporan transaksi keuangan baru (GoAML System)
1. *Build and improve the GCG infrastructure*
 2. *Appoint one Director of Treasury, Business, and Retail*
 3. *Appoint one person as an Independent Party to complete the composition of the Committees under Board of Commissioners*
 4. *Development of an information system application in the implementation of the Anti-Money Laundering and Counter Financing of Terrorism program (New Smart AML System)*
 5. *Develop a new financial transaction reporting system (GoAML System)*



1. Merekrut 1 (satu) orang Direktur Credit Risk & Management All Delinquencies, 1 (satu) orang Direktur Bisnis, serta 1 (satu) orang Pihak Independen yang berpengalaman dan profesional untuk melengkapi komposisi Direksi dan keanggotaan Komite Di bawah Dewan Komisaris
2. Memiliki Gugus Tugas Keuangan Berkelanjutan dan menetapkan unit kerja Performance and Planning Division sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan
3. Pembaharuan (*revamping*) situs web Bank, khususnya terkait GCG dan Hubungan Investor
4. Penerbitan Manual Handbook untuk Dewan Komisaris dan Direksi
5. Memiliki 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 12th 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. *Recruit 1 (one) Director of Credit Risk & Management All Delinquencies, 1 (one) Director of Business, as well as 1 (one) Independent Party that are experienced and professional to complete the composition of the Board of Directors and the membership of Committees under the Board of Commissioners*
2. *Established the Sustainable Finance Task Force and determined the Performance and Planning Division as the unit in charge of the Sustainable Finance Action Plan program implementation*
3. *Revamping of the Bank's website, particularly related to GCG and Investor Relations*
4. *Issuance of Manual Handbook for the Board of Commissioners and Board of Directors*
5. *Established the Shareholder and/or Investor Communication Policy*
6. *Shareholders can vote individually on each meeting agenda*
7. *Received an award in the 12th IICD Corporate Governance Award event for "Best Right of Shareholders" for middle market capitalization (MidCap)*
8. *Received an award in the Indonesia Corporate Secretary and Corporate Communication Ward (ICCA) - VI - 2021 event for "1st The Best Informative Website 2021 for Buku II Banks"*
9. *J Trust Bank began to align its business activities and corporate social responsibility with several Sustainable Development Goals, namely: SDGs #1, SDGs #3, SDGs #4, SDGs #11, SDGs #14, and SDGs #15.*

1. Membangun dan menyempurnakan infrastruktur GCG seperti penerbitan kebijakan transaksi afiliasi dan transaksi benturan kepentingan, larangan transaksi bagi orang dalam, serta terkait remunerasi.
 2. Melanjutkan peningkatan implementasi tata kelola perusahaan yang berpedoman pada Asean Corporate Governance Scorecard pedoman ASEAN Corporate Governance Scorecard untuk diterapkan pada Bank.
 3. Meraih penghargaan di ajang The 13th 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. *Building and improving GCG infrastructure such as issuing policies on affiliate transactions and conflict of interest transactions, prohibiting insider transactions, and remuneration-related ones.*
 2. *Continue to improve the implementation of corporate governance based on the ASEAN Corporate Governance Scorecard guidelines.*
 3. *Won awards at the 13th IICD Corporate Governance Awards for the categories "Top 50 Issuers Middle Market Capitalization with Best Corporate Governance Practices" and "Best Responsibility of The Board".*
 4. *In the implementation of corporate social responsibility activities, the Bank enhances partnerships with various parties. By 2022, the Bank contributes to the achievement of SDGs #1, SDGs #3, SDGs #4, SDGs #8, SDGs #11, SDGs #14, SDGs #15, and SDGs #17.*



Fokus Penerapan Tata Kelola Bank di Tahun 2022

Sepanjang tahun 2022, J Trust Bank telah melaksanakan berbagai inisiatif demi penyempurnaan dan pengembangan GCG dalam rangka mengoptimalkan penerapan tata kelola Bank untuk mencapai 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. Membangun dan menyempurnakan infrastruktur GCG, antara lain:
 - Pembaharuan Piagam Komite-Komite di bawah Dewan Komisaris (Komite Audit, Komite Pemantau Risiko, dan Komite Nonimasi dan Remunerasi)
 - Menerbitkan, mengkaji ulang/*review* dan mengkinikan kebijakan, SOP, Surat Keputusan Direksi, dan regulasi internal lainnya secara berkala sesuai dengan ketentuan regulator terbaru dan/atau kebutuhan kebijakan internal Bank yang berlaku serta mudah diakses oleh seluruh pegawai melalui media komunikasi *e-mail* maupun aplikasi internal Bank yang tersedia.
 - Menerbitkan kebijakan baru terkait larangan transaksi oleh orang dalam.
 - Menerbitkan kebijakan baru terkait remunerasi.
 - Menerbitkan kebijakan baru terkait transaksi afiliasi dan transaksi benturan kepentingan.
 - Perubahan struktur organisasi Bank disesuaikan dengan kondisi dan strategi Bank saat ini, lingkup kewenangan dan deskripsi pekerjaan di masing-masing unit kerja/divisi.
 - Reorganisasi berkesinambungan dalam upaya meningkatkan daya saing dengan tetap berpedoman pada prinsip kehati-hatian, dan *governance process*.
 - Dalam RUPS, pemegang saham dapat melakukan pengambilan suara (*voting*) secara individual pada masing-masing agenda rapat.
- c. Peningkatan kompetensi dan kualitas sumber daya manusia yang berkesinambungan dengan melaksanakan uji kompetensi/sertifikasi manajemen risiko (berkelanjutan), sertifikasi

Focus on the Implementation of Bank Governance in 2022

Throughout 2022, J Trust Bank has carried out various initiatives for the improvement and development of GCG in order to optimize the implementation of the Bank's governance to achieve sustainable governance. The initiatives include:

- a. Continued fostering the commitment of management in the implementation of Bank governance thoroughly in every organization line to provide added value for the Bank and all stakeholders.
- b. Established and improved GCG infrastructure, including:
 - Renewal of the Charters of Committees under the Board of Commissioners (Audit Committee, Risk Oversight Committee, and Nomination and Remuneration Committee)
 - Publishing, reviewing, and updating policies, SOP's, Directors' Decrees, and other internal regulations periodically in accordance with the latest regulatory provisions and/or the Bank's internal policy requirements and are easily accessible by all employees through e-mail communication media and available internal Bank applications.
 - Issuing a new policy regarding the prohibition of insider transactions.
 - Issuing a new policy regarding remuneration.
 - Issuing new policies regarding affiliate transactions and conflict of interest transactions.
 - Changes in the Bank's organizational structure in accordance with the current conditions and strategies of the Bank, scope of authority and job descriptions in each work unit/division.
 - Continuous reorganization in an effort to increase competitiveness while still guided by the precautionary principle and governance process.
 - In the GMS, shareholders can vote individually on each meeting agenda.
- c. Continuous improvement in competency and quality of human resources by carrying out competency test/risk management certification (continuously), treasury certification, auditor

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, penerapan pengisian *coaching form* oleh divisi/ unit kerja secara periodik dan implementasi *Performance Management System* untuk menilai KPI (*key performance index*) karyawan yang dikoordinasikan oleh Human Capital Division. Sedangkan pelaksanaan *training* secara eksternal berupa pembekalan terkait *bancassurance*, kepatuhan, dan sertifikasi manajemen risiko.

- d. Melakukan edukasi dan sosialisasi kepada karyawan di divisi/unit kerja dan kantor cabang atas ketentuan internal Bank melalui *e-mail blast*, *garoon blast*, dan program video di aplikasi J Trust U untuk meningkatkan kesadaran risiko (*risk awareness*) dan kesadaran kepatuhan (*compliance awareness*) dalam rangka meningkatkan pemahaman dan *awareness* terhadap budaya kepatuhan (*compliance culture*) yang merupakan bagian dari budaya perusahaan (*corporate culture*).
- e. Penguatan fungsi *quality control* (QC) - RMD di masing-masing Kantor Cabang dan Kantor Pusat untuk memastikan dan monitoring pelaksanaan transaksi telah sesuai dengan kebijakan dan SOP yang berlaku.
- f. Penguatan teknologi informasi Bank (TI) dan beberapa perbaikan IT *security* serta berkelanjutan menyempurnakan dan implementasi *Core Banking System yang baru*, sebagai peningkatan kualitas ketersediaan layanan teknologi informasi.
- g. Bank memiliki *DMS Reminder Internal Regulation Application* sebagai sistem internal yang berfungsi *monitoring* dan *reminder* secara otomatis melalui e-mail untuk melakukan pengkinian (*review/update*) ketentuan internal 3 bulan sebelum jatuh tempo masa *review* 2 tahunan kepada seluruh PIC Divisi yang bertanggung jawab terhadap ketentuan internal Bank.

certification, and competency test/certification for the Bank's compliance towards applicable regulations. In-house training includes risk awareness training for credit and operational, dissemination and e-learning, performance culture meeting, service quality awareness, operational risk, IT risk awareness, anti-fraud awareness, compliance awareness, AML-CFT, study sessions at branch offices, the implementation of coaching form filing by related division/work unit periodically and implementation of Performance Management System to assess employees' key performance index (KPI), in coordination with the Human Capital Division. Meanwhile, external training is held in the form of briefing on bancassurance, compliance, and risk management certification.

- d. Provided education and conducted socialization for employees in division/work units and branch offices on the Bank's internal provisions through e-mail blast, garoon blast, and video program in J Trust U application to increase risk awareness and compliance awareness in an effort to enhance understanding and awareness of compliance culture, which is part of the corporate culture.
- e. Strengthened the Quality Control (QC) function - RMD at each branch office and head office to ensure and monitor transaction implementation is in accordance with applicable policies and SOP.
- f. Strengthened the Bank's Information Technology (IT) and improved IT security as well as continuously enhanced and developed the implementation of new Core Banking System, as part of efforts to improve the quality of information technology services availability.
- g. The Bank has DMS Reminder Internal Regulation Application as an internal system that functions as an automatic monitoring and reminder via e-mail to update/review internal provisions 3 months before 2-year review period is due to all division PICs, who are responsible for the Bank's internal provisions.

- h. Pembaharuan terhadap aplikasi *New Smart AML System* yaitu aplikasi sistem informasi dalam mendukung Penerapan Program 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.
- i. 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.
- j. Pembaharuan fungsi *screening system* untuk memastikan calon nasabah tidak masuk ke dalam daftar negatif (*sanctions list*). Selain itu Bank juga telah menyediakan perangkat *e-KTP card reader* ke seluruh Cabang untuk digunakan sebagai alat pendukung dalam melakukan verifikasi dokumen e-KTP calon nasabah.
- k. Menetapkan Pilar Keberlanjutan dan memperkuat kapasitas Gugus Tugas Keberlanjutan
- l. Melaksanakan 14 kegiatan tanggung jawab perusahaan (CSR) yang berfokus pada 3 sektor yaitu sosial, ekonomi, dan lingkungan.

Atas kesungguhan Bank dalam upaya penyempurnaan dan pengembangan penerapan GCG, pada tahun 2022 J Trust Bank meraih beberapa penghargaan (award) dari pihak eksternal yang independen di ajang the 13th IICD Corporate Governance Awards untuk kategori “Top 50 Emiten Kapitalisasi Pasar Menengah dengan Praktek Tata Kelola Perusahaan Terbaik” dan “Best Responsibility of The Board”.

Laporan Hasil Penilaian Sendiri (Self Assessment) Penerapan GCG Bank

Bank telah melaksanakan penilaian sendiri atas penerapan prinsip-prinsip tata kelola sesuai dengan ketentuan Peraturan OJK No. 55/POJK.03/2016 dan SEOJK No. 13/POJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Penilaian GCG juga ditujukan untuk menghasilkan peringkat tata kelola yang menjadi faktor dalam menentukan tingkat kesehatan Bank sesuai dengan ketentuan POJK No.4/POJK.03/2016.

- h. Update on *New Smart AML System*, an Information System application to support the Implementation of Anti-Money Laundering and Counter-Terrorist Financing as an effort to adjust to the development of PPATK’s new financial transaction reporting system (*Go AML System*), as well as to increase effectiveness of transaction monitoring and improve reporting data quality.
- i. The Bank actively participated in disseminations held by OJK, PPATK, UNODC, FATF, and other institutions related to the implementation of AML & CTF.
- j. Update the screening system function to make sure that potential customers are not included in the sanctions lists. Moreover, the Bank provided electronic ID card reader in all Branches as a supporting tool in verifying electronic ID of prospective customers.
- k. Established the Sustainability Pillar and strengthened the capacity of the Sustainability Task Force
- l. Implemented 14 corporate responsibility (CSR) activities focusing on 3 sectors: social, economic, and environmental.

For the Bank’s efforts in improving and developing Good Corporate Governance (GCG), in 2022 Bank JTrust Indonesia won several awards from independent external parties at the 13th IICD Corporate Governance Awards for the category “Top 50 Issuers Middle Market Capitalization with Good Corporate Governance Practices Best” and “Best Responsibility of The Board”.

Self-Assessment Report on GCG Implementation of the Bank

The Bank holds self-assessment on the implementation of governance principles according to POJK No.55/POJK.03/2016 and SEOJK No.13/POJK.03/2017 on Governance Implementation for Commercial Banks. The GCG assessment also aims to produce a governance rank that becomes a factor in determining the Bank’s soundness level according to POJK No.4/POJK.03/2016.

Prosedur Penilaian

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

1. Struktur Tata Kelola

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

2. Proses Tata Kelola

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

3. Hasil Tata Kelola

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

Kriteria Penilaian

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

1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan Bank.
6. Penerapan fungsi audit intern.
7. Penerapan fungsi audit ekstern.
8. Penerapan manajemen risiko termasuk sistem pengendalian intern.
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*).
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan tata kelola dan pelaporan internal.
11. Rencana strategis Bank.

Assessment Procedure

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

1. Governance Structure

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

2. Governance Process

Assessment on governance process aims to evaluate the effectiveness of good governance principles implementation process, supported by adequate Bank governance structure and infrastructure to produce an outcome in line with stakeholders' expectation.

3. Governance Outcome

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

Assessment Criteria

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

1. Implementation of Board of Directors' duties and responsibilities.
2. Implementation of Board of Commissioners' duties and responsibilities.
3. Completeness and implementation of Committee's duties.
4. Resolution of conflict of interest.
5. Implementation of Bank compliance function.
6. Implementation of internal audit function,
7. Implementation of external audit function.
8. Implementation of risk management including internal control system.
9. Fund provision to related parties and provision of large exposures.
10. Transparency of the Bank's financial and non-financial conditions, governance implementation report and internal reporting.
11. The Bank's strategic plan.



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Manajemen
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

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 resources*, *compliance* dan data/informasi lainnya, termasuk temuan yang berasal dari 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 2022 adalah:

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

Parties Conducting Assessment

Self-assessment on the implementation of the Bank's Governance involves the Board of Commissioners, Directors, Independent Parties, Executive Officers, and independent units at the Bank to produce a comprehensive and structured assessment on the effectiveness of Governance system and the Bank's Governance quality.

Assessment Result and Ranking

The results and self-assessment ratings for the implementation of Bank JTrust Indonesia's governance in 2022 are:

Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola Semester II/Posisi Desember 2022 Self-Assessment Result on the Governance Implementation 2 nd Semester (December 2022)		
Peringkat Rank	Definisi Peringkat	Ranking Definition
2	Baik	Good



RAPAT UMUM PEMEGANG SAHAM (RUPS), PELAKSANAAN TUGAS DEWAN KOMISARIS DAN DIREKSI GENERAL MEETING OF SHAREHOLDERS (GMS), IMPLEMENTATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS' TASKS

Rapat Umum Pemegang Saham (RUPS), Pelaksanaan Tugas Dewan Komisaris dan Direksi

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 Hak, Wewenang dan Tanggung Jawab Pemegang Saham

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

GENERAL MEETING OF SHAREHOLDERS (GMS)

Hierarchically, the General Meeting of Shareholders (GMS) is the highest organ in the Bank's governance structure and has rights and authorities that are not granted the Board of Directors and the Board of Commissioners, subject to certain limitations that are set out in the provisions of laws and regulation, as well as the Articles of Association of PT Bank JTrust Indonesia Tbk.

The Bank's GMS is carried out by referring to the following provisions:

1. Law 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 and General Meeting of Shareholders for Publicly-Listed 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.

Rights, Authorities, and Responsibilities of Shareholders

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

The rights owned by shareholders include:

1. The rights over their shares so that the rights of shareholders are protected and can be exercised in accordance with laws and regulations, as well as 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, member of the Board of Commissioners, and member of the Board of Directors by 1 (one) shareholder or more, who represents 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 express their opinions, and vote during the decision-making process.
5. Being treated equally by PT Bank JTrust Indonesia Tbk.

Authorities owned by Shareholders 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 Bank's Board of Commissioners and Board of Directors.
3. Determine salary or honorarium and other benefits, as well as tantiem for the Bank's Board of Directors and Commissioners.
4. Appoint Public Accountant Office (KAP) and Public Accountant listed in the Financial Services Authority (OJK) to audit the Bank's Annual Financial Report and determine the amount of honorarium and other requirements.

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 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.

Penyelenggaraan RUPS Tahun 2022

Selama tahun 2022, Bank telah menyelenggarakan 2 (dua) kali RUPS yaitu:

1. RUPS Tahunan (RUPST) pada tanggal 27 Mei 2022, dan
2. RUPS Luar Biasa (RUPSLB) pada tanggal 25 Februari 2022.

5. Make decisions regarding amendments to the Articles of Association, merger, consolidation, acquisition, separation, dissolution, and liquidation of the Bank.

Responsibilities of Shareholders include:

1. Controlling shareholders should be able to:
 - a. Pay attention to the interests of minority shareholders and stakeholders, in accordance with applicable laws and regulations.
 - b. In the event of any alleged violation of laws and regulations or as requested by relevant authorities, then the names of controlling shareholders up to the individual owners must be disclosed to law enforcement agencies concerning the ultimate shareholders, or in the case requested by relevant authorities.
2. Controlling shareholders, who own shares in several Public Companies, need transparency in terms of accountability and relation among the said Public Companies.
3. Proper use of rights of minority shareholders, in accordance with the Bank's Articles of Association, as well as 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 Directors, if the shareholders serve as members of the two Company's organs.

General Meeting of Shareholders (GMS) in 2022

In 2022, the Bank has held 2 (two) GMS, including:

1. Annual GMS (AGMS) on 27 May 2022, and
2. Extraordinary GMS (EGMS) on 25 February 2022.



Proses Penyelenggaraan RUPST 27 Mei 2022 Annual GMS on 27 May 2022		
Tanggal & Waktu Date & Time	27 Mei 2022 pukul 14.24 WIB s.d 15.02 WIB	27 May 2022 at 14.24 WIB to 15.02 WIB
Lokasi Location	Gedung Sahid Sudirman Center, Lantai 35 PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220	Gedung Sahid Sudirman Center, 35th Floor PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220
Kuorum Attendees	RUPST dihadiri oleh Pemegang Saham serta perwakilan/kuasa dari pemegang saham sebanyak 13.858.120.696 saham atau merupakan 97,990% dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan.	The AGMS was attended by Shareholders and Representatives/Proxies of Shareholders, which was equal to 13,858,120,696 shares, or about 97.990% of the total shares issued by the Company with valid voting rights.
Pimpinan RUPS Meeting Chairman	Benny Siswanto selaku Komisaris Independen	Benny Siswanto as Independent Commissioner
Kehadiran Dewan Komisaris, termasuk Komisaris Utama Attendance of the Board of Commissioners, including President Commissioner	Seluruh anggota Dewan Komisaris hadir baik secara fisik maupun via konferensi video yang terdiri dari: - Nobiru Adachi - Nobuiku Chiba - Iwan Nataliputra - Benny Siswanto	All members of the Board of Commissioner attended the Meeting physically and through video conference. They are: - Nobiru Adachi - Nobuiku Chiba - Iwan Nataliputra - Benny Siswanto
Kehadiran Dewan Direksi, termasuk Direktur Utama Attendance of the Board of Directors, including President Director	Seluruh anggota Dewan Direksi hadir secara fisik yang terdiri dari: - Ritsuo Fukadai - Felix I Hartadi - Helmi A Hidayat - Cho Won June - Bijono Waliman - R. Djoko Prayitno - Widjaja Hendra	All members of the Board of Directors attended the meeting physically. They are: - Ritsuo Fukadai - Felix I Hartadi - Helmi A Hidayat - Cho Won June - Bijono Waliman - R. Djoko Prayitno - Widjaja Hendra
Kehadiran Komite Audit Attendance of Audit Committee	Komite Audit hadir via konferensi video	The Audit Committee attended the Meeting via video conference
Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat Number of shareholders who raised questions and/or expressed opinions	Seluruh pemegang saham atau kuasa dari pemegang saham diberikan kesempatan untuk mengajukan pertanyaan dan /atau pendapat atas setiap mata acara RUPST, namun tidak ada pemegang saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat.	All Shareholders or Proxies of Shareholders were given the opportunity to ask questions and/or convey their opinions on each agenda of Meeting, but no Shareholders asking questions and/or convey their opinions.

Tahapan Pelaksanaan RUPST 27 Mei 2022

Bank mengadakan RUPST pada tanggal 27 Mei 2022, dengan jadwal pemberitahuan, pengumuman, pemanggilan, pelaksanaan dan penyampaian hasil RUPST sebagai berikut:

The Implementations of AGMS 27 May 2022

The Bank held AGMS on 27 May 2022 with the schedule for notification, announcement, invitation, implementation, and delivery of the Meeting results are as follows:

Keterangan Description	Pelaksanaan Implementation	Ketentuan Provision
Pemberitahuan RUPST kepada Regulator Notification of AGMS to Regulator	Tanggal 12 April 2022 Perseroan menyampaikan surat Pemberitahuan rencana RUPST ke OJK. The Company submitted a notification letter on AGMS plan to OJK on 12 April 2022.	Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPS yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada Publik. Notification on the date and agenda of the AGMS, which is 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.

Keterangan Description	Pelaksanaan Implementation	Ketentuan Provision
Pengumuman RUPST AGMS Announcement	Tanggal 20 April 2022 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) Announced on 20 April 2022 in Bahasa Indonesia and English through the Indonesia Stock Exchange/IDX website (via e-Reporting), the Indonesian Central Securities Depository/KSEI website (via eASY.KSEI application), and the Company's website (www.jtrustbank.co.id)	Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPS. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. 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 advertisement was submitted to OJK no later than 2 (two) working days after the AGMS Announcement and submitted to the IDX on the same day as the advertisement.
Pemanggilan beserta penjelasan mata acara RUPST Invitation and details on AGMS agenda	Tanggal 5 Mei 2022 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) Announced on 5 May 2022 in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), the Indonesian Central Securities Depository/KSEI website (via eASY.KSEI application), and the Company's website (www.jtrustbank.co.id)	Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPS. Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. Submitted no later than 21 (twenty one) days before the AGMS. Proof of advertisement for the Invitation was submitted to OJK no later than 2 (two) working days after the AGMS invitation and submitted to the IDX on the same day as the advertisement.
Penyelenggaraan RUPST The Implementation of AGMS	Tanggal 27 Mei 2022 bertempat di Gedung - Sahid Sudirman Center, Lantai 35 PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 Gedung Sahid Sudirman Center, Lantai 35 PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 The AGMS was held on 27 May 2022 at Gedung Sahid Sudirman Center, 35 th Floor PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220	
Ringkasan Risalah (Hasil) RUPST Summary of AGMS Meeting Minutes	Tanggal 30 Mei 2022 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) Announced on 30 May 2022 in Bahasa Indonesia and English through the Indonesia Stock Exchange website (via e-Reporting), KSEI's website (via eASY.KSEI application), and the Company's website (www.jtrustbank.co.id)	Pengumuman ringkasan risalah RUPS diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan. The Summary of AGMS Minutes of Meeting was announced no later than 2 (two) working days after the AGMS was held.

Keterangan Description	Pelaksanaan Implementation	Ketentuan Provision
Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPST Report to Regulator and submission of proof of advertisement for AGMS Minutes of Meeting	Tanggal 30 Mei 2022 melalui situs web OJK dan BEI (melalui e-Reporting) dan situs web Bank (www.jtrustbank.co.id). Reported on 30 May 2022 through the OJK and IDX websites (via e-Reporting), as well as the Company's website (www.jtrustbank.co.id)	Laporan hasil RUPS disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah Penyelenggaraan RUPS dilengkapi dengan resume keputusan RUPS yang dikeluarkan oleh Notaris. Bukti publikasi Ringkasan Risalah RUPS disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. Reports on the AGMS meeting results were submitted to OJK and IDX no later than 2 (two) working days after the AGMS was held, including a resume of AGMS resolutions issued by a Notary. Proof of publication of the Summary of AGMS Minutes of Meeting was submitted to OJK no later than 2 (two) working days after the announcement of the meeting summary submitted to the IDX on the same day as the advertisement.
Risalah RUPST The AGMS Minutes of Meeting	Akta Risalah RUPST disampaikan ke OJK tanggal 20 Juni 2022. The Deed of AGMS Minutes of Meeting was submitted to OJK on 20 June 2022.	Akta Risalah RUPS disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPS diselenggarakan. The Deed of AGMS Minutes of Meeting was 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.

Pihak Independen Penghitung Suara

Pada RUPST 27 Mei 2022, 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

Voting Mechanism and Vote Counting

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

Voting is carried out on each AGMS 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 the Bank's website on the same day as the delivery of AGMS Invitation. The presenter will read the code of conduct of the Meeting before the AGMS begins.

Independent Party during Vote Counting

In the AGMS on 27 May 2022, the Bank has appointed independent parties, namely:

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

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 27 Mei 2022

Seluruh keputusan telah disahkan dalam:

1. Akta No. 05 tanggal 27 Mei 2022 yang dibuat oleh dan di hadapan Notaris R.M. Dendy Soebagil S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan.
2. Akta No. 158 tanggal 27 Mei 2022, yang dibuat 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.01.09-0020208 tanggal 9 Juni 2022, serta
3. Akta No. 34 tanggal 7 September 2022, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menkumham berdasarkan Surat No. AHU-AH.01.03-0290442 tanggal 12 September 2022.

RUPST tahun 2022 memiliki beberapa agenda dengan hasil Keputusan yang direalisasikan sebagai berikut:

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

AGMS Resolutions on 27 May 2022

All meeting decisions have been ratified in:

1. Deed No. 05 dated 27 May 2022, drafted by and before Notary R.M. Dendy Soebagil S.H., M.Kn., a Notary in the Administrative City of South Jakarta.
2. Deed No. 158 dated 27 May 2022, drafted by and before Notary Jose Dima Satria S.H., M.Kn., a Notary in the Administrative City of South Jakarta (“Notary”), and has received notification confirmation from the Minister of Law and Human Rights of the Republic of Indonesia (“Menkumham”) based on Letter No. AHU-AH.01.09-0020208 dated 9 June 2022, and
3. Deed No. 34 dated 7 September 2022, which was drafted before the Notary and has received notification confirmation from Menkumham based on Letter No. AHU-AH.01.03-0290442 dated 12 September 2022.

The 2022 AGMS has several agendas with the following decisions that has been realized such as:

Hasil Perhitungan Suara Voting Calculation	Pelaksanaan Implementation	Ketentuan Provision
Agenda ke-1 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 First Agenda Approval of the Board of Directors' Annual Report regarding the Company's condition and operations during the 2021 Fiscal Year, including the Report on the Implementation of Board of Commissioners' Supervisory Duties during the 2021 Fiscal Year and Ratification of the Company's Financial Statement for the year ending on 31 December 2021		
Setuju 13.857.971.382 saham atau 99,998923% dari seluruh saham dengan hak suara yang hadir dalam Rapat	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 & Rekan (Anggota dari Crowe) dengan opini Audit Tanpa Modifikasian (dahulu “Wajar Tanpa Pengecualian”) sebagaimana dinyatakan dalam laporannya tertanggal 25 Februari 2022.	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.
Tidak Setuju 54.500 saham atau 0,000393% dari seluruh saham dengan hak suara yang hadir dalam Rapat		
Abstain/Tidak Memberikan Suara 94.814 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat		

Agree
13,857,971,382 shares or 99.998923% of all shares with voting rights at the Meeting

Disagree
54,500 shares or 0.000393% of all shares with voting rights at the Meeting

Abstain/Not Voting
94,814 shares or 0.000684% of all shares with voting rights at the Meeting.

Approved and accepted the Company's Annual Report for the 2021 Fiscal Year, including Report on the Board of Commissioners' Supervisory Duties, and ratify the Company's Financial Statement for the year ending on 31 December 2021, which have been audited by the Public Accounting Firm Kosasih, Nurdiaman, Mulyadi, Tjahjo & Rekan (a member of Crowe) with an Unmodified Audit Opinion (formerly known as "Unqualified"), as stated in its report dated 25 February 2022.

The Company's Financial Statements and Annual Report for the 2021 Fiscal Year have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX) on 2 March 2022 (for the Financial Statements) and 27 May 2022 (for the Annual Report).

Agenda ke-2

Penetapan gaji/honorarium berikut fasilitas dan tunjangan Tahun Buku 2022 untuk anggota Direksi dan Dewan Komisaris Perseroan

Second Agenda

Determination of salary/honorarium, including facilities and allowances for the 2022 Fiscal Year for members of the Company's Board of Directors and Board of Commissioners.

Setuju

13,857,970,510 saham atau 99,998916% dari seluruh saham dengan hak suara yang hadir dalam Rapat

Tidak Setuju

94,814 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat

Abstain/Tidak Memberikan Suara

55,372 saham atau 0,0004% dari seluruh saham dengan hak suara yang hadir dalam Rapat

Agree

13,857,970,510 shares or 99.998916% of all shares with voting rights at the Meeting

Disagree

94,814 shares or 0.000684% of all shares with voting rights at the Meeting

Abstain/Not Voting

55,372 shares or 0.0004% of all shares with voting rights at the Meeting.

Menyetujui penetapan besarnya total gaji atau honorarium berikut fasilitas dan tunjangan bagi anggota Dewan Komisaris dan Direksi Perseroan untuk tahun buku 2022 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.

Approved the determination of total salary or honorarium, including facilities and allowances for members of the Company's Board of Commissioners and Board of Directors for the Fiscal Year of 2022 with an estimated value of up to Rp34,993,000,000 (thirty four billion nine hundred and ninety three million Rupiah), by taking into account evaluation results and recommendations from the Company's Nomination and Remuneration Committee.

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 2022 sebesar Rp29.044.106.473.

Has been realized in 2022.

Based on the resolution of the GMS, which authorizes the Company's Board of Commissioners based on recommendations from 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, as well as bonuses and other benefits for the Fiscal Year of 2022, amounting to Rp29,044,106,473

Agenda ke-3

Persetujuan penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 31 Desember 2022.

Third Agenda

Approval of the appointment of Public Accounting Firm to audit the Company's Financial Statement for the Fiscal Year ended on 31 December 2022.

<p>Setuju 13.857.971.382 saham atau 99,998923% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 94.814 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Abstain/Tidak Memberikan Suara 54.500 saham atau 0,000393% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Agree 13,857,971,382 shares or 99.998923% of all shares with voting rights at the Meeting</p> <p>Disagree 94,814 shares or 0.000684% of all shares with voting rights at the Meeting</p> <p>Abstain/Not Voting 54,500 shares or 0.000393% of all shares with voting rights 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 Public Accountant and/or Public Accountant Firm to audit the Company's financial statement for the fiscal year ending on 31 December 2022, based on the recommendation of the Audit Committee and to appoint a substitute Public Accountant and/or Public Accountant Firm in the event that the appointed Public Accountant and/or Public Accountant Firm, for whatever reasons, cannot complete the audit of the Company's financial statement for the fiscal year ending on 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 & 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 & 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, re-appointed the Public Accounting Firm (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (An Independent Member Firm of Crowe Global) with the Public Accountant (AP), the partner in charge is Riva Utama Winata, SE, CPA to audit the Company's Financial Statement as of 31 December 2022. Based on the resolution of the GMS, the shareholders agreed to appoint a Public Accountant named Riva Utama Winata, SE, CPA with the AP Registration Number from the Minister of Finance No.AP.1692 and/or Public Accountant Office, namely Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Crowe Global) with Registration Certificate Number STTD.KAP-00036/PM.22/2017 to audit an annual historical financial information on 31 December 2022, for the 2022 fiscal year.</p>
<p>Agenda ke-4 Laporan Realisasi Penggunaan Dana hasil Penawaran Umum Terbatas 2021 ("PUT - 2021") dalam hal Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD"). Fourth Agenda Report on the Use of Funds from Limited Public Offering 2021 ("PUT - 2021") through Capital Increase with Pre-emptive Rights ("PMHMETD").</p>		
<p>Tidak ada pengambilan keputusan karena Mata Acara Rapat ini bersifat sebagai laporan There was no decision making because the Meeting Agenda is a reporting</p>	<p>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. The proceeds from PUT - 2021 were Rp1,362,985,001,400, - with an incurred costs of Rp3,367,976,250,-. The proceeds from PUT - 2021 have been fully spent to meet the Company's minimum core capital requirements and to strengthen capital structure in developing the Company's business through loan growth.</p>	<p>Telah direalisasikan di tahun 2022. Has been realized in 2022.</p>

Agenda ke-5**Pengangkatan kembali susunan Direksi Perseroan.****Fifth Agenda**

Reappointment of the Company's Board of Directors

Setuju

atau 99,998923% dari seluruh saham dengan hak suara yang hadir dalam Rapat.

Tidak Setuju

94,814 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat.

Abstain/Tidak**Memberikan Suara**

54.500 saham atau 0,000393% dari seluruh saham dengan hak suara yang hadir dalam Rapat.

1. Menyetujui pengangkatan kembali Bapak Ritsuo Fukadai sebagai Direktur Utama Perseroan.
2. Menyetujui pengangkatan kembali Bapak Felix I. Hartadi sebagai Direktur Perseroan.
3. Menyetujui pengangkatan kembali Bapak Helmi A. Hidayat sebagai Direktur Perseroan.
4. Menyetujui pengangkatan kembali Bapak Bijono Waliman sebagai Direktur Perseroan.
5. Menyetujui pengangkatan kembali Bapak Cho Won June sebagai Direktur Perseroan.
6. Menyetujui pengangkatan kembali Bapak R. Djoko Prayitno sebagai Direktur Perseroan.
7. Menyetujui pengangkatan kembali Bapak Widjaja Hendra sebagai Direktur Perseroan.
8. Dengan demikian, maka susunan anggota Dewan Komisaris Perseroan dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:

DEWAN KOMISARIS:

Komisaris Utama: Bapak Nobiru Adachi

Komisaris: Bapak Nobuiku Chiba

Komisaris Independen:

Bapak Iwan Nataliputra

Komisaris Independen:

Bapak Benny Siswanto

DIREKSI:

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

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.

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.

Agree

13,857,971,382 shares or 99.998923% of all shares with voting rights at the Meeting

Disagree

94,814 shares or 0.000684% of all shares with voting rights at the Meeting.

Abstain/Not Voting

54,500 shares or 0.000393% of all shares with voting rights at the Meeting.

1. Approved the reappointment of Mr. Ritsuo Fukadai as the Company's President Director.
2. Approved the reappointment of Mr. Felix I. Hartadi as the Company's Director.
3. Approved the reappointment of Mr. Helmi A. Hidayat as the Company's Director.
4. Approved the reappointment of Mr. Bijono Waliman as the Company's Director.
5. Approved the reappointment of Mr. Cho Won June as the Company's Director.
6. Approved the reappointment of Mr. R. Djoko Prayitno as the Company's Director.
7. Approved the reappointment of Mr. Widjaja Hendra as the Company's Director.
8. Therefore, the compositions of members of the Company's Board of Commissioners and Board of Directors as of the closing of this Meeting are as follows:

BOARD OF COMMISSIONERS:

President Commissioner:

Mr. Nobiru Adachi

Commissioner: Mr. Nobuiku Chiba

Independent Commissioner:

Mr. Iwan Nataliputra

Independent Commissioner:

Mr. Benny Siswanto

BOARD OF DIRECTORS:

President Director: Mr. Ritsuo Fukadai

Director: Mr. Felix Istyono Hartadi

Director: Mr. Helmi Arief Hidayat

Director: Mr. Cho Won June

Director: Mr. Bijono Waliman

Director: Mr. R. Djoko Prayitno

9. Granted power and authority to the Company's Board of Directors with the rights of substitution to state changes of the Company's Management in a separate Notary Deed and submit notification of changes in the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia.

Has been realized in 2022.

Deed No. 05 dated May 27, 2022; Deed no. 158 dated May 27, 2022, which have been registered to the Ministry of Law and Human Rights and changes of the composition of the Company's management have been ratified, both of which were signed before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.

Proses Penyelenggaraan RUPSLB 25 Februari 2022 The Implementation of EGMS on 25 February 2022		
Tanggal & Waktu Date & Time	25 Februari 2022 pukul 14.24 WIB s.d 14.32 WIB	25 February 2022 at 14.24 WIB to 14.32 WIB
Lokasi Location	Gedung Sahid Sudirman Center, Lantai 35 PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220	Gedung Sahid Sudirman Center, 35 th Floor PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220
Kuorum Attendees	RUPSLB dihadiri oleh para Pemegang Saham atau perwakilan/kuasa dari pemegang saham sejumlah 13.857.970.310 saham setara dengan 97,989% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan Perseroan.	The EGMS was attended by Shareholders or their proxies, representing 13,857,970,310 shares, or equivalent to 97.989% of all shares with valid voting rights issued by the Company.
Pimpinan RUPSLB Meeting Chairman	Iwan Nataliputra selaku Komisaris Independen	Iwan Nataliputra as Independent Commissioner



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Perusahaan
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Governance



Tanggung
Jawab
Sosial dan
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Proses Penyelenggaraan RUPSLB 25 Februari 2022 The Implementation of EGMS on 25 February 2022		
Kehadiran Dewan Komisaris, termasuk Komisaris Utama Attendance of Board of Commissioners, including President Commissioner	Anggota Dewan Komisaris hadir baik secara fisik maupun via konferensi video yang terdiri dari: - Nobiru Adachi - Sutirta Budiman - Iwan Nataliputra - Benny Siswanto	Members of the Board of Commissioners attended the meeting directly or via video conference. They are: - Nobiru Adachi - Sutirta Budiman - Iwan Nataliputra - Benny Siswanto
Kehadiran Direksi, termasuk Direktur Utama Attendance of Board of Directors, including President Director	Seluruh anggota Direksi hadir secara fisik yang terdiri dari: - Ritsuo Fukadai - Felix I. Hartadi - Helmi A. Hidayat - Cho Won June - Bijono Waliman - R. Djoko Prayitno - Widjaja Hendra	All members of the Board of Directors attended the meeting physically: - Ritsuo Fukadai - Felix I. Hartadi - Helmi A. Hidayat - Cho Won June - Bijono Waliman - R. Djoko Prayitno - Widjaja Hendra
Kehadiran Komite Audit Attendance of Audit Committee	Komite Audit hadir via konferensi video	The Audit Committee attended the meeting via video conference
Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat Number of shareholders asking questions and/or expressing their opinions	Seluruh Pemegang Saham diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat atas setiap mata acara RUPSLB, namun tidak ada Pemegang Saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat.	All Shareholders were given the opportunity to raise questions and/or convey their opinions on each EGMS agenda, but none of them asked questions and/or expressed their opinions.

Tahapan Pelaksanaan RUPSLB 25 Februari 2022 The implementations of EGMS 25 February 2022

Keterangan Description	Pelaksanaan Implementation	Ketentuan Provision
Pemberitahuan RUPSLB kepada Regulator Notification of EGMS to the Regulator	Tanggal 12 Januari 2022 Perseroan menyampaikan surat Pemberitahuan rencana RUPSLB ke OJK. On 12 January 2022, the Company submitted a notification letter for the EGMS plan to the OJK.	Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPS yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPSLB kepada Publik. Notification regarding the date and agenda of the EGMS, which is disclosed in a clear and detailed manner and submitted no later than 5 (five) working days prior to the announcement date of the GMS to the public.
Pengumuman RUPSLB EGMS Announcement	Tanggal 19 Januari 2022 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) Announced on 19 January 2022 in Indonesian and English via the Indonesia Stock Exchange website (via e-Reporting), the Indonesian Central Securities Depository (KSEI) website via eASY.KSEI application, and the Company's website (www.jtrustbank.co.id)	Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPSLB. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPSLB dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. Submitted through the Indonesia Stock Exchange website and the Company's official website no later than 14 (fourteen) days before the invitations for the GMS. Proof of Announcement Advertisement was submitted to OJK no later than 2 (two) working days after the EGMS announcement and submitted to the IDX on the same day as the date of the advertisement.
Pemanggilan beserta penjelasan mata acara RUPSLB The Invitation and Explanation of EGMS agendas	Tanggal 3 Februari 2022 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) Announced on 3 February 2022 in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), the Indonesian Central Securities Depository (KSEI) website via eASY.KSEI application, and the Company's website (www.jtrustbank.co.id)	Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPSLB. Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUPSLB dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. Delivered no later than 21 (twenty one) days prior to the EGMS. Proof of advertisement for the invitation was submitted to OJK no later than 2 (two) working days after the EGMS invitation and submitted to the IDX on the same day as the date of the advertisement.

Keterangan Description	Pelaksanaan Implementation	Ketentuan Provision
Penyelenggaraan RUPSLB The EGMS Implementation	Tanggal 25 Februari 2022 RUPSLB bertempat di Gedung Sahid Sudirman Center, Lantai 35 PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 The EGMS was held on 25 February 2022 at Gedung Sahid Sudirman Center, 35 th Floor PT BANK JTRUST INDONESIA TBK Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220	-
Ringkasan Risalah (Hasil) RUPSLB Summary of the EGMS Minutes of Meeting (Resolutions)	Tanggal 1 Maret 2022 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) Announced on March 1, 2022 in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), the Indonesian Central Securities Depository (KSEI) website via eASY.KSEI application, and the Company's website (www.jtrustbank.co.id)	Pengumuman ringkasan risalah RUPSLB diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan. The summary of the EGMS was announced no later than 2 (two) working days after the EGMS was held.
Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPSLB Reports to Regulators and submission of advertisement evidence of EGMS Minutes of Meeting	Tanggal 1 Maret 2022 melalui situs web OJK dan BEI (melalui e-Reporting) dan situs web Bank www.jtrustbank.co.id. Announced on 1 March 2022 through websites of OJK, IDX (via e-Reporting) and the Company (www.jtrustbank.co.id)	Laporan hasil RUPSLB disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah Penyelenggaraan RUPS dilengkapi dengan resume keputusan RUPSLB yang dikeluarkan oleh Notaris. Bukti publikasi Ringkasan Risalah RUPS disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPSLB dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. Reports on the EGMS was submitted to OJK and IDX no later than 2 (two) working days after the EGMS was held, along with a resume of the EGMS resolutions issued by a Notary. Proof of advertisement for the EGMS Minutes of Meeting was submitted to the OJK no later than 2 (two) working days after the announcement of was made and submitted to the IDX on the same day as the date of the advertisement.
Risalah RUPSLB The EGMS Minutes of Meeting	Akta Risalah RUPSLB disampaikan ke OJK tanggal 14 Maret 2022. The Deed of EGMS Minutes of Meeting was submitted to OJK on 14 March 2022.	Akta Risalah RUPSLB disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPSLB diselenggarakan. The Deed of EGMS Minutes of Meeting was submitted to OJK no later than 30 (thirty) working days after the EGMS was held.

Mekanisme Pemungutan dan Perhitungan Suara

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

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

Pihak Independen Penghitung Suara

Pada RUPSLB 25 Februari 2022, 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 25 Februari 2022

Seluruh keputusan telah disahkan dalam:

1. Akta No. 165 tanggal 25 Februari 2022 yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris"),
2. Akta No. 166 tanggal 25 Februari 2022, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU-AHU-AH.01.03-0151579 tanggal 8 Maret 2022.

Voting Mechanism and Vote Counting

The decision-making mechanism in the EGMS is carried out through deliberation to reach a consensus. However, if deliberations for consensus are not achieved, then the decision making in the EGMS is carried out through voting. The voting participants are Shareholders or their proxies.

Voting is carried out on each EGMS agenda. Disclosure of voting and vote counting procedures at the EGMS has been set forth completely in the Meeting Code of Conducts, which are announced/uploaded on the Bank's website and the EGMS Invitation, as well as read aloud by the presenter before the EGMS begins.

Independent Party for Counting Votes

At the EGMS on 25 February 2022, the Bank has appointed independent parties, namely:

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

to calculate and/or validate the quorum and voting at the EGMS, whether it was done directly or electronically, in accordance with POJK No.16/POJK.04/2020 concerning Implementation of Electronic GMS for Public Companies.

EGMS Resolutions on 25 February 2022

All decisions have been ratified in:

1. Deed No. 165 dated 25 February 2022, drafted by and before Notary Jose Dima Satria S.H., M.Kn., Notary in the Administrative City of South Jakarta ("Notary"),
2. Deed No. 166 dated 25 February 2022, drafted before the Notary and has obtained notification receipt from the Minister of Law and Human Rights of the Republic of Indonesia ("Menkumham") based on Letter No. AHU-AHU-AH.01.03-0151579 dated 8 March 2022.

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
Agenda Rapat Perubahan Susunan Pengurus Perseroan Meeting Agenda Changes of the Company's Management		
Setuju 13.857.970.310 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat	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. 2. Memberikan pelunasan dan pembebasan tanggung jawab (<i>acquit et decharge</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: 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. b. Tidak ada pelanggaran atas SOP Perseroan ataupun peraturan perundang-undangan yang berlaku. c. Kerugian Perseroan bukan karena kesalahan atau kelalaiannya (apabila ada kerugian Perseroan). 3. Dengan demikian, maka susunan anggota Dewan Komisaris dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut: DEWAN KOMISARIS: Komisaris Utama : Nobiru Adachi Komisaris : Nobuiku Chiba Komisaris Independen ; Iwan Nataliputra Komisaris Independen : Benny Siswanto DIREKSI: Direktur Utama : Ritsuo Fukadai Direktur : Felix Istyono Hartadi Direktur : Helmi A. Hidayat Direktur : Cho Won June Direktur : Bijono Waliman Direktur : R. Djoko Prayitno Direktur : Widjaja Hendra	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. Has been realized in 2022. Deed No. 165 dated 25 February 2022. Deed No. 166 dated 25 February 2022, which has been registered with the Ministry of Law and Human Rights and changes of the composition of the Company's Management have been ratified, in which both were drafted before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta.
Tidak Setuju 0 saham atau 0%		
Abstain/Tidak Memberikan Suara 0 saham atau 0%		
Agree 13,857,970,310 shares or 100% of all shares with voting rights at the Meeting		
Disagree 0 share or 0%		
Abstain/Not Voting 0 share or 0%		
	4. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.	

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
	<p>1. Approved the resignation of Mr. Sutirta Budiman as the Company's Independent Commissioner, effective since the closing of the Meeting. The Company would like to thank Mr. Sutirta Budiman for his contributions during his tenure at the Company and wish him success.</p> <p>2. Provided acquit et decharge to Mr. Sutirta Budiman for all supervisory actions that have been carried out as long as these actions were reflected in the Company's Annual Report and Financial Statements, which will be approved and ratified at the Company's Annual General Meeting of Shareholders (AGMS) and as long as these actions were not a criminal offense that were detrimental to the Company, and as long as Mr. Sutirta Budiman has fulfilled the following conditions:</p> <ul style="list-style-type: none"> a. Has carried out supervisory duties and provided advice as a member of the Board of Commissioners to the Board of Directors for the Company's interests with good faith, prudence, and in accordance with the Company's aims and objectives. b. No violation of the Company's SOP or applicable laws and regulations. c. The Company's losses were not due to his mistakes or negligence (if the Company suffered from losses). <p>3. Therefore, the compositions of the Board of Commissioners and the Board of Directors, effective since the closing of the Meeting, are as follows:</p> <p>BOARD OF COMMISSIONERS: President Commissioner : Nobiru Adachi Commissioner : Nobuiku Chiba Independent Commissioner : Iwan Nataliputra Independent Commissioner : Benny Siswanto</p> <p>BOARD OF DIRECTORS President Director : Ritsuo Fukadai Director : Felix Istyono Hartadi Director : Helmi A. Hidayat Director : Cho Won June Director : Bijono Waliman Director : R. Djoko Prayitno Director : Widjaja Hendra</p> <p>4. Granted power and authority to the Company's Board of Directors with the rights of substitution to state changes of the Company's management in a separate Notary Deed and submit notification of changes in the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia.</p>	

Keputusan RUPS Tahun Sebelumnya

Pada tahun 2021 Bank telah menyelenggarakan 4 (empat) kali RUPS yaitu RUPST pada tanggal 23 Juli 2021, serta RUPSLB pada tanggal 3 Mei 2021, 15 Oktober 2021 dan 17 Desember 2021. Hasil keputusan RUPS telah dilaporkan kepada OJK, diumumkan pada situs web PT Bursa Efek Indonesia (www.idx.co.id) serta situs web Bank (www.jtrustbank.co.id).

Informasi tentang keputusan RUPS dalam 1 (satu) tahun selama tahun 2021 meliputi:

a. Keputusan RUPS yang direalisasikan

1. RUPS Tahunan (RUPST)

Seluruh hasil keputusan dalam RUPS Tahunan pada tanggal 23 Juli 2021 umumnya sudah terealisasi.

GMS Resolutions from the Previous Year

The Bank has held 4 (four) GMS in 2021: AGMS on 23 July 2021, as well as EGMS on 3 May 2021, 15 October 2021, and 17 December 2021. Resolutions of the GMS have been reported to OJK, announced on the Indonesia Stock Exchange (www.idx.co.id), and the Bank's website (www.jtrustbank.co.id).

Information about GMS decisions in 1 (one) year during 2021 includes:

a. Realized GMS resolutions

1. Annual GMS (AGMS)

In general, all resolutions at the Annual GMS on 23 July 2021 have been realized.

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
Agenda ke-1 Persetujuan Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan selama Tahun Buku 2020 termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris selama Tahun Buku 2020 dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 First Agenda Approval of the Board of Directors' Annual Report regarding the Company's condition and operation during the 2020 Fiscal Year, including Report on the Implementation of Supervisory Duties by the Board of Commissioners for the 2020 Fiscal Year and the Ratification of the Company's Financial Statement for the financial year ending on 31 December 2020		
Setuju 9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat	1. Menyetujui dan menerima baik Laporan Tahunan Perseroan Tahun Buku 2020, termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan, dan mengesahkan Laporan Keuangan Perseroan Tahun Buku 2020 yang telah diaudit oleh Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (a member of Crowe) dengan opini Audit Tanpa Modifikasian (dahulu "Wajar Tanpa Pengecualian") sebagaimana dinyatakan dalam laporannya tertanggal 22 April 2021. 2. Menyetujui untuk memberikan kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan keputusan Rapat ini, termasuk untuk menyusun dan menyatakan kembali susunan pemegang saham Perseroan dalam Akta Notaris dan mengajukan permohonan penerimaan pemberitahuan atas perubahan data Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan segala tindakan yang diperlukan sehubungan dengan perubahan data Perseroan tersebut.	Telah direalisasikan pada tahun 2021. Laporan Keuangan dan Laporan Tahunan Perseroan tahun buku 2020 telah disampaikan kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia pada tanggal 23 April 2021 untuk Laporan Keuangan dan 30 Juni 2021 untuk Laporan Tahunan Perseroan
Tidak Setuju 0 saham atau 0%		
Abstain/Tidak Memberikan Suara 0 saham atau 0%		

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Agree 9,730,319,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>1. Approved and accepted the Company's Annual Report for the Fiscal Year of 2020, including the Supervisory Report of the Company's Board of Commissioners, and ratification of the Company's Financial Statement for the Fiscal Year of 2020, which had been audited by the Public Accounting Firm of Kosasih, Nurdjaman, Mulyadi, Tjahjo & Rekan (a member of Crowe) with Unmodified Audit opinion (formerly "Unqualified"), as stated in its report dated 22 April 2021.</p> <p>2. Approved authorization to the Company's Board of Directors with substitute rights to state the decision of this Meeting, including to formulate and restate entire provisions of the Company's shareholders in a Notary Deed and propose approval and acceptance of the notification of the amendment of the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia and carry out every act needed related to the amendment of the Company's data.</p>	<p>Has been realized in 2022. Deed No. 165 dated 25 February 2022. Deed No. 166 dated 25 February 2022, which has been registered with the Ministry of Law and Human Rights and changes of the composition of the Company's Management have been ratified, in which both were drafted before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta.</p>
<p>Agenda ke-2 Penetapan gaji/honorarium berikut fasilitas dan tunjangan Tahun Buku 2021 untuk anggota Direksi dan Dewan Komisaris Perseroan Second Agenda Determination of salary/honorarium along with facilities and allowances for the 2021 Fiscal Year for members of the Company's Board of Directors and Board of Commissioners</p>		
<p>Setuju 9,730,319,551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p> <p>Agree 9,730,319,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>Menyetujui penetapan besarnya total gaji atau honorarium dan tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris untuk tahun buku 2021 dengan estimasi sebesar Rp27.200.000.000,- (dua puluh tujuh miliar dua ratus juta Rupiah), mempertimbangkan hasil evaluasi dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan.</p> <p>Approved the determination of the total salary or honorarium, as well as other allowances for members of the Board of Directors and Board of Commissioners for the 2021 financial year with an estimate of Rp27,200,000,000,- (twenty seven billion two hundred million Rupiah), taking into account the evaluation results and recommendations from the Company's Nomination and Remuneration Committee.</p>	<p>Telah direalisasikan pada tahun 2021. Berdasarkan hasil keputusan RUPS yang memberi kuasa kepada Dewan Komisaris Perseroan melalui rekomendasi Komite Remunerasi dan Nominasi untuk menetapkan besarnya gaji anggota Direksi, honorarium anggota Dewan Komisaris, dan tantiem serta penetapan benefit lainnya untuk Tahun Buku 2021 sebesar Rp19.342.820.444,-.</p> <p>Has been realized in 2021. Based on the decision of the GMS, which authorized the Company's Board of Commissioners through the recommendation of the Remuneration and Nomination Committee to determine the amount of salary for members of the Board of Directors, honorarium for members of the Board of Commissioners, and bonuses as well as the determination of other benefits for the 2021 Fiscal Year amounting to Rp19,342,820,444,-.</p>
<p>Agenda ke-3 Persetujuan penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021. Third Agenda Approval for the appointment of a Public Accounting Firm to audit the Company's Financial Statements for the 2021 Fiscal Year.</p>		

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Setuju 9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p> <p>Agree 9,730,319,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<ol style="list-style-type: none"> Menyetujui mendelegasikan kewenangan kepada Dewan Komisaris untuk menetapkan Akuntan Publik dan Kantor Akuntan Publik yang mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 berdasarkan rekomendasi dari Komite Audit serta menetapkan Akuntan Publik dan Kantor Akuntan Publik pengganti dalam hal Akuntan Publik dan Kantor Akuntan Publik yang telah ditunjuk dan ditetapkan tersebut, karena sebab apapun tidak dapat menyelesaikan audit laporan keuangan Perseroan untuk tahun 2021. Menyetujui untuk memberi kuasa dan wewenang kepada Dewan Komisaris untuk menunjuk Akuntan Publik dan Kantor Akuntan Publik atau Akuntan Publik dan Kantor Akuntan Publik pengganti beserta honorarium dan persyaratan lainnya. <ol style="list-style-type: none"> Approved the delegation of authority to the Board of Commissioners to appoint a Public Accountant and Public Accounting Firm to audit the Company's financial statements for the financial year ending 31 December 2021, based on the recommendation of the Audit Committee and to determine a Public Accountant and a substitute Public Accountant Firm in the case of the appointed Public Accountant Public Accounting Firm, for whatever reason, was unable to complete the audit of the Company's financial statements for 2021. Approved the decision to grant power and authority to the Board of Commissioners to appoint a Public Accountant and a Public Accounting Firm, or a substitute Public Accountant and Public Accounting Firm, along with the honorarium and other requirements. 	<p>Telah direalisasikan pada tahun 2021. Pada tanggal 30 September 2021, Dewan Komisaris dengan rekomendasi dari Komite Audit menunjuk kembali Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (<i>An Independent Member Firm of Crowe Global</i>) dengan Akuntan Publik (AP) partner penanggung jawab (partner in charge) adalah Darmenta Pinem, SE, CPA untuk melakukan audit atas Laporan Keuangan Perseroan per 31 Desember 2021. Berdasarkan persetujuan RUPS, telah dilakukan penunjukan Akuntan Publik (AP) yaitu Darmenta Pinem, SE, CPA dengan Nomor Registrasi AP dari Menteri Keuangan No.AP.0519 dan/atau Kantor Akuntan Publik yaitu Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Crowe Global) dengan Nomor Surat Tanda Terdaftar STTD.KAP-00036/PM.22/2017 dalam rangka audit informasi keuangan historis tahunan pada 31 Desember 2021 untuk tahun buku 2021.</p> <p>Has been realized in 2021. On 30 September 2021, the Board of Commissioners, with a recommendation from the Audit Committee, reappointed the Public Accounting Firm (KAP) of Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (<i>An Independent Member Firm of Crowe Global</i>) with a Public Accountant (AP), the partner in charge, is Darmenta Pinem, SE, CPA to audit the Company's Financial Statements as of 31 December 2021. Based on the approval of the GMS, there has been an appointment of a Public Accountant (AP) namely Darmenta Pinem, SE, CPA with AP Registration Number of No. AP.0519 from the Minister of Finance and/or a Public Accounting Firm namely Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners (Crowe Global) with Registered Certificate Number STTD. KAP-00036/PM.22/2017 to audit the annual historical financial information on 31 December 2021 for the 2021 financial year.</p>
<p>Agenda ke-4 Perubahan Anggaran Dasar Perseroan termasuk peningkatan Modal Dasar dan penambahan Saham Seri C dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham dengan demikian merubah pasal 4 ayat (1) Anggaran Dasar Perseroan terkait dengan Modal Dasar. Fourth Agenda Amendments to the Company's Articles of Association, including an increase in Authorized Capital and additional Series C Shares with a nominal value of Rp. 100,- (one hundred Rupiah) per shar, thereby changing article 4 paragraph (1) of the Company's Articles of Association related to Authorized Capital</p>		
<p>Setuju 9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p>	<ol style="list-style-type: none"> Menyetujui mengubah seluruh saham portepel Perseroan menjadi Saham Seri C serta meningkatkan Modal Dasar Perseroan menjadi Rp. 20.000.000.000.000,- (dua puluh triliun Rupiah) yang terbagi atas: <ol style="list-style-type: none"> 10.011.841.000 (sepuluh miliar sebelas juta delapan ratus empat puluh satu ribu) Saham Seri A dengan nilai nominal masing-masing Rp. 1.000,- (seribu Rupiah); 283.501 (dua ratus delapan puluh tiga ribu lima ratus satu) Saham Seri B dengan nilai nominal masing-masing Rp. 7.800.000,- (tujuh juta delapan ratus ribu Rupiah); 77.768.512.000 (tujuh puluh tujuh miliar tujuh ratus enam puluh delapan juta lima ratus dua belas ribu) Saham Seri C dengan nilai nominal masing-masing Rp.100,- (seratus Rupiah). 	<p>Telah direalisasikan pada tahun 2021. Perubahan Anggaran Dasar Perseroan telah disahkan dalam Akta No. 83 tanggal 23 Juli 2021 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta.</p>

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Agree 9,730,319,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>2. Menyetujui untuk mendelegasikan wewenang kepada Dewan Komisaris Perseroan untuk menyatakan hasil dari pelaksanaan PHMETD yang akan mengubah struktur permodalan Perseroan.</p> <p>3. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk melakukan penyesuaian pada pasal-pasal lain yang terkait dengan perubahan Modal Dasar serta penambahan Seri Saham termaksud. Serta untuk menyusun dan menyatakan kembali seluruh ketentuan Anggaran Dasar Perseroan dalam Akta Notaris dan mengajukan permohonan persetujuan dan penerimaan pemberitahuan atas perubahan Anggaran Dasar Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</p> <p>1. Approved to convert all of the Company's portfolio shares into Series C Shares and increase the Company's Authorized Capital to Rp20,000,000,000,000,- (twenty trillion Rupiah) which is divided into:</p> <p>a. 10,011,841,000 (ten billion eleven million eight hundred forty one thousand) Series A Shares with a nominal value of Rp. 1,000, - (one thousand Rupiah);</p> <p>b. 283,501 (two hundred eighty-three thousand five hundred one) Series B Shares with a nominal value of Rp. 7.800,000, - (seven million eight hundred thousand Rupiah);</p> <p>c. 77,768,512,000 (seventy-seven billion seven hundred sixty-eight million five hundred and twelve thousand) Series C Shares with a nominal value of Rp.100,- (one hundred Rupiah each).</p> <p>2. Approved to delegate authority to the Board of Commissioners of the Company to declare the results of the implementation of the PHMETD which will change the capital structure of the Company.</p> <p>3. Approved the granting of power of attorney to the Board of Directors of the Company to make adjustments to other articles related to changes in Authorized Capital and the addition of the said Series of Shares. As well as to compile and restate all provisions of the Company's Articles of Association in the Notary Deed and submit a request for approval and receipt of notification of the amendment to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia.</p>	<p>Has been realized in 2021. The amendment of the Company's Article of Association was ratified in Deed No. 83 dated 23 July 2021, drafted before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta.</p>

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Agenda ke-5 Persetujuan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (“PMHMETD”) sebagaimana dimaksud dalam POJK No. 32/POJK.04/2015 juncto POJK No. 14/POJK.04/2019 dan Pemberian Kuasa dan wewenang kepada Direksi Perseroan untuk hal-hal sebagai berikut: a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD; b. Menetapkan harga pelaksanaan PMHMETD; c. Melakukan segala tindakan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku; d. Melakukan peningkatan Modal ditempatkan dan disetor penuh setelah pelaksanaan PMHMETD.</p> <p>Fifth Agenda Approve of Capital Increase with Pre-emptive Rights (“PMHMETD”) as referred to in POJK No. 32/POJK.04/2015 in conjunction with POJK No. 14/POJK.04/2019 and the granting of power of attorney and authority to the Company’s Board of Directors for the following matters: a. Determine the number of shares offered in the PMHMETD; b. Determine the price for the exercise of the PMHMETD; c. Take all actions for the implementation of the PMHMETD with due observance of the applicable laws and regulations; d. Increase the issued and fully paid capital after the PMHMETD implementation.</p>		
<p>Setuju 9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p>	<ol style="list-style-type: none"> Menyetujui PMHMETD sebagaimana dimaksud dalam Peraturan OJK No. 32/POJK.04/2015 juncto Peraturan OJK No. 14/POJK.04/2019 dengan jumlah sebanyak-banyaknya 4.665.700.000 (empat miliar enam ratus enam puluh lima juta tujuh ratus ribu) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham. Menyetujui penyetoran saham oleh Pemegang Saham Utama Perseroan yakni J Trust Co., Ltd., Jepang, J Trust Asia Pte. Ltd., Singapura dan PT JTrust Investments Indonesia bersama-sama dalam pelaksanaan HMETD yang dilakukan dengan kompensasi Komponen Ekuitas Lain dan Konversi Hak Tagih dari Pinjaman Subordinasi seluruhnya bersama-sama senilai Rp. 1.362.124.750.000,- (satu triliun tiga ratus enam puluh dua miliar seratus dua puluh empat juta tujuh ratus lima puluh ribu Rupiah) dalam PMHMETD. Menyetujui dan memberikan wewenang dan kuasa kepada Direksi Perseroan untuk melaksanakan sebagai berikut: <ol style="list-style-type: none"> Menetapkan jumlah saham yang ditawarkan dalam PMHMETD; Menetapkan harga pelaksanaan PMHMETD; Melakukan segala tindakan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku. Menyetujui dan memberikan delegasi wewenang kepada Dewan Komisaris Perseroan untuk menyatakan hasil dan perubahan atas Modal Ditempatkan dan Disetor Penuh Perseroan setelah pelaksanaan PMHMETD. 	<p>Telah direalisasikan pada tahun 2021. Pelaksanaan PMHMETD telah disahkan dalam Akta No. 294 tanggal 30 Desember 2021 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta.</p>
<p>Agree 9,730,319,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<ol style="list-style-type: none"> Approved PMHMETD as referred to in OJK Regulation No. 32/POJK.04/2015 in conjunction with OJK Regulation No. 14/POJK.04/2019 with a maximum number of 4,665,700,000 (four billion six hundred sixty five million seven hundred thousand) shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share. 	<p>Has been realized in 2021. The implementation of the PMHMETD is ratified in Deed No. 294 dated 30 December 2021, drafted before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta.</p>

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
	<p>2. Approved the payment of shares by the Company's Major Shareholders, namely J Trust Co., Ltd., Japan, J Trust Asia Pte. Ltd., Singapore and PT JTrust Investments Indonesia jointly in the exercise of the Preemptive Rights carried out with compensation for Other Equity Components and Conversion of Claims from Subordinated Loans totaling Rp. 1.362.124.750.000,- (one trillion three hundred sixty two billion one hundred twenty four million seven hundred fifty thousand Rupiah) in PMHMETD.</p> <p>3. Approved and granted authority and power to the Board of Directors of the Company to carry out the following:</p> <p>a. Determine the number of shares offered in the PMHMETD;</p> <p>b. Determine the price for the exercise of the PMHMETD;</p> <p>c. Take all actions for the implementation of the PMHMETD by taking into account the applicable laws and regulations.</p> <p>4. Approved and delegated authority to the Company's Board of Commissioners to declare the results and changes in the Company's Issued and Fully Paid Capital after the implementation of the PMHMETD.</p>	
<p>Agenda ke-6 Perubahan susunan pengurus Perseroan Sixth Agenda Changes of the Company's Management</p>		
<p>Setuju 9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p>	<p>1. Sehubungan dengan berakhirnya masa jabatan anggota Direksi Perseroan yang terdiri dari Bapak Ritsuo Fukadai sebagai Direktur Utama, Bapak Helmi A. Hidayat sebagai Direktur, Bapak Felix I. Hartadi sebagai Direktur, Bapak Bijono Waliman sebagai Direktur, dan Bapak Cho Won June sebagai Direktur, dengan ini menyetujui pengangkatan kembali Bapak Ritsuo Fukadai sebagai Direktur Utama, Bapak Helmi A. Hidayat sebagai Direktur, Bapak Felix I. Hartadi sebagai Direktur, Bapak Bijono Waliman sebagai Direktur, dan Bapak Cho Won June sebagai Direktur, serta menyetujui pengunduran diri Bapak Yohanes Santoso Wibowo dari proses penilaian dan kepatutan OJK sebagai Komisaris Independen Perseroan, efektif sejak ditutupnya Rapat ini.</p> <p>2. Dengan demikian, maka susunan anggota Dewan Komisaris Perseroan dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:</p> <p>DEWAN KOMISARIS: Komisaris Utama : Bapak Nobiru Adachi Komisaris : Bapak Nobuiku Chiba Komisaris Independen : Bapak Sutirta Budiman</p>	<p>Telah direalisasikan pada tahun 2021. Perubahan AD No. 83 tanggal 23 Juli 2021 yang telah didaftarkan kepada Kemenkumham dan perubahan susunan Pengurus Perseroan telah disahkan yang keduanya dibuat di hadapan Jose Dima Satria, S.H.,M.Kn., Notaris di Jakarta.</p>

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Agree 9,730,319,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>DIREKSI: 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</p> <p>Dengan ketentuan pengangkatan Bapak R. Djoko Prayitno selaku Direktur Perseroan berlaku efektif sejak dinyatakan lulus penilaian kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.</p> <p>3. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</p> <p>1. Considering the end of appointment period of the members of the Board of Directors of the Company that consist of Mr. Ritsuo Fukada as the President of Director, Mr. Helmi A. Hidayat as Director, Mr. Felix I. Hartadi as Director, Mr. Bijono Waliman as Director, and Mr. Cho won June as Director, hereby approved the reappointment of Mr. Ritsuo Fukada as the President of Director, Mr. Helmi A. Hidayat as Director, Mr. Felix I. Hartadi as Director, Mr. Bijono Waliman as Director, and Mr. Cho won June as Director, and approve the resignation of Mr. Yohanes Santoso Wibowo from the OJK fit and proper assessment process as the Company's Independent Commissioner, effective as per the closing of this meeting.</p> <p>2. Therefore, the composition of the Board of Commissioners and Directors after the closing of the Meeting are as follow:</p> <p>BOARD OF COMMISSIONERS: President Commissioner: Mr. Nobiru Adachi Commissioner: Mr. Nobuiku Chiba Independent Commissioner: Mr. Sutirta Budiman</p> <p>BOARD OF DIRECTORS: President Director : Mr. Ritsuo Fukadai Director : Mr. Felix Istyono Hartadi Hartadi Director : Mr. Helmi Arief Hidayat Hidayat Director : Mr. Cho Won June Director : Mr. Bijono Waliman Director : Mr. R. Djoko Prayitno with the appointment of Mr. R. Djoko Prayitno as the Company's Director effective after he passed the fit and proper test by OJK and comply with the prevailing laws and regulations.</p> <p>3. Giving power and authority to the Company's Board of Directors with substitute rights to state changes of the Company's Management in a separate Notarial Deed and submit changes of the Company's data to the Law and Human Rights Ministry of the Republic of Indonesia.</p>	<p>Has been realized in 2021. The amendment of AoA No. 83 dated 23 July 2021, which were registered to the Ministry of Law and Human Rights and changes of the Company's management has been ratified. Both were drafted before Jose Dima Satria, S.H, M.Kn., Notary in Jakarta.</p>

2. RUPS Luar Biasa (RUPSLB)

Seluruh hasil keputusan dalam RUPSLB pada tanggal 3 Mei 2021, 15 Oktober 2021 dan 17 Desember 2021 umumnya sudah terealisasi.

2. Extraordinary GMS (EGMS)

In general, all resolutions at the EGMS on 3 May 2021, 15 October 2021, and 17 December 2021 have been realized.

RUPSLB 3 Mei 2021:

EGMS on 3 May 2021

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
Agenda Rapat Perubahan Susunan Pengurus Perseroan Meeting Agenda Changes of the Company's Management		
Setuju 9.730.318.556 suara atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat	<ol style="list-style-type: none"> Menyetujui penggantian Bapak Mahdi Mahmudy sebagai Komisaris Independen Perseroan efektif sejak ditutupnya Rapat ini dengan Bapak Yohanes Santoso Wibowo sebagai Komisaris Independen Perseroan yang baru, efektif sejak dinyatakan lulus uji kelayakan dan kepatutan OJK serta memenuhi peraturan perundang-undangan yang berlaku. Perseroan mengucapkan terima kasih kepada Bapak Mahdi Mahmudy atas kontribusi yang telah diberikan selama menjabat di Perseroan dan semoga sukses selalu. Menyetujui pengangkatan Bapak R. Djoko Prayitno sebagai Direktur Perseroan, efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku. Menyetujui pengunduran diri Ibu Fransisca Rita Gosal selaku Direktur Perseroan, efektif sejak ditutupnya Rapat ini. Perseroan mengucapkan terima kasih kepada Ibu Fransisca Rita Gosal atas kontribusi yang telah diberikan selama menjabat di Perseroan dan semoga sukses selalu. Memberikan pelunasan dan pembebasan tanggung jawab kepada Bapak Mahdi Mahmudy atas tindakan pengawasan yang telah dijalankan serta Ibu Fransisca Rita Gosal atas tindakan pengurusan yang telah dijalankan, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan yang akan disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan dan bukan merupakan tindak pidana yang merugikan Perseroan serta terpenuhinya syarat-syarat sebagai berikut: <ol style="list-style-type: none"> Telah melakukan pengurusan Perseroan sebagai anggota Direksi dengan itikad baik dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan, atau telah menjalankan tugas pengawasan dan pemberian nasihat sebagai anggota Dewan Komisaris kepada Direksi untuk kepentingan Perseroan dengan itikad baik, kehati-hatian dan sesuai dengan maksud dan tujuan Perseroan. 	Telah direalisasikan pada tahun 2021.
Tidak Setuju 0 saham atau 0%		
Abstain/Tidak Memberikan Suara 0 saham atau 0%		

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Agree 9,730,318,556 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</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>5. Dengan demikian, maka susunan anggota Dewan Komisaris dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:</p> <p>DEWAN KOMISARIS: Komisaris Utama : Nobiru Adachi Komisaris : Nobuiku Chiba Komisaris Independen : Sutirta Budiman Komisaris Independen : Yohanes Santoso Wibowo</p> <p>DIREKSI: Direktur Utama : Ritsuo Fukadai Direktur : Felix Istyono Hartadi Direktur : Helmi Arief Hidayat Direktur : Cho Won June Direktur : Bijono Waliman Direktur : R. Djoko Prayitno</p> <p>Pengangkatan Bapak Yohanes Santoso Wibowo sebagai Komisaris Independen Perseroan dan Bapak R. Djoko Prayitno sebagai Direktur Perseroan berlaku efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.</p> <p>6. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</p> <p>1. Approved the replacement of Mr. Mahdi Mahmudy as the Company's Independent Commissioner effective as of the closing of this Meeting with Mr. Yohanes Santoso Wibowo as the new Independent Commissioner of the Company, effective since he was declared to have passed the fit and proper test of the OJK and complied with the applicable laws and regulations. The Company would like to thank Mr. Mahdi Mahmudy for the contribution that has been given during his tenure in the Company and wish him success always.</p> <p>2. Approved the appointment of Mr. R. Djoko Prayitno as the Company's Director effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.</p> <p>3. Approved the resignation of Mrs. Fransisca Rita Gosal as Director of the Company, effective as of the closing of this Meeting. The Company would like to thank Mrs. Fransisca Rita Gosal for the contribution that has been given during her tenure in the Company and wish you all the best.</p>	<p>Has been realized in 2021.</p>



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Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
	<p>4. Provided discharge and release of responsibility to Mr. Mahdi Mahmudy for the supervisory actions that have been carried out and Mrs. Fransisca Rita Gosal for the management actions that have been carried out, as long as these actions are reflected in the Annual Report and Financial Statements of the Company which will be approved and ratified at the Annual General Meeting of Shareholders the Company and is not a criminal act that is detrimental to the Company and the following conditions are met:</p> <p>a. Has managed the Company as a member of the Board of Directors in good faith and with prudence for the benefit and in accordance with the purposes and objectives of the Company, or has carried out the task of supervising and providing advice as a member of the Board of Commissioners to the Board of Directors for the benefit of the Company in good faith, prudence and in accordance with with the aims and objectives of the Company.</p> <p>b. There are no violations of the Company's SOPs or applicable laws and regulations.</p> <p>c. The Company's loss is not due to its fault or negligence (if there is a Company loss).</p> <p>5. Therefore, the composition of the Board of Commissioners and Directors after the closing of the Meeting are as follows:</p> <p>BOARD OF COMMISSIONERS: President Commissioner : Nobiru Adachi Commissioner : Nobuiku Chiba Independent Commissioner : Sutirta Budiman Independent Commissioner : Yohanes Santoso Wibowo</p> <p>BOARD OF DIRECTORS: President Director : Ritsuo Fukadai Director : Felix Istyono Hartadi Director : Helmi Arief Hidayat Director : Cho Won June Director : Bijono Waliman Director : R. Djoko Prayitno</p> <p>The appointment of Mr. Yohanes Santoso Wibowo as Independent Commissioner of the Company and Mr. R. Djoko Prayitno as Director of the Company was effective since it was declared that they had passed the fit and proper test by OJK and complied with applicable laws and regulations.</p> <p>6. Giving power and authority to the Company's Board of Directors with substitute rights to state changes of the Company's Management in a separate Notarial Deed and submit changes of the Company's data to the Law and Human Rights Ministry of the Republic of Indonesia.</p>	

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
Agenda Rapat Perubahan Susunan Pengurus Perseroan Meeting Agenda Changes of the Company's Management		
<p>Pemungutan Suara Pertama Menyetujui pengangkatan Bapak Iwan Nataliputra sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.</p> <p>Hasil Pemungutan Suara Pertama Setuju 9.730.399.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat.</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p> <p>Pemungutan Suara Kedua Menyetujui pengangkatan Bapak Benny Siswanto sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.</p> <p>Hasil Pemungutan Suara Kedua Setuju 9.730.399.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat.</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p>	<ol style="list-style-type: none"> Menyetujui pengangkatan Bapak Iwan Nataliputra sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku. Menyetujui pengangkatan Bapak Benny Siswanto sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku. Menyetujui pengangkatan Bapak Widjaja Hendra sebagai Direktur Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku. Sehingga susunan anggota Dewan Komisaris dan Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut: <p>DEWAN KOMISARIS: Komisaris Utama : Nobiru Adachi Komisaris : Nobuiku Chiba Komisaris Independen : Sutirta Budiman Komisaris Independen : Iwan Nataliputra Komisaris I ndependen : Benny Siswanto</p> <p>DIREKSI: Direktur Utama : Ritsuo Fukadai Direktur : Felix I. Hartadi Direktur : Helmi A. Hidayat Direktur : Cho Won June Direktur : Bijono Waliman Direktur : R. Djoko Prayitno Direktur : Widjaja Hendra</p> <p>Dengan ketentuan pengangkatan Bapak Iwan Nataliputra dan Bapak Benny Siswanto sebagai Komisaris Independen Perseroan serta Bapak Widjaja Hendra sebagai Direktur Perseroan berlaku efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.</p>	<p>Telah direalisasikan pada tahun 2021.</p>



Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Pemungutan Suara Ketiga Menyetujui pengangkatan Bapak Widjaja Hendra sebagai Direktur Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.</p> <p>Hasil Pemungutan Suara Ketiga Setuju 9,730.399.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 0 saham atau 0%</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p>	<p>4. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</p>	
<p>First Voting Approved the appointment of Mr. Iwan Nataliputra as the Company's Independent Commissioner, effective since the receipt of the decision on the fit and proper test results from OJK and complies with the applicable laws and regulations.</p> <p>First Voting Result Agree 9,730,399,551 votes or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p> <p>Second Voting Approved the appointment of Mr. Iwan Nataliputra as the Company's Independent Commissioner, effective since the receipt of the decision on the fit and proper test results from OJK and complies with the applicable laws and regulations.</p> <p>Second Voting Result Agree 9,730,399,551 votes or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>1. Approved the appointment of Mr. Iwan Nataliputra as the Company's Independent Commissioner effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.</p> <p>2. Approved the appointment of Mr. Benny Siswanto as the Company's Independent Commissioner effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.</p> <p>3. Approved the appointment of Mr. Widjaja Hendra as Director of the Company effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations. Therefore, the composition of the Board of Commissioners and Directors after the closing of the Meeting are as follows:</p> <p>BOARD OF COMMISSIONERS: President Commissioner: Nobiru Adachi Commissioner: Nobuiku Chiba Independent Commissioner: Sutirta Budiman Independent Commissioner: Iwan Nataliputra Independent Commissione: Benny Siswanto</p> <p>BOARD OF DIRECTORS: 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>The appointment of Mr. Iwan Napitupulu and Mr. Benny Siswanto as Independent Commissioner of the Company and Mr. Widjaja Hendra as Director of the Company is effective since it was declared that they had passed the fit and proper test by OJK and complied with the applicable laws and regulations.</p>	<p>Has been realized in 2021.</p>

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Third Voting Approved the appointment of Mr. Widjaja Hendra as Director of the Company, effective as of the receipt of the decision on the fit and proper test results from the OJK and complies with the applicable laws and regulations.</p> <p>Third Voting Result Agree 9,730,399,551 votes or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 0 share or 0%</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>4. Granted power and authority to the Company's Board of Directors with substitute rights to state changes of the Company's Management in a separate Notarial Deed and submit changes of the Company's data to the Law and Human Rights Ministry of the Republic of Indonesia.</p>	

RUPSLB 17 Desember 2021

EGMS 17 December 2021

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
<p>Agenda Pertama Persetujuan atas perubahan Anggaran Dasar Perseroan dalam rangka penyesuaian maksud dan tujuan serta kegiatan usaha dengan ketentuan Klasifikasi Baku Lapangan Usaha Indonesia ("KBLI") 2020 First Agenda Approval of changes to the Company's Articles of Association in order to adjust the aims and objectives as well as business activities with the provisions of the 2020 Indonesian Standard Classification of Business Fields ("KBLI")</p>		
<p>Setuju 9,731,549,451 saham atau 99,97% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 2,853,100 saham atau 0,03% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p> <p>Agree 9,731,549,451 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 2,853,100 shares or 0.03% of all shares with voting rights at the Meeting</p> <p>Abstain/Not Voting 0 share or 0%</p>	<p>1. Menyetujui penyesuaian kegiatan usaha Perseroan sesuai dengan Klasifikasi Baku Lapangan Usaha Indonesia terbaru yaitu KBLI tahun 2020.</p> <p>2. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk melakukan penyesuaian pada pasal-pasal lain yang terkait dengan perubahan anggaran dasar. Serta untuk menyusun perubahan ketentuan Anggaran Dasar Perseroan dalam Akta Notaris dan mengajukan permohonan persetujuan dan penerimaan pemberitahuan atas perubahan Anggaran Dasar Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</p> <p>1. Approved the adjustment of the Company's business activities in accordance with the latest Indonesian Standard Classification of Business Fields, namely KBLI 2020.</p> <p>2. Approved the allotment of authority to the Company's Board of Directors to make adjustments to other articles related to changes to the articles of association. As well as to prepare changes to the provisions of the Company's Articles of Association in the Notary Deed and apply for approval and receive notification of the amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia.</p>	<p>Telah direalisasikan pada tahun 2021. Has been realized in 2022.</p>

Hasil Perhitungan Suara Voting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realization
Agenda Kedua Persetujuan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (“PMHMETD”) sebagaimana dimaksud dalam POJK No. 32/POJK.04/2015 juncto POJK No. 14/POJK.04/2019 Second Agenda Approval of Capital Increase with Pre-emptive Rights (“PMHMETD”) as referred to in POJK No. 32/POJK.04/2015 in conjunction with POJK No. 14/POJK.04/2019.		
<p>Setuju 9.734.402.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Tidak Setuju 2.853.100 saham atau 0,03% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p>Abstain/Tidak Memberikan Suara 0 saham atau 0%</p> <p>Agree 9,734,402,551 shares or 100% of all shares with voting rights at the Meeting</p> <p>Disagree 2,853,100 shares or 0.03% of all shares with voting rights at the Meeting</p> <p>Abstain/Not Voting 0 share or 0%</p>	<ol style="list-style-type: none"> Menyetujui PMHMETD sebagaimana dimaksud dalam Peraturan OJK No. 32/POJK.04/2015 juncto Peraturan OJK No. 14/POJK.04/2019 dengan jumlah sebanyak-banyaknya 9.050.000.000 (sembilan miliar lima puluh juta) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham. Menyetujui dan memberikan wewenang dan kuasa kepada Direksi Perseroan untuk melaksanakan sebagai berikut: <ol style="list-style-type: none"> Menetapkan jumlah saham yang ditawarkan dalam PMHMETD; Menetapkan harga pelaksanaan PMHMETD; Melakukan segala tindakan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku. Menyetujui dan memberikan delegasi wewenang kepada Dewan Komisaris Perseroan untuk menyatakan hasil dan perubahan atas Modal Ditempatkan dan Disetor Penuh Perseroan setelah pelaksanaan PMHMETD.. <ol style="list-style-type: none"> Approved the adjustment of the Company's business activities in accordance with the latest Indonesian Standard Classification of Business Fields, namely KBLI 2020. Approved the allotment of authority to the Company's Board of Directors to make adjustments to other articles related to changes to the articles of association. As well as to prepare changes to the provisions of the Company's Articles of Association in the Notary Deed and apply for approval and receive notification of the amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia. 	<p>Akan dilaksanakan pada tahun 2022. Will be carried out in 2022.</p>

Pemegang Saham

Komposisi Pemegang Saham PT Bank JTrust Indonesia Tbk pada tanggal 31 Desember 2022 berdasarkan laporan dari Biro Administrasi Efek, PT Sharestar Indonesia adalah sebagai berikut:

Shareholders

The composition of the Shareholders of PT Bank JTrust Indonesia Tbk as of 31 December 2022 based on a report from the Securities Administration Bureau, PT Sharestar Indonesia, was as follows:

No	Keterangan Description	Jumlah Saham No. of Shares	Jumlah Nilai Nominal Nominal Value	%
I Saham Seri A (Rp1.000,- per saham) Series A Shares (Rp1,000,- per share)				
1.	J Trust Co., Ltd	8.679.019.445	8.679.019.445.000	47,924
2.	J Trust Investments Indonesia	100.121.245	100.121.245.000	0,553
3.	J Trust Asia Pte. Ltd.	467.700.928	467.700.928.000	2,583
4.	Masyarakat Public	764.999.382	764.999.382.000	4,229
	Subtotal	10.011.841.000	10.011.841.000.000	55,284
II Saham Seri B (Rp7.800,- per saham) Series B Shares (Rp7,800,- per share)				
1.	J Trust Co., Ltd	27.033	210.857.400.000	0,000
2.	Masyarakat Public	256.468	2.000.450.400.000	0,001
	Subtotal	283.501	2.211.307.800.000	0,001
III Saham Seri C (Rp100,- per saham) Series C Shares (Rp100,- per share)				
1.	J Trust Co., Ltd	4.751.515.153	475.151.515.300	26,237
2.	J Trust Investments Indonesia	312.121.213	31.212.121.300	1,723
3.	J Trust Asia PTE LTD	3.030.681.061	303.068.106.100	16,735
4.	Masyarakat Public	3.480.081	348.008.100	0,019
	Subtotal	8.097.797.508	809.779.750.800	44,715
	Total Modal disetor Total Paid-Up Capital	18.109.922.009	13.032.928.550.800	100,000

DEWAN KOMISARIS

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" sebagai pedoman dan tata tertib kerja yang mengikat bagi setiap anggota Dewan Komisaris agar Dewan Komisaris dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen dan akuntabel.

Dasar penyusunan piagam Dewan Komisaris adalah:

1. Undang-undang Nomor 7 Tahun 1992 tentang Perbankan, sebagaimana telah diubah dengan Undang-undang Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-undang Nomor 7 Tahun 1992 tentang Perbankan.
2. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal.
3. Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
4. Peraturan Bank Indonesia Nomor 12/23/PBI/2010 tentang Uji Kemampuan dan Kepatutan.
5. Undang-undang Nomor 21 tahun 2011 tentang Otoritas Jasa Keuangan.
6. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

BOARD OF COMMISSIONERS

The Board of Commissioners is a Governance Organ whose duties is to supervise the Bank's Board of Directors, both generally and individually. Members of the Board of Commissioners are appointed and dismissed at the General Meeting of Shareholders (GMS) and report results of their supervision to Shareholders.

Legal Basis

Legal basis, which becomes the reference regulation for the formation and appointment of the Bank's Board of Commissioners, refers to several provisions:

1. Laws of the Republic of Indonesia on Limited Liability Companies 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.

The Board of Commissioners Charter

The Board of Commissioner Charter is stipulated as "Performance Guidelines and Code of Conduct of the Board of Commissioners of PT Bank JTrust Indonesia Tbk" as a guideline and code of conduct that bind each every member of the Board of Commissioners so that the Board of Commissioner can carry out their supervisory duties in an efficient, effective, transparent, independent, and accountable manner.

The basis of the formulation of the Board of Commissioners Charter are:

1. Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 on Banking.
2. Law No. 8 of 1995 concerning Capital Market.
3. Law No. 40 year 2007 concerning Limited Liability Company.
4. Bank Indonesia Regulation No.12/23/PBI/2020 concerning Fit & Proper Test.
5. Law No. 21 of 2011 concerning the Financial Services Authority (OJK).
6. OJK Regulation (POJK) No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Publicly-listed Companies.

7. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
9. Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
10. Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
11. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
12. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
13. Peraturan Otoritas Jasa Keuangan Nomor 27/POJK.03/2016 dan Surat Edaran OJK 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
14. Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.03/2016 tentang Rencana Bisnis Bank.
15. Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
16. Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.
17. Peraturan Otoritas Jasa Keuangan Nomor 34 /POJK.03/2018 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan, sebagai mana telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14 /POJK.03/2021 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2018 Tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan.
18. Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2019 Tentang Penilaian Kembali Bagi Pihak Utama Bank.
19. Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 Tentang Bank Umum.
20. Anggaran Dasar PT Bank JTrust Indonesia, Tbk berikut perubahan-perubahannya.
21. Pedoman Umum Governansi Korporat Indonesia (PUG-KI) dari Komite Nasional Kebijakan Governance (KNKG); dan
7. OJK Regulation No. 34/POJK.04/2014 concerning Nomination and Remuneration Committee of Issuers or Publicly-listed Companies.
8. OJK Regulation No. 55/POJK.04/2015 concerning the Formation and Guidelines for the Work Implementation of the Audit Committee.
9. OJK Regulation No. 21/POJK.04/2015 concerning Governance of Publicly-Listed Companies.
10. OJK Circular Letter No. 32/SEOJK.04/2015 concerning Corporate Governance Guidelines for Publicly-listed Companies.
11. OJK Regulation No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Bank.
12. OJK Regulation No.55/POJK.03/2016 and OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Corporate Governance for Commercial Banks.
13. OJK Regulation No. 27/POJK.03/2016 and OJK Circular Letter No. 39/SEOJK.03/2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions.
14. OJK Regulation No. 5/POJK.03/2016 concerning the Bank's Business Plan.
15. OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Compliance Function in Commercial Bank.
16. OJK Regulation No. 37/POJK.03/2017 concerning Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector.
17. OJK Regulation No. 34/POJK.03/2018 concerning Reassessment for Main Parties of Financial Services Institutions, as amended by OJK Regulation No. 14/POJK.03/2021 concerning Amendments to OJK Regulation No. 34/POJK.03/2018 on Reassessment for Main Parties of Financial Services Institutions.
18. OJK Circular Letter No. 9/SEOJK.03/2019 concerning Reassessment for Main Parties of the Bank.
19. OJK Regulation no. 12/POJK.03/2021 concerning Commercial Bank.
20. Articles of Association of PT Bank JTrust Indonesia Tbk, including its amendments.
21. General Guidelines of Indonesia Corporate Governance from the National Committee of Governance Policy (KNKG); and



22. ASEAN Corporate Governance Scorecard.

Piagam Dewan Komisaris terakhir diperbaharui pada 24 Mei 2022 dan telah diunggah ke situs web Bank www.jtrustbank.co.id. Selanjutnya Pedoman dan Tata Tertib Kerja Dewan Komisaris akan dievaluasi dan diperbaharui secara berkala dengan mengacu pada peraturan dan ketentuan perundangan yang berlaku.

Mekanisme Pemilihan, Pengangkatan, Pemberhentian, dan/atau Pengunduran Diri, serta Masa Jabatan Anggota Dewan Komisaris [2-10]

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.

22. ASEAN Corporate Governance Scorecard.

The Board of Commissioners Charter was renewed on 24 May 2022 and has been uploaded to the Bank's website www.jtrustbank.co.id. Guidelines and Code of Conduct of the Board of Commissioners will be evaluated and updated periodically, according to applicable laws and regulations.

Mechanism of Selection, Appointment, Dismissal, and/or Resignation, as well as Term of Office of Members of the Board of Commissioners [2-10]

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

1. Procedures for the Selection of Members of the Board of Commissioners
 - a. Members of the Board of Commissioners, the Board of Directors, and/or Shareholders may propose candidates for member of the Board of Commissioners to the Bank. Shareholders that may propose a candidate for member of the Board of Commissioner are 1 (one) shareholder or more that represent 1/20 (one-twentieth) or more of the total number of shares with voting rights.
 - b. The Bank may also use third parties who are independent and have a good reputation in the process of selecting candidates for the Board of Commissioners. The third party appointed by the Bank will assist with candidate identification and selection, as well as consult with the Nomination and Remuneration Committee.
 - c. The Nomination and Remuneration Committee reviews and evaluates candidates for members of the Board of Commissioners and/or Independent Parties and recommends candidates for members of the Board of Commissioners and/or Independent Parties to the Board of Commissioners to be proposed to the General Meeting of Shareholders.

2. 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.

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 paling lambat 2 (dua) hari kerja setelah tanggal pengangkatan efektif, kepada 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.

2. Criteria for Prospective Members of the Board of Commissioners

Candidates for members of the Board of Commissioners of PT Bank JTrust Indonesia Tbk must at least meet several requirements, including integrity, competence, and a good financial reputation, as stipulated in the Bank's Articles of Association and applicable laws and regulations in Indonesia. They must also pass the Fit and Proper Test, in accordance with provisions of the Financial Services Authority and/or Bank Indonesia Regulations.

3. Procedures for Appointment and Dismissal, including:

- a. The Bank appoints and dismisses Members of the Board of Commissioners at the GMS, based on recommendation from the Board of Commissioners, by taking into account recommendation from the Nomination and Remuneration Committee. The appointment of Members of the Board of Commissioners will only be effective after securing OJK approval by passing the fit and proper test, in accordance with applicable regulations.
- b. Candidates for members of the Board of Commissioners, who have not received effective statement, may not carry out their duties and responsibilities as member of the Board of Commissioner and cannot make legally-binding decisions, and therefore, has no rights and obligations as members of the Board of Commissioners.
- c. The Bank reports members of the Board of Commissioners, who has obtained effective statements to OJK (Capital Market) no later than 2 (two) working days after the effective date, and to OJK (Bank Supervisory and Indonesia Stock Exchange/BEI) no later than 10 (ten) working days after the effective date. These reports must be attached with GMS Deeds, and the related party writes and submits a Statement Letter of Members of the Board of Commissioners to the Indonesian Deposit Insurance Corporation (LPS) no later than 30 (thirty) days after the effective date, in accordance with applicable regulations.
- d. Newly-appointed members of the Board of Commissioner must join an orientation program aimed at introducing new member to the Bank, its organization, leadership structure, other members of the Board of Commissioners, as well as their duties and responsibilities.

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

4. Resignation

- a. Members of the Board of Commissioners may resign from their positions before their term of office ends and they are obliged to submit a resignation request in writing to the Bank no later than 60 (sixty) days or 2 (two) months before the effective date of resignation, along with reasons for resignation. The members will still be held accountable for the implementation of their duties until the effective date of their resignation at the closest Annual GMS.
- b. The Bank is then obliged to hold GMS no later than 90 (ninety) days after receiving the resignation letter.
- c. The Bank conducts information disclosure to the public and report the resignation of members of the Board of Commissioners to OJK divisions, including Capital Market and Banking Supervision, as well as the Indonesia Stock Exchange no later than 2 (two) working days after receiving the resignation letter and 2 (two) working days after being decided by the GMS.
- 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, and other criminal acts, must resign from the Board of Commissioners.

5. Term of Office

- a. 1 (one) office term for members of the Board of Commissioners lasts for a maximum of 3 (three) years or until the closing of the 3rd (third) Annual GMS.
- b. If a potential member of the Board of Commissioners is appointed to replace and/or fill additional positions in the Board of Commissioners, then the term of office of the new member will end following the current office term of other members of the Board of Commissioners.
- c. Members of the Board of Commissioners, whose office term has ended, can be reappointed by the GMS for the next period by considering applicable provisions.
- d. Independent Commissioners, who has served for 2 (two) consecutive terms

berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen oleh RUPS dalam hal:

- Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; dan
 - Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan dan Pernyataan independensi Komisaris Independen diungkapkan dalam laporan tahunan 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 pengampunan 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.

Susunan, Jumlah, Komposisi Keanggotaan Dewan Komisaris

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

1. Berdasarkan hasil keputusan RUPS Tahunan tanggal 27 Mei 2022, 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.

can be reappointed in the next period as Independent Commissioner by the GMS in the event that:

- Meeting of members of the Board of Commissioners considers that Independent Commissioner remains independent; and
 - The Independent Commissioner states during the GMS on his/her independency and the Statement of Independence of Independent Commissioner is disclosed in the Bank's annual report.
- e. The office term of members of the Board of Commissioners will end, if:
- Pass away;
 - End of office term;
 - Dismissed by the GMS decision;
 - Resign
 - Declared bankrupt or placed under guardianship based on a court verdict;
 - Convicted of committing a crime and/or committing a significant violation of applicable laws and regulations, and
 - No longer meet the requirements as a member of the Board of Commissioners based on the Articles of Association and other laws and regulations.

The Formation, Number, and Composition of Members of the Board of Commissioners

The Bank has complied with all applicable provisions in terms of the formation 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 27 May 2022, the number of members of the Board of Commissioners is 4 (four) people, in which 2 (two) people or 50% of total members are Independent Commissioners, 1 (one) Commissioner, and 1 (one) President Commissioner.
2. 3 (three) people out of 4 (four) members of the Board of Commissioners are based in Indonesia and 1 (one) person is based in Japan.
3. 2 (two) people or 50% of Members of the Bank's Board of Commissioners are Indonesian citizens.
4. The number of members of the Board of Commissioners does not exceed the number of members of the Board of Directors.

- Penggantian dan/atau pengangkatan anggota Dewan Komisaris Bank telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi serta memperoleh persetujuan dari RUPS dan OJK.
- 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.
- Seluruh anggota Dewan Komisaris Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK).
- Dari sisi keahlian, mayoritas anggota Dewan Komisaris memiliki pengalaman kerja di bidang perbankan.

- Replacement and/or appointment of members of the Bank's Board of Commissioners has heeded recommendation from the Nomination and Remuneration Committee and obtained approval from the GMS and OJK.
- All members of the Bank's Board of Commissioners do not have family relations up to the second degree with other members of the Board of Commissioners and/or Directors or Controlling Shareholders.
- All members of the Bank's Board of Commissioners have passed the Fit and Proper Test and secured approval from the Financial Services Authority (OJK).
- In terms of expertise, the majority of the members of the Board of Commissioners have work experiences in banking.

Jumlah dan Komposisi Anggota Dewan Komisaris pada tahun 2022 adalah sebagai berikut:

The Number and Composition of Members of the Board of Commissioners in 2022 are as follows:

No	Nama Name	Jabatan Position	Kewarganegaraan/ Domisili Citizenship/Domicile	Dasar Pengangkatan RUPS Legal Basis of Appointment (GMS)	Tanggal Efektif Persetujuan OJK Effective Date of OJK Approval	Periode Jabatan Term of Office
1.	Nobiru Adachi	Komisaris Utama President Commissioner	Jepang/Jepang Japanese/Japan	RUPSLB 30 Desember 2014 EGMS 30 December 2014	14 April 2015	2014 - 2017 2017 - 2020 2020 - 2023
2.	Nobuiku Chiba	Komisaris Commissioner	Jepang/Indonesia Japanese/Indonesia	RUPSLB 20 September 2018 EGMS 20 September 2018	12 Maret 2019 12 March 2019	2019 - 2020 2020 - 2023
3.	Iwan Nataliputra	Komisaris Independen Independent Commissioner	Indonesia/Indonesia Indonesian/Indonesia	RUPSLB 15 Oktober 2021 EGMS 15 October 2021	29 November 2021	2021 - 2023
4.	Benny Siswanto	Komisaris Independen Independent Commissioner	Indonesia/Indonesia Indonesian/Indonesia	RUPSLB 15 Oktober 2021 EGMS 15 October 2021	22 Desember 2021 22 December 2021	2021 - 2023
5.	Sutirta Budiman*	Komisaris Independen Independent Commissioner	Indonesia/Indonesia Indonesian/Indonesia	RUPST 27 Juni 2019 AGMS 27 June 2019	16 Desember 2019 16 December 2019	2019 - 2020 2020 - Januari 2022

* RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

* The EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as Independent Commissioner of PT Bank JTrust Indonesia Tbk, effective from 1 February 2022.

Komisaris Independen

Berdasarkan Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Independent Commissioner

Based on OJK Circular Letter No.13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, Independent Commissioner is a member of the Board of Commissioners who has no financial, management, share ownership and/or family relationship with members of the Board of Directors, other members of the Board of Commissioners and/or controlling shareholder, or a relationship with the Bank that may affect the person's ability to act independently.

Per Desember 2022, Bank memiliki 2 orang Komisaris Independen dari total 4 orang anggota Dewan Komisaris. Dengan demikian, 50% dari total anggota Dewan Komisaris adalah Komisaris Independen dan telah sesuai dengan POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

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

Anggota Komisaris Independen Bank adalah sebagai berikut:

Keterangan Masa Jabatan Description of Office Term	Nama Name
Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021 hingga RUPST tahun 2023. Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Decision on 15 October 2021.	Iwan Nataliputra
Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021 hingga RUPST tahun 2023. Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Decision on 15 October 2021.	Benny Siswanto
<ul style="list-style-type: none"> • Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPST 27 Juni 2019 dan efektif tanggal 16 Desember 2019. • Pengangkatan kembali terakhir berdasarkan Keputusan RUPST 27 Agustus 2020. • RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri beliau sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022. • Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the AGMS Decision on 27 June 2019 and effective from 16 December 2019. • The latest reappointment was based on AGMS Decision on 27 August 2020. • The EGMS on 25 February 2022 approved his resignation as Independent Commissioner of PT Bank JTrust Indonesia Tbk, effective from 1 February 2022. 	Sutirta Budiman

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. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik Pasal 21, sebagai berikut:

- Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin,

As of December 2022, the Bank has 2 Independent Commissioners from a total 4 members of the Board of Commissioners. Hence, 50% of total members of the Board of Commissioners are Independent Commissioner and it was in accordance with POJK No. 55/POJK.03/2016 concerning the Implementation of Corporate Governance for Commercial Banks and POJK No. 33/POJK.04/2014 concerning Directors and the Board of Commissioners of Issuers or Publicly-listed Companies.

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

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

Criteria of Independent Commissioners

The Independent Commissioner of PT Bank JTrust Indonesia Tbk is a member of the Board of Commissioner, who comes from outside the Bank and has been selected based on the Independent Commissioner criteria stipulated in the Board of Commissioners Charter and in accordance with POJK No. 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and POJK No. 33/POJK.04/2014 dated 8 December 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, Article 21:

- 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

- 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.
 - Dalam hal Komisaris Independen menjabat pada Komite Audit, maka Komisaris Independen yang bersangkutan hanya dapat diangkat kembali pada Komite Audit untuk 1 (satu) periode masa jabatan Komite Audit berikutnya.
 - Komisaris Independen yang menjabat sebagai Ketua Komite, hanya dapat merangkap jabatan sebagai Ketua Komite maksimum pada 1 (satu) Komite lain.

6 (six) months, except for reappointment as an Independent Commissioner in the following period.

- Has no shares, directly or indirectly, at the Bank.
- Has no affiliation with the Bank, members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Bank.
- Has no direct or indirect business linkages that relate to the Bank's business activities.
- Meets other requirements of the Independent Commissioner as stipulated in the applicable laws and regulations.
- If the Independent Commissioner has a position at the Audit Committee, hence the said Independent Commissioner may only be reappointed to the Audit Committee for 1 (one) period for the next term of office of the Audit Committee.
- An Independent Commissioner, who serves as Chair of the Committee, can only hold concurrent position as Chair of the Committee in a maximum of 1 (one) other 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 and submitted the letter to the Financial Services Authority (OJK).

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

Aspek Independensi Independence Aspects	Iwan Nataliputra	Benny Siswanto	Sutirta Budiman*
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 works or has the authority and responsibility to plan, lead, control or supervise the activities of PT Bank JTrust Indonesia Tbk within the last 6 (six) months, except for reappointment as Independent Commissioner of PT Bank JTrust Indonesia Tbk in the following period.	√	√	√

Aspek Independensi Independence Aspects	Iwan Nataliputra	Benny Siswanto	Sutirta Budiman*
Tidak mempunyai saham baik langsung maupun tidak langsung pada PT Bank JTrust Indonesia Tbk. <i>Has no shares, directly or indirectly, at PT Bank JTrust Indonesia Tbk.</i>	√	√	√
Tidak mempunyai hubungan Afiliasi dengan PT Bank JTrust Indonesia Tbk, anggota Dewan Komisaris, Direksi atau pemegang saham utama PT Bank JTrust Indonesia Tbk. <i>Has no affiliations with PT Bank JTrust Indonesia Tbk., members of the Board of Commissioners, Board of Directors or major shareholder of PT Bank JTrust Indonesia Tbk.</i>	√	√	√
Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan saham, hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali Bank. <i>Has no financial, organizational, shareholder, and family relations with members of the Board of Directors, other members of the Board of commissioner, and/or Controlling Shareholders of the Bank.</i>	√	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha PT Bank JTrust Indonesia Tbk. <i>Has no direct or indirect business linkages that relate to the activities of PT Bank JTrust Indonesia Tbk.</i>	√	√	√
Surat Pernyataan Independensi <i>Statement Letter of Independency</i>	√	√	√

- * RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.
- * EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective from 1 February 2022.

Profil Anggota Dewan Komisaris

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif pada Laporan Tahunan 2022 ini.

Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris [2-12]

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 terhadap Direksi dalam melaksanakan tugas dan tanggung jawabnya dengan memantau, mengarahkan, dan mengevaluasi implementasi kebijakan strategis, termasuk pelaksanaan Rencana Bisnis Bank, Anggaran Perusahaan serta ketentuan-ketentuan Anggaran Dasar, meninjau kebijakan risiko dan kinerja perusahaan;

Profile of Members of the Board of Commissioners

The complete profile is listed in the Profile of Board of Commissioners/Directors/Executive Officers of the 2022 Annual Report.

Duties, Responsibilities, Authorities of the Board of Commissioners [2-12]

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

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

1. Supervise the Board of Directors in executing their duties and responsibilities by monitoring, directing, evaluating the implementation of strategic policies, including the implementation of the Bank's Business Plan, the Company's Budget, as well as provisions of the Articles of Association, and reviewing the company's risk policies and performance;

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.

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. Rapat Dewan Komisaris berhak memberhentikan sementara anggota Direksi dengan menyebutkan alasannya;
3. Melakukan tindakan pengurusan Bank dalam keadaan tertentu untuk jangka waktu tertentu;
4. Berkomunikasi secara langsung dengan karyawan, Direksi dan pihak-pihak lain;
5. Melibatkan pihak independen di luar anggota Dewan Komisaris untuk membantu pelaksanaan tugasnya.

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

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 ialah:

2. Ensure the Board of Directors follow up the audit findings, recommendations from Internal Audit Work Unit, external audit, and results from the supervision of banking authority and other authorities;
3. Ensure the implementation of good corporate governance in every business activities of the Bank at all levels of the organization;
4. Conduct corporate supervision, assisted at least by the Audit Committee, the Risk Oversight Committee and the Remuneration and Nomination Committee to support the effectivity of the implementation of duties and responsibilities of the Board of Commissioners.
5. Review the Bank's vision and mission on a regular basis.
6. Make recommendations for improvement or suggestions submitted by the Audit Committee and/or Risk Oversight Committee, and deliver the recommendations to the Board of Directors.

The Board of Commissioners has authorities, including:

1. Knowing all the policies and activities that have been and will be carried out by the Board of Directors, including but not limited to all issues regarding the Bank's management.
2. Meetings of the Board of Commissioners have the right to temporarily dismiss members of the Board of Directors by stating the reasons;
3. Carrying out the Bank's management under certain conditions for a certain period of time;
4. Communicating directly with employees, the Board of Directors and other parties;
5. Involving independent parties other than members of the Board of Commissioner to assist in carrying out 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.

Actions of the Board of Directors Requiring Approval from the Board of Commissioners

In the event that 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. 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;
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 dan kode etik ini dimuat secara lengkap dalam website Bank.

1. Opening or closing branch/representative offices, inside and outside the territory of the Republic of Indonesia;
2. To enact an annual business plan and an annual budget;
3. Borrowing money that exceeds the amount determined at any time by the meeting of the Board of Commissioners;
4. Issuing bonds or other debt instruments, whether through the Capital Market or not;
5. Issuing guarantees or letters of credit for an amount that exceeds the amount determined at any time by the meeting of the Board of Commissioners;
6. Participation in a business or company or establishing a new company that is not in the context of recovering receivables, taking into account the relevant laws and regulations;
7. Appoint an arbiter or appoint an advocate, legal adviser or other party to represent the Bank in settling a dispute or case whose costs exceed the amount determined at any time by the meeting of the Board of Commissioners;
8. Releasing or selling immovable property belonging to the Bank which exceeds a certain amount determined by the Board of Commissioners Meeting;
9. Release part or all of the Bank's participation in other Company or other entity; and
10. Actions to no longer collect, transfer or release the right to collect bad debts that have been written off.

The Board of Commissioners accounts for the implementation of their duties to shareholders through GMS where the Board of Commissioners is jointly responsible for the Bank's losses that are caused by errors or negligence by 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 and members of the Board Commissioners, employees, as well as supporting organs that work for the Bank and the code of ethics is published in full on the Bank's website.

- 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 menciderai 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.
 - h. Dewan Komisaris dilarang terlibat dalam proses pengambilan keputusan menyangkut kegiatan operasional Bank, kecuali dalam hal:
 - i. Persetujuan terhadap penyediaan dana kepada pihak-pihak yang terkait sebagaimana diatur dalam ketentuan Otoritas Perbankan;
 - ii. Keputusan-keputusan lain yang diterapkan dalam Anggaran Dasar atau peraturan perundangan yang berlaku. Pengambilan keputusan oleh Dewan Komisaris sebagaimana disebutkan dalam butir a. dan b. di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Bank.
- b. The Board of Commissioners must comply with the code of ethics that applies to the Bank, carry out their duties in good faith, full of responsibility, and prudence by always observing applicable laws and regulations, which among others, are related to the implementation of Good Corporate Governance and the Bank's Articles of Association.
 - c. The Board of Commissioners must uphold the highest standard of integrity and avoid conflict of interests between the Bank and the Board of Commissioners, as well as related parties.
 - d. Members of the Board of Commissioners are prohibited from taking advantage from PT Bank JTrust Indonesia Tbk for their personal, family, and/or other parties' interests, which could harm reputation or reduce profits of PT Bank JTrust Indonesia Tbk.
 - e. Members of the Board of Commissioners are prohibited from taking and/or receiving personal benefits from PT Bank JTrust Indonesia Tbk, other than remuneration and other facilities determined at the General Meeting of Shareholders.
 - f. Members of the Board of Commissioners are prohibited from making false statement, directly or indirectly, regarding material facts or not disclosing material facts so that there will be no misleading information regarding 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 receiving gifts in any form from other parties, directly or indirectly, with the aim of influencing or being perceived as influencing business decisions or reciprocal relationships.
 - h. The Board of Commissioners is prohibited from being involved in decision making process on the Bank's operational activities, except on: the Bank's operational activities, except on:
 - i. Approval on fund provision to related parties as regulated in the provisions of Banking Authorities;
 - ii. Other decisions implemented in the Articles of Association or applicable laws and regulations. Decisions made by the Board of Commissioners as mentioned in point a. and b. above are part of the supervisory duties of the Board of Commissioners, so as not to negate the responsibility of the Board of Directors in the Bank's management.

- iii. Mencakup namun tidak terbatas pada hal-hal lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku terkait Dewan Komisaris Bank Umum dan Perusahaan Publik, Anggaran Dasar dan/atau Keputusan RUPS.

Tugas dan Tanggung Jawab Komisaris Utama

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

1. Memimpin Dewan Komisaris dalam menjalankan tugas-tugas pengawasan dan menyusun pembagian tugas antar anggota Dewan Komisaris;
2. Memfasilitasi komunikasi antara Dewan Komisaris dan Direksi;
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.

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.

- iii. Including but not limited to other matters as long as they do not contradict with applicable laws and regulations regarding the Board of Commissioners for Commercial Bank and Public Companies, Articles of Association and/or GMS Resolutions.

Duties and Responsibilities of the President Commissioner

President Commissioner of J Trust Bank has additional duties and responsibilities other than aforementioned duties and responsibilities as follows:

1. Lead the Board of Commissioners in carrying out supervisory duties and formulating division of tasks among 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 GMS. If President Commissioner is unable to attend or constrained by the language (Indonesian), the President Commissioner gives Power of Attorney to one of Members of the Board of Commissioners, who is present, to chair the Meeting.
5. Chair the Board of Commissioners' meetings.

Division of Duties of Members of the Board of Commissioners and Concurrent Positions in the Committee

Several members of the Board of Commissioners also hold concurrent positions according to their respective competencies and fields, as Chair and/or members of the Committees that are formed to assist the implementation of duties and responsibilities of the Board of Commissioners.

Komite Committee	Keanggotaan Komite oleh Anggota Dewan Komisaris Membership of Committee by Members of the Board of Commissioners
Komite Audit Audit Committee	Berdasarkan Surat Keputusan Direksi tanggal 2 Februari 2022 menunjuk: <ol style="list-style-type: none"> 1. Benny Siswanto (Komisaris Independen) sebagai Ketua 2. I Gde Yadhya Kusuma (Pihak Independen) sebagai Anggota 3. Bambang Setyoko (Pihak Independen) sebagai Sekretaris merangkap Anggota Based on the Decree of the Board of Directors dated 2 February 2022 appointed: <ol style="list-style-type: none"> 1. Benny Siswanto (Independent Commissioner) as Chairman 2. I Gde Yadhya Kusuma (Independent Party) as Member 3. Bambang Setyoko (Independent Party) as Secretary and Member

Komite Committee	Keanggotaan Komite oleh Anggota Dewan Komisaris Membership of Committee by Members of the Board of Commissioners
Komite Pemantau Risiko Risk Oversight Committee	<p>Berdasarkan Surat Keputusan Direksi tanggal 2 Februari 2022, struktur dan keanggotaan Komite Pemantau Risiko sebagai berikut:</p> <ol style="list-style-type: none"> 1. Iwan Nataliputra (Komisaris Independen) sebagai Ketua merangkap Anggota 2. Nobiru Adachi (Komisaris Utama) sebagai Anggota 3. Nobuiku Chiba (Komisaris) sebagai Anggota 4. Benny Siswanto (Komisaris Independen) sebagai Anggota 5. Bambang Setyoko (Pihak Independen) sebagai Anggota 6. I Gde Yadnya Kusuma (Pihak Independen) sebagai Sekretaris merangkap Anggota. <p>Based on the Decree of the Board of Directors dated 2 February 2022, the structure and membership of the Risk Oversight Committee are as follows:</p> <ol style="list-style-type: none"> 1. Iwan Nataliputra (Independent Commissioner) as Chairman and Member 2. Nobiru Adachi (President Commissioner) as Member 3. Nobuiku Chiba (Commissioner) as Member 4. Benny Siswanto (Independent Commissioner) as Member 5. Bambang Setyoko (Independent Party) as Member 6. I Gde Yadnya Kusuma (Independent Party) as Secretary and Member
Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	<p>Berdasarkan Surat Keputusan Direksi tanggal 2 Februari 2022, struktur dan keanggotaan Komite Nominasi dan Remunerasi sebagai berikut:</p> <ol style="list-style-type: none"> 1. Benny Siswanto (Komisaris Independen) sebagai Ketua merangkap Anggota 2. Nobuiku Chiba (Komisaris) sebagai Anggota 3. Pey Fang Ong (EVP HC, GS & Corsec) sebagai Sekretaris merangkap Anggota <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"> 1. Benny Siswanto (Komisaris Independen) sebagai Ketua merangkap Anggota 2. Nobuiku Chiba (Komisaris) sebagai Anggota 3. Iwan Nataliputra (Komisaris Independen) sebagai Anggota 4. Pey Fang Ong (EVP HC, GS & Corsec) sebagai Sekretaris merangkap Anggota <p>Based on the Board of Directors Decree dated 2 February 2022, the structure and membership of the Nomination and Remuneration Committee are as follows:</p> <ol style="list-style-type: none"> 1. Benny Siswanto (Independent Commissioner) as Chairman and Member 2. Nobuiku Chiba (Commissioner) as Member 3. Pey Fang Ong (EVP HC, GS & Corporate Secretary) as Secretary and Member <p>Based on the Board of Directors Decree dated 30 September 2022, the structure and membership of the Nomination and Remuneration Committee were changed to become as follows:</p> <ol style="list-style-type: none"> 1. Benny Siswanto (Independent Commissioner) as Chairman and Member 2. Nobuiku Chiba (Commissioner) as Member 3. Iwan Nataliputra (Independent Commissioner) as Member 4. Pey Fang Ong (EVP HC, GS & Corporate Secretary) as Secretary and Member

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 obyektif 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.

Independency of the Board of Commissioners

In carrying out their duties and responsibilities at PT Bank JTrust Indonesia Tbk, members of the Board of Commissioners uphold the independence principle, prioritize the Bank's interests above their personal interests and ensure that they cannot be influenced by any parties. This commitment is aligned with what is stated in the Board of Commissioners Charter as follows:

1. The Board of Commissioners carries out their duties and responsibilities independently with good faith, full of responsibility, and prudence. The implementation of their duties must be carried out objectively and free from pressures and interests of any parties.
2. The Board of Commissioners must uphold the highest standard of integrity and avoid any conflicts of interests between the Bank and the Board of Commissioners, as well as any related parties.

3. Anggota Dewan Komisaris dilarang mengambil keuntungan dari Bank untuk kepentingan pribadi, keluarga dan/atau pihak-pihak lain yang dapat menciderai atau mengurangi keuntungan dan reputasi Bank.
4. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas-fasilitas lain yang ditetapkan dalam RUPS.
5. Anggota Dewan Komisaris dilarang secara langsung atau tidak langsung membuat pernyataan tidak benar mengenai fakta material atau tidak mengungkapkan fakta material sehingga pernyataan yang dibuat tidak menyesatkan mengenai keadaan Bank pada saat pernyataan dibuat.

Kebijakan Rangkap Jabatan Dewan Komisaris

Piagam Dewan Komisaris Bank J Trust Indonesia telah mengatur ketentuan mengenai rangkap jabatan sesuai dengan POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum pasal 28, dinyatakan bahwa:

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif:
 - a. pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank;
 - b. pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal:
 - a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank;
 - b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usaha Bank; dan/atau
 - c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

3. Members of the Board of Commissioners are prohibited from taking advantage from the Bank for their personal's, family's and/or any other parties' interests that could harm or reduce the Bank's profit or reputation.
4. Members of the Board of Commissioners are prohibited from taking and/or accepting personal benefits from the Bank, other than remuneration and other facilities specified in the GMS.
5. Members of the Board of Commissioners are prohibited from making false statements, whether it is directly or indirectly, regarding material facts or from not disclosing material facts so that there will be no misleading information about the Bank's condition when the statement is made.

Policy on Concurrent Position of the Board of Commissioners

The Board of Commissioners Charter has stipulated provisions regarding concurrent positions, in accordance with POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Bank, on Article 28, that states:

1. Members of the Board of Commissioners are prohibited from holding concurrent position as member of the Board of Directors, member of the Board of Commissioner, or Executive Officers:
 - a. on financial institutions or financial companies, whether it is banks or non-banks;
 - b. on more than 1(one) non-financial institutions or non-financial companies, whether it is located in the country or overseas;
2. Does not include concurrent positions as referred to in point (1):
 - a. Members of the Board of Commissioners hold positions as member of the Board of Directors, member of the Board of Commissioners, or Executive Officers who carry supervisory duties on 1 (one) non-bank subsidiary that is controlled by the Bank;
 - b. Non-Independent Commissioner carries out functional duties from the Bank's institutional shareholders in the Bank's business group; and/or
 - c. Members of the Board of Commissioners hold positions in a non-profit organization.



3. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada ayat (2) dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

Rangkap jabatan oleh anggota Dewan Komisaris PT Bank JTrust Indonesia telah sesuai dengan POJK No. 55/POJK.03/2016 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 2022, rangkap jabatan anggota Dewan Komisaris sebagai berikut:

3. Duties in position and function as stated in point (2) shall be carry out as long as related parties are not neglecting the implementation of their duties and responsibilities as members of the Board of Commissioners of the Bank.

Concurrent positions by Members of the Board of Commissioners of PT Bank JTrust Indonesia are in accordance with POJK No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks where Non-Independent Commissioner has concurrent position to carry out functional duties from the Bank's Institutional Shareholder in the Bank's business group. In 2022, concurrent positions of members of the Board of Commissioners are as follows:

No	Nama Name	Jabatan Position	Jabatan Lain Concurrent Positions
1.	Nobiru Adachi	Komisaris Utama President Commissioner	<ul style="list-style-type: none"> • Direktur Pelaksana J Trust Co., Ltd Overseas Legal Affairs/ Finance di Asia Tenggara • Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk • Managing Director of J Trust Co., Ltd Overseas Legal Affairs/ Finance in Southeast Asia • Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk
2.	Nobuiku Chiba	Komisaris Commissioner	<ul style="list-style-type: none"> • Direktur, PT J Trust Asia • Direktur, Executive Vice President J Trust Co.,Ltd. • Komisaris PT J Trust Investment Indonesia. • Komisaris Utama PT J Trust Olympindo Multi Finance • Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk • Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk • Director, PT J Trust Asia • Director, Executive Vice President of J Trust Co.,Ltd. • Commissioner of PT J Trust Investment Indonesia. • President Commissioner of PT J Trust Olympindo Multi Finance • Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk • Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk
3.	Iwan Nataliputra	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> • Ketua Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk • Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk • Chairman of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk • Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk
4.	Benny Siswanto	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> • Komisaris Utama PT Mekar Prana Indah • Ketua Komite Audit PT Bank JTrust Indonesia Tbk • Ketua merangkap Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk • Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk • President Commissioner of PT Mekar Prana Indah • Chairman of the Audit Committee of PT Bank JTrust Indonesia Tbk • Chairman and Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk • Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk

No	Nama Name	Jabatan Position	Jabatan Lain Concurrent Positions
5.	Sutirta Budiman*	Komisaris Independen Independent Commissioner	<ul style="list-style-type: none"> Ketua merangkap Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk Chairman and Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk

* RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

* EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as the Independent Commissioner of PT Bank JTrust Indonesia, effective from 1 February 2022.

Pembelian/Penjualan Saham Dewan Komisaris

Selama tahun 2022 tidak ada transaksi pembelian dan/atau penjualan saham J Trust Bank yang dilakukan oleh Dewan Komisaris J Trust Bank. Per 31 Desember 2022, seluruh anggota Dewan Komisaris tidak memiliki saham Bank.

Shares Purchase/Sale by the Board of Commissioners

Throughout 2022, there was no purchase and/or sale of shares of J Trust Bank carried out by the Board of Commissioners of J Trust Bank. As of 31 December 2022, all members of the Board of Commissioners do not own the Bank's shares.

Hubungan Afiliasi Dewan Komisaris

Di tahun 2022, Hubungan Keuangan dan Hubungan Keluarga Anggota Dewan Komisaris dengan Anggota Dewan Komisaris Lainnya, Direksi dan/atau Pemegang Saham Pengendali Bank adalah sebagai berikut:

Affiliation of the Board of Commissioners

In 2022, the Financial Relationships and Family Relationships of Members of the Board of Commissioners with Other Members of the Board of Commissioners, Directors and/or Controlling Shareholders of the Bank are as follows:

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with					
		Dewan Komisaris The Board of Commissioners		Direksi The Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris The Board of Commissioners		Direksi The Board of 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	-	√	-	√	-	√	-	√	-	√	-	√
Sutirta Budiman*	Komisaris Independen Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√

*RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

*EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as the Independent Commissioner of PT Bank JTrust Indonesia, effective from 1 February 2022.

Benturan Kepentingan Dewan Komisaris

Sepanjang tahun 2022, 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.

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.

Conflict of Interest of the Board of Commissioners

Throughout 2022, the Bank ensured that all members of the Board of Commissioners did not have conflicts of interest and potential conflicts of interest toward the Bank. All members of the Board of Commissioners have a commitment to avoid potential conflicts of interests or place themselves to not be in the position of potential conflicts of interest in any situation, as stipulated in the Board of Commissioners Charter.

If a conflict of interest occurs, members of the Board of Commissioners are prohibited from taking any actions that may harm the Bank or reduce the Bank's profit and obliged to disclose the potential conflicts of interest in every decision. Procedures that must be followed by members of the Board of Commissioners should there be a conflict of interest are as follows:

1. Must avoid conflict of interest conditions between the Bank and the Board of Commissioners, as well as related parties, and disclose any circumstances that create the possibility of a conflict of interest.
2. Obtain approval from the GMS to carry out transactions that may contain conflicts of interest between personal economic interest of members of the Board of the Commissioners with the Bank's economic interest, in which the GMS is led by a member of the Board of Commissioners that does not have conflicts of interest or other parties, according to applicable laws and regulations.

Provisions and Implementation of the Board of Commissioners Meeting

- a. Provisions of the Board of Commissioners Meeting
 1. The Board of Commissioners must hold meeting at least 1 (once) in 2 (two) months via teleconference, among others.
 2. The Board of Commissioners must hold meeting with the Board of Directors periodically, at least 1 (once) in 4 (four) months.
 3. The Board of Commissioners must conduct at least 2 (two) meetings of the Board of Commissioners in a year, which are attended by all members physically.
 4. Meeting 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. 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.
 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
5. Members of the Board of Commissioners must attend at least 75% (seventy five percent) of total Board of Commissioners' meetings in a year.
 6. The Board of Commissioners must schedule meetings for the next year before the current fiscal year ends.
 7. At the scheduled meetings, as mentioned above, meeting invitations and materials must be delivered to participants no later than 5 (five) days before the meeting takes place. If the meeting cannot be scheduled, meeting materials are delivered to participants at least before the meeting is held.
 8. Board of Commissioners meeting is chaired by the President Commissioner. In case the President Commissioner is not present, the President Commissioner grants power of attorney to one of the members of the Board of Commissioners who is present to chair the meeting.
 9. Decisions of the Board of Commissioners' meetings are made based on deliberation to reach consensus.
 10. In case deliberation for consensus cannot be reached, decisions are made through majority vote, based on the one-man one-vote principle.
 11. In a Board of Commissioners' meeting, a member of the Board of Commissioners 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 for all members of the Board of Commissioners. Dissenting opinions that occur in the Board of Commissioners' meetings 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 joint meeting of the Board of Commissioners-Directors, must be stated in the minutes of meeting and signed by all members of the Board of Commissioner who are present, and delivered to all members of the Board of Commissioners and/or Directors and documented properly.
 14. In the event that some members of the Board of Directors and/or members of the Board of Commissioners do not sign



- sebagaimana tersebut di atas, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang dilekatkan pada risalah rapat.
15. Setiap anggota Dewan Komisaris dengan cara apapun, baik secara langsung maupun tidak langsung, memiliki kepentingan pribadi atau konflik dalam suatu transaksi, kontrak atau suatu usulan kontrak dimana PT Bank JTrust Indonesia Tbk menjadi salah satu pihaknya, maka wajib menyatakan sifat kepentingan tersebut dalam rapat Dewan Komisaris dan tidak berhak berpartisipasi dalam pemungutan suara terkait dengan transaksi, kontrak atau usulan kontrak tersebut di atas, kecuali rapat Dewan Komisaris menentukan lain.
 16. Rapat Dewan Komisaris juga dapat diadakan apabila dianggap perlu oleh salah seorang atau beberapa anggota Dewan Komisaris, dengan menyebutkan hal-hal yang akan dibicarakan.
 17. Dewan Komisaris dapat juga mengambil keputusan yang sah dan mengikat tanpa mengadakan rapat Dewan Komisaris dengan ketentuan bahwa semua anggota Dewan Komisaris telah diberitahukan secara tertulis mengenai usul keputusan yang dimaksud dan semua anggota Dewan Komisaris memberikan persetujuannya mengenai usul yang diajukan secara tertulis tersebut dan 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 2022 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.
- meetings' decisions as mentioned above, the related party must state their reasons in writing in a separate letter, and attached to the minutes of meetings.
15. Each member of the Board of commissioners, in any way, both directly and indirectly, who has personal interests or conflict in a transaction, contract or contract proposal where PT Bank JTrust Indonesia Tbk becomes one of the parties, must disclose the nature of the interest in a Board of Commissioners' 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 Commissioners' meeting can also be held if one or several members of the Board of Commissioners consider it necessary by mentioning topics that will be discussed.
 17. The Board of Commissioners may also take a legal and binding decision without carrying out the Board of Commissioners' meeting, as long as all members of the Board of Commissioners are informed in writing on the decisions proposed and all members of the Board of Commissioners give their approvals on these written proposals and sign them. Decisions made under these procedures have the same power as decisions taken legally at a Board of Commissioners' meeting.
 18. The mechanism for meeting arrangements always refers to the applicable laws and regulations, and the Articles of Association.
- b. In 2021, the Board of Commissioners has held meetings as follows:
Joint Meetings of the Board of Commissioners and the Board of Directors 6 (six) times, and Meetings of 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 have passed the Fit and Proper Test by OJK.

Di tahun 2022, sehubungan dengan masih adanya pandemi COVID-19 dan diberlakukannya pembatasan kegiatan sosial masyarakat, sebagian besar pelaksanaan rapat Dewan Komisaris dan Rapat gabungan Direksi bersama Dewan Komisaris dilaksanakan secara hybrid (luring dan daring).

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Dewan Komisaris pada tahun 2022 berdasarkan periode menjabat adalah:

In 2022, due to the COVID-19 pandemic and restrictions on social activities, most of meetings of the Board of Commissioners and joint meetings of the Board of Directors and the Board of Commissioners were held online and offline (hybrid).

The frequency and rate of attendance of members of the Board of Commissioners in 2022 based on the term of office are as follows:

Nama Name	Jabatan Position	Periode Masa Jabatan Term of Office	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Rapat Antara Anggota Dewan Komisaris Meetings between Members of the Board of Commissioners				
Nobiru Adachi	Komisaris Utama President Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	7/7	100%
Nobuiku Chiba	Komisaris Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	7/7	100%
Iwan Nataliputra	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	7/7	100%
Benny Siswanto	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/7	86%
Sutirta Budiman*	Komisaris Independen Independent Commissioner	1 Januari-31 Januari 2022 1 - 31 January 2022	1/1	100%
Rapat Bersama Dewan Komisaris dengan Direksi (Radirkom) Joint Meetings of the Board of Commissioners and the Board of Directors				
Nobiru Adachi	Komisaris Utama President Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Nobuiku Chiba	Komisaris Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Iwan Nataliputra	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Benny Siswanto	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Sutirta Budiman*	Komisaris Independen Independent Commissioner	1 -31 Januari 2022 1 - 31 January 2022	1/1	100%

* RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

* EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as the Independent Commissioner of PT Bank JTrust Indonesia, effective from 1 February 2022.

Tabel kehadiran rapat untuk masing-masing anggota Dewan Komisaris adalah:

Table of meeting attendance of each member of the Board of Commissioners are as follows:

Agenda Rapat Dewan Komisaris The Board of Commissioners' Meeting Agendas			
No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	26 Januari 2022 26 January 2022	Risk Profile	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto 5. Sutirta Budiman*
2	24 Maret 2022 24 March 2022	Laporan Komite-Komite di bawah Dewan Komisaris Reports of Committees under the Board of Commissioners	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto
3	13 Mei 2022 13 May 2022	Perkembangan kredit Credit Development	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto
4	27 Juni 2022 27 June 2022	- Laporan Komite-Komite di bawah Dewan Komisaris - Laporan SDM - Reports of Committees under the Board of Commissioners - Human Resources Report	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto
5	31 Agustus 2022 31 August 2022	Laporan Komite-Komite Di bawah Dewan Komisaris Reports of Committees under the Board of Commissioners	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto
6	19 Oktober 2022 19 October 2022	- Profil Risiko - Laporan Komite-Komite Di bawah Dewan Komisaris - Risk Profile - Reports of Committees under the Board of Commissioners	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra
7	24 November 2022	Perkembangan kredit Credit Development	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto

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* EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as the Independent Commissioner of PT Bank JTrust Indonesia, effective from 1 February 2022.

Agenda Rapat Bersama Dewan Komisaris dengan Direksi Joint Meeting Agendas of the Board of Commissioners and the Board of Directors				
No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Kehadiran Komisaris The Board of Commissioners' Attendance	Kehadiran Direksi The Board of Directors' Attendance
1	27 Januari 2022 27 January 2022	Tinjauan Rencana Bisnis Bank 2022 Review of the Bank's Business Plan for 2022	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto 5. Sutirta Budiman*	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	6 April 2022	Tinjauan keuangan & kinerja bisnis Review of financial and business performance	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. Bijono Waliman 6. R.Djoko Prayitno 7. Widjaja Hendra

Agenda Rapat Bersama Dewan Komisaris dengan Direksi Joint Meeting Agendas of the Board of Commissioners and the Board of Directors

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Kehadiran Komisaris The Board of Commissioners' Attendance	Kehadiran Direksi The Board of Directors' Attendance
3	22 Juni 2022 22 June 2022	Tinjauan keuangan dan operasional Review of financial and operations	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	28 September 2022	Tinjauan keuangan, Rencana Bisnis Bank dan kepatuhan Review of financial, the Bank's Business Plan, and compliance	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. Bijono Waliman 6. R.Djoko Prayitno 7. Widjaja Hendra
5	17 November 2022	Rencana Bisnis Bank 2022 The Bank's Business Plan for 2022	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. Bijono Waliman 6. R.Djoko Prayitno 7. Widjaja Hendra
6	30 November 2022	Struktur Organisasi Organizational Structure	1. Nobiru Adachi 2. Nobuiku Chiba 3. Sutirta Budiman 4. Iwan Nataliputra	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

* RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

* EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as the Independent Commissioner of PT Bank JTrust Indonesia, effective from 1 February 2022.

Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

- Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat
 - Dewan Komisaris berkewajiban untuk mengikuti program uji kompetensi/sertifikasi sesuai ketentuan dari regulator yaitu Sertifikasi Manajemen Risiko dan Refreshment. Hal ini selaras dengan Peraturan Bank Indonesia Nomor 11/19/PBI/2009 tanggal 4 Juni 2009 dan perubahannya dalam Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tanggal 19 April 2010 tentang Sertifikasi Manajemen Risiko Bagi Pengurus dan Pejabat Bank Umum.
 - Anggota Dewan Komisaris yang baru diangkat wajib mengikuti program orientasi agar anggota Dewan Komisaris yang baru mengenal dan memahami baik profil Bank

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

- Policy on training and/or competency development for members of the Board of Commissioners, including orientation program 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 provisions of the regulator, namely Risk Management Certification and Refreshment. This is in line with Bank Indonesia Regulation No.11/19/PBI/2009 dated 4 June 2009 and its amendments in Bank Indonesia Regulation No.12/7/PBI/2010 dated 19 April 2010 concerning Risk Management Certification for Management and Officers of Commercial Banks.
 - Newly-appointed members of the Board of Commissioners must attend an orientation program so that new members of the Board of Commissioners know and understand

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.

the Bank's profile, including the Bank's characteristics and business processes, so that they can work in harmony with other Bank organs.

2. Training and/or competency development 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 the prevailing regulations.

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Lembaga yang Mengeluarkan Issuer	Tanggal dikeluarkan Date of Issuance	Tanggal Kadarluasa Expiration Date
Nobiru Adachi	Komisaris Utama President Commissioner	1	LSPP	2 Juli 2019 2 July 2019	24 Januari 2026 24 January 2026
Nobuiku Chiba	Komisaris Commissioner	1	LSPP	9 Februari 2021 9 February 2021	11 November 2025
Iwan Nataliputra	Komisaris Independen Independent Commissioner	2	LSPP	7 Oktober 2021 7 October 2021	7 Oktober 2025 7 October 2025
Benny Siswanto	Komisaris Independen Independent Commissioner	2	LSPP	23 Oktober 2021 23 October 2021	23 Oktober 2025 23 October 2025
Sutirta Budiman*	Komisaris Independen Independent Commissioner	2	LSPP	27 Juli 2019 27 July 2019	27 Juli 2023 27 July 2023

* RUSPLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

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Dalam hal pelaksanaan program pelatihan dan peningkatan kompetensi bagi seluruh anggota Dewan Komisaris dalam mendukung pelaksanaan tugas dan tanggung jawabnya, selama tahun 2022 anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, workshop, konferensi, seminar, antara lain:

In terms of the training and competency development program for all members of the Board of Commissioner in supporting the implementation of their duties and responsibilities, throughout 2022, members of the Board of Commissioners of PT Bank JTrust Indonesia Tbk have participated in various training programs, workshops, conferences, seminars, such as:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/Konferensi/ Seminar Name of Training/Workshop/Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Benny Siswanto	Komisaris Independen Independent Commissioner	Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan Digital Talent Preparation Strategy to Support Digital Transformation in the Financial Services Industry	OJK Institute	6-Jan-22, Online
		Certification in Audit Committee Practices (CACP)	IKAI	12-Apr-22, Online
		Certification in Audit Committee Practices (CACP)	IKAI	18-Apr-22, Online
		Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
Iwan Nataliputra	Komisaris Independen Independent Commissioner	Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online

Program Orientasi Anggota Dewan Komisaris yang Baru

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

Buku Panduan mencakup:

1. Sejarah Perusahaan
 - Filosofi Logo;
 - Tonggak sejarah;
 - Visi, Misi, dan 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.

Orientation Program for New Members of the Board of Commissioners

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

The Handbook includes:

1. Company History
 - Logo philosophy;
 - Milestones;
 - Vision, 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 arranged to meet with the Board of Directors, SEVP/EVP and key management personnels.

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.

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:

1. Penilaian kinerja kolegial Dewan Komisaris; dan
2. 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:

Assessment on the Board of Commissioners' Performance

The Board of Commissioners of PT Bank JTrust Indonesia Tbk has a self-assessment policy as a form of accountability for collegially evaluating the performance of the Board of Commissioners, in accordance with OJK Circular Letter No.32/SEOJK.04/2015 concerning Guidelines for Governance of Public Companies and General Guidelines for Indonesian Corporate Governance (PUG-KI) by KNKG.

1. The party conducting the assessment

The Bank conducts an evaluation on the performance of the Board of Commissioners to assess the effectiveness of the collegial performance of the Board of Commissioners and each member of the Board of Commissioners.

2. The Implementation procedures of the performance assessment

The implementation of assessment policies and procedures includes:

1. Assessment of the collegial performance of the Board of Commissioners; and
2. Assessment of the individual performance 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 and provides an assessment of the individual performance of each member of the Board of Commissioners. All answers given by the parties above were conveyed directly to the Corporate Secretary. The Nomination and Remuneration Committee conveys and discusses the performance assessment results of the Board of Commissioners at the Board of Commissioners meeting. The results of the discussion will be followed up in the form of improvements and action plans (if needed).

3. Criteria

All evaluation and assessment results are used by the Bank as the basis in preparing plans to improve the performance of the Board of Commissioners and submit them to stakeholders.

The performance assessment of the Board of Commissioners uses several criteria that includes 3 (three) aspects of 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.

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 2022

Pada tahun 2022, Dewan Komisaris telah menjalankan tugas dan fungsinya dengan predikat "Melampaui 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
3.91	4.03

1. Board Structure Assessment

Assess the adequacy of the Board of Commissioners' structure and composition 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

Assessing the effectiveness of processes, functions and performance dynamics of the Board of Commissioners in carrying out duties and responsibilities of the Board of Commissioners.

3. Board Outcome Assessment

Assess the quality of outcomes that meet the expectations of the Bank's Stakeholders, as a result of implementing the principles of good Governance, which is supported by the adequacy of the structure of the Board of Commissioners.

Criteria for Individual Performance Assessment of Each Member of the Board of Commissioners

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

Assessment Results of the Board of Commissioners' Performance in 2022

In 2022, the Board of Commissioners has carried out its duties and functions with a rating of "Exceed 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 all of the Bank's business activity at each level of the organization.

Results of the collegial and individual performance assessment of the Board of Commissioners are detailed as follows:



Tabel Rentang Nilai

Score Range Table

Nilai Score	Penjelasan Explanation
> 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/Needs 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. Beberapa pengawasan Dewan Komisaris selama tahun 2022 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 2022;

Monitoring and Recommendations by the Board of Commissioners

The Board of Commissioners plays an active role in carrying out the supervisory function, providing inputs and recommendations through discussions at the Board of Commissioners' meetings, joint meetings with the Board of Directors, or discussions with Committees under the Board of Commissioners, which assist the smooth running of the Board of Commissioners' duties and functions. Some of the supervision carried out by the Board of Commissioners in 2022 include:

1. Monitor the realization of the Bank's Business Plan
2. Review the Bank's financial performance, assisted by the Audit Committee, including financial report presentation, accounting system and its compliance with the general accounting principles;
3. Conduct active supervision that is supported by the Risk Oversight Committee on the effectiveness of risk management implementation in the Bank as well as ensure adequate implementation of risk management according to the Bank's characteristics, complexity, and risk profile.
4. Review Monitoring Reports every semester, Governance Assessment Reports, related party transactions, and approve internal policies that require approval of the Board of Commissioners;
5. Discuss macroeconomic and industrial conditions, updated banking regulations and provisions, as well as its impact on the Bank's business and the follow-up actions;
6. Monitoring investments and their results related to operations and information technology that were implemented in 2022;

7. Melalui Komite Nominasi dan Remunerasi, memantau kebijakan sumber daya manusia;
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.

Sepanjang tahun 2022, 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.

7. Through Nomination and Remuneration Committee, monitor human resources policies;
8. Ensure that the Board of Directors has followed up audit findings and recommendations from the Internal Audit Working Unit (SKAI), including improvement on external auditor findings or the regulators.

Throughout 2022, several recommendations and decisions issued by the Board of Commissioners were:

1. Analyze and provide evaluations, inputs, and approvals of the Bank's Business Plan (RBB) 2023-2025, including the Bank's Sustainable Finance Action Plan (RAKB) and the Bank's strategic plan;
2. Provide evaluations and inputs on the Bank's financial performance and its achievements when compared to the Bank's targets and efforts in dealing with existing deviations;
3. Provide evaluations and inputs on the Bank's Soundness Level, including monitoring the Bank's risk management and stress test results;
4. Provide inputs regarding the funding structure and liquidity, as well as the Bank's funding strategy, such as increasing low-cost funds (CASA) and the Bank's fee-based income;
5. Provide inputs for cost efficiency and discipline, including information technology transformation programs and the Core Banking System project.
6. Provide inputs on improvements to findings by external auditors and regulators, as well as ensure that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Working Unit (SKAI).
7. Provide evaluation, input, and approval on affiliated transactions related to lending facilities as well as asset sale and/or purchase transactions.
8. Provide evaluation, input, and approval on internal regulations that require approval from the Board of Commissioners.

Penilaian Kinerja Komite Dewan Komisaris

Kebijakan dan Prosedur Penilaian Kinerja Komite Dewan Komisaris

Penilaian kinerja Komite secara kolegal di tingkat Dewan Komisaris dilakukan minimum satu kali setahun. Evaluasi hasil penilaian Komite secara kolegal akan disampaikan di dalam rapat Dewan Komisaris oleh Komite Nominasi dan Remunerasi dan akan ditindaklanjuti dalam bentuk perbaikan dan action plan.

Penilaian atas struktur Komite dilakukan oleh Komite Nominasi dan Remunerasi. Penilaian kinerja Komite secara kolegal di tingkat Dewan Komisaris dilakukan oleh seluruh anggota Dewan Komisaris yang meliputi efektivitas rapat Komite serta efektivitas pelaksanaan tugas dan tanggung jawab Komite.

Performance Assessment of Committees under the Board of Commissioners

Policies and Procedures for Performance Assessment of Committees of the Board of Commissioners

Collegial performance evaluation of the Committees under the Board of Commissioners is carried out at least once in a year. The evaluation results of the Committee's collegial assessment will be submitted at the Board of Commissioners' meeting by the Nomination and Remuneration Committee and will be followed up in the form of improvements and action plans.

Evaluation of the Committees' structure is carried out by the Nomination and Remuneration Committee. The collegial performance evaluation of Committees under the Board of Commissioners is carried out by all members of the Board of Commissioners, which includes the effectiveness of Committees' meetings and effectiveness of the implementation of duties and responsibilities by the Committees.

Penilaian Kinerja Kolegal Komite di Bawah Dewan Komisaris Collegial Performance Evaluation of Committees under the Board of Commissioners

3.63

Tabel Rentang Nilai | Score Range Table

Nilai Score	Penjelasan Explanation
> 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/Needs significant improvement

DIREKSI

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, obyektif, 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 penasehat 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.

THE BOARD OF DIRECTORS

The Board of directors is the Bank's Organ that has authority and full responsibility on the Bank's management, in line with the Bank's aims and objectives, both inside and outside the court, according to provisions of the Articles of Association.

The Board of Directors of PT Bank JTrust Indonesia Tbk collegially has full responsibilities collegially for the Bank's operational activities, business development and risk management, and upholds a professional, objective, and strategic thinking attitude, as well as prioritizes the Bank's prudential principles to increase added value for stakeholders and ensure business continuity.

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

The Board of Directors is accountable of their actions to Shareholders in the GMS. In carrying out the Bank's business activities, the Board of Directors can create committees and/or use professional advisory services to assist the implementation of its duties.

Legal Basis

Legal basis, which becomes the regulatory reference for the formation and appointment of the Board of Directors of PT Bank JTrust Indonesia Tbk, refers to several regulations, such as:

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



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Piagam Direksi

Piagam Direksi dituangkan dalam bentuk "Pedoman dan Tata Tertib Kerja Direksi PT Bank J Trust Indonesia Tbk" sebagai pedoman dan tata tertib kerja yang mengikat bagi setiap anggota Direksi dalam menjalankan tugas dan tanggung jawabnya.

Dasar penyusunan Piagam Direksi adalah:

1. Undang-undang Nomor 7 Tahun 1992 tentang Perbankan, sebagaimana telah diubah dengan Undang-undang Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-undang Nomor 7 Tahun 1992 tentang Perbankan.
2. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal.
3. Undang-undang Nomor 40 Tahun 2007 tentang Perusahaan Terbatas.
4. Peraturan Bank Indonesia Nomor 12/23/PBI/2010 tentang Uji Kemampuan dan Kepatutan.
5. Undang-undang Nomor 21 tahun 2011 tentang Otoritas Jasa Keuangan.
6. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
7. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
8. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
9. Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
10. Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
11. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
12. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
13. Peraturan Otoritas Jasa Keuangan Nomor 27/POJK.03/2016 & Surat Edaran Nomor 39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.

The Board of Directors Charter (BOD Charter)

The BOD Charter is stipulated in a form of "Guidelines and Work Procedures of the Board of Directors of PT Bank JTrust Indonesia Tbk" as a guidance and a binding code of conduct for each members of the Board of Directors in carrying out their duties and responsibilities.

The basis for the formulation of the Board of Directors Charter are:

1. The Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 on Banking.
2. Law No. 8 of 1995 concerning Capital Market.
3. Law No. 40 of 2007 concerning Limited Liability Companies.
4. Bank Indonesia Regulation No. 12/23/PBI/2020 concerning Fit and Proper Test.
5. Law No. 21 of 2011 concerning the Financial Services Authority (OJK).
6. OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Commissioners of Issuers or Public Companies.
7. OJK Regulation No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
8. OJK Regulation No. 55/POJK.04/2015 concerning the Formation and Work Guidelines of the Audit Committee.
9. OJK Regulation No. 21/POJK.04/2015 concerning the Implementation of Governance in Public Companies.
10. OJK Circular Letter No. 32/SEOJK.04/2015 on Corporate Governance Guidelines for Public Companies.
11. OJK Regulation No. 18/POJK.03/2016 and OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation Risk Management for Commercial Banks.
12. OJK Regulation No. 55/POJK.03/2016 and OJK Circular Letter No. 13/SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.
13. OJK Regulation No. 27/POJK.03/2016 and OJK Circular Letter No. 39/SEOJK.03/2016 concerning Fit and Proper Test for Main Parties of Financial Services Institutions.

14. Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.03/2016 tentang Rencana Bisnis Bank.
15. Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
16. Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.
17. Peraturan Otoritas Jasa Keuangan Nomor 34 /POJK.03/2018 tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan, sebagai mana telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14 /POJK.03/2021 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2018 Tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan.
18. Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2019 Tentang Penilaian Kembali Bagi Pihak Utama Bank.
19. Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 Tentang Bank Umum.
20. Anggaran Dasar PT Bank JTrust Indonesia, Tbk berikut perubahan-perubahannya.
21. Pedoman Umum Governansi Korporat Indonesia (PUG-KI) dari Komite Nasional Kebijakan Governance (KNKG);
22. ASEAN Corporate Governance Scorecard.

Piagam Direksi terakhir diperbaharui pada 24 Mei 2022 dan telah diunggah ke situs web Bank www.jtrustbank.co.id. Selanjutnya Pedoman dan Tata Tertib Kerja Direksi akan dievaluasi dan diperbaharui secara berkala dengan mengacu pada peraturan dan ketentuan perundangan yang berlaku.

Mekanisme Pemilihan, Pengangkatan dan Pemberhentian, Pengunduran Diri, serta Masa Jabatan Anggota Direksi [2-10]

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:

14. OJK Regulation No. 5/POJK.03/2016 on the Bank's Business Plans.
15. OJK Regulation No. 46/POJK.03/2017 concerning the Implementation of Commercial Banks' Compliance Function.
16. OJK Regulation No.37/POJK.03/2017 concerning the Use of Foreign Workers and Knowledge Transfer Programs in the Banking Sector.
17. OJK Regulation No. 34/POJK.03/2018 concerning Reassessments for Main Parties of Financial Services Institutions, as amended by OJK Regulation No. 14/POJK.03/2021 on amendments to OJK Regulation No 34/POJK.03/2018 concerning Reassessments for main Parties of Financial Services Institutions.
18. OJK Circular Letter No. 9/SEOJK.03/2019 concerning Re-evaluation of the Bank's Main Parties.
19. OJK Regulation No. 12/POJK.03/2021 concerning Commercial Banks.
20. The Articles of Association of PT Bank J Trust Indonesia Tbk and their amendments.
21. General Guidelines for Indonesian Corporate Governance (PUG-KI) from the National Committee on Governance Policy (KNKG).
22. ASEAN Corporate Governance Scorecard.

The Board of Directors Charter was last updated on 24 May 2022 and has been uploaded to the Bank's website www.jtrustbank.co.id. Next, the Guidelines and Code of Conduct of the Board of Directors will be evaluated and updated periodically by referring to applicable laws and regulations.

Mechanism for Selection, Appointment and Dismissal, Resignation, and Term of Office of Members of the Board of Directors [2-10]

PT Bank JTrust Indonesia Tbk has and implements a Nomination policy for Candidates for Members of the Board of Directors, the Board of Commissioners and/or Independent Parties, which stipulates detailed procedures for the selection, appointment, dismissal, and/or resignation of Members of the Board of Directors. The Nomination Policy was formulated with the aim of ensuring proper governance and risk management implementation. The policy regulates:



1. Prosedur Pemilihan Anggota Direksi

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

1. Procedure for Selection of Members of the Board of Directors

- a. Members of the Board of Commissioners, Board of Directors, and/or Shareholders may propose candidates for members of the Board of Directors to the Bank. Shareholders, who may nominate candidates for members of the Board of Directors are 1 (one) or more shareholders that represent 1/20 (one-twentieth) or more of the total number of shares with voting rights.
- b. Nominations for members of the Board of Directors can come from internal executive officials, who have been prepared to become successors to members of the Board of Directors.
- c. Banks may also use third-party services, who are independent and have a good reputation in the process of selecting candidate Directors. The third party appointed by the Bank will assist candidates' identification and selection processes, as well as provide necessary consulting needed by the Nomination and Remuneration Committee.
- d. The Nomination and Remuneration Committee reviews and evaluates candidates for Directors and recommends candidates for Directors to the Board of Commissioners to be proposed to the General Meeting of Shareholders.
- e. Candidates for members of the Board of Directors must take fit and proper test by the OJK, in which OJK will determine results of the fit and proper test as approved or disapproved.

2. Criteria for Candidate Members of the Board of Directors

Prospective members of the Board of Directors of PT Bank JTrust Indonesia Tbk must at least meet the requirements and criteria, which include integrity, competence and good financial reputation, as stipulated in the Bank'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. Prosedur Pengangkatan dan Pemberhentian Anggota Direksi

- a. Anggota Direksi diangkat dan diberhentikan oleh RUPS berdasarkan usulan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi serta telah lulus Penilaian Kemampuan dan Kepatutan dari OJK, dan/atau memenuhi persyaratan lain yang ditetapkan oleh instansi lain yang terkait sebelum dinyatakan efektif menjabat sebagai Direktur.
- b. Calon anggota Direksi yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai anggota Direksi serta tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai anggota Direksi.
- c. Bank melaporkan anggota Direksi yang telah dinyatakan efektif kepada OJK (Pasar Modal) paling lambat 2 (dua) hari kerja setelah tanggal pengangkatan efektif, kepada 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. Anggota Direksi yang diberhentikan sementara sebagaimana dimaksud, tidak berwenang:

3. Procedures for Appointment and Dismissal of the Board of Directors

- a. Members of the Board of Directors are appointed and dismissed by the GMS based on recommendations from the Board of Commissioners, by considering the recommendation of the Nomination and Remuneration Committee and have passed the Fit and Proper Test by OJK, and/or fulfilled other requirements stipulated by other relevant agencies before being declared effective as Director.
- b. Candidates for members of the Board of Directors, who have not been declared effective, cannot carry out their duties and responsibilities as members of the Board of Directors and cannot make legally binding decisions, and therefore have no rights and obligations as members of the Board of Directors.
- c. The Bank reports members of the Board of Directors, who have been declared effective, to OJK (Capital Market) no later than 2 (two) working days after the effective date of appointment, and OJK (Banking Supervision) and the Indonesia Stock Exchange (IDX) no later than 10 (ten) working days after the effective date of appointment. The report must be attached with the deed of the GMS, and the related party makes and submits Directors Statement to the Deposit Insurance Corporation (LPS) no later than 30 (thirty) days after the effective date, according to applicable regulations.
- d. New members of the Board of Directors must attend an orientation program, aimed at introducing new members to the Bank, organization within the Bank, leadership structure, other members of the Board of Directors, as well as their duties and responsibilities.
- e. Members of the Board of Directors can be temporarily dismissed by the Board of Commissioners by stating reasons for the dismissal.
- f. The 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. Members of the Board of Directors, who are temporarily dismissed, are not authorized to:

- Menjalankan pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank.
- Mewakili Bank di dalam maupun di luar Pengadilan.

4. Pengunduran Diri Anggota Direksi

- Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan wajib menyampaikan permohonan pengunduran diri kepada Bank secara tertulis selambatnya 60 (enam puluh) hari atau 2 (dua) bulan sebelum efektif mengundurkan diri disertai dengan alasan pengunduran dirinya, dan tetap kepada yang bersangkutan harus dimintakan pertanggung jawaban atas pelaksanaan tugasnya yang dijalankan sejak pertanggung jawaban yang terakhir sampai dengan tanggal efektif pengunduran dirinya di dalam RUPS Tahunan terdekat.
- Bank melakukan keterbukaan informasi kepada masyarakat dan melaporkan pengunduran diri anggota Direksi kepada OJK Pasar Modal, OJK Pengawasan Perbankan, IDX terkait paling lambat 2 hari kerja setelah diterimanya permohonan pengunduran diri Direksi serta setelah diputusnya hasil penyelenggaraan RUPS.
- 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

- 1 (satu) periode masa jabatan anggota Direksi paling lama 1 (satu) tahun atau sampai dengan penutupan RUPS tahunan ke-1.
- Seorang Direktur yang masa jabatannya telah berakhir dapat diangkat kembali oleh Rapat Umum Pemegang Saham untuk periode berikutnya.
- Jabatan anggota Direksi berakhir apabila:
 - Meninggal dunia
 - Masa jabatannya berakhir
 - Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham

- Managing the Bank for its own benefit, in accordance with the Bank's aims and objectives.
- Representing the Bank inside and outside the Court.

4. Resignation of Members of the Board of Directors

- Members of the Board of Directors can resign from their position before their terms end and are obliged to submit a resignation letter to the Bank in writing no later than 60 (sixty) days or 2 (two) months before the effective resignation, which includes reasons for resignation, and they will still be held accountable for the implementation of their duties that have been carried out since the last accountability until the effective date of their resignation at the nearest Annual GMS.
- The Bank submits information disclosure to the public and reports the resignation of members of the Board of Directors to OJK (Capital Market), OJK (Banking Supervision), and IDX no later than 2 working days after receiving the resignation letter and after resolutions of the GMS have been made.
- 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 their positions as the Board of Directors.

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

- 1 (one) term of office for members of the Board of Directors is a maximum of 1 (one) year or until the closing of the first annual GMS.
- A Director, whose term of office has ended, may be reappointed by the General Meeting of Shareholders for the next period.
- The position of a member of the Board of Directors ends when:
 - Pass away
 - End of office term
 - Dismissed by the GMS decision

- Mengundurkan diri
- Dinyatakan pailit atau ditaruh di bawah pengampunan berdasarkan suatu keputusan Pengadilan
- Tidak lagi memenuhi persyaratan sebagai anggota Direksi berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

Jumlah dan Komposisi Anggota Direksi

Berdasarkan hasil keputusan RUPS Tahunan tanggal 27 Mei 2022, jumlah dan komposisi Direksi PT Bank JTrust Indonesia Tbk telah sesuai kriteria POJK No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum yaitu:

- Berdasarkan hasil keputusan RUPS Tahunan tanggal 27 Mei 2022, per Desember 2022 jumlah anggota Direksi lebih dari 3 (tiga) orang yaitu sebanyak 7 (tujuh) orang, termasuk 1 (satu) orang Direktur Utama, 1 (satu) orang Direktur Kepatuhan, dan 5 (lima) orang Direktur. Mayoritas anggota Direksi merupakan Warga Negara Indonesia, yaitu 5 (lima) dari 7 (tujuh) orang anggota Direksi.
- Seluruh anggota Direksi berdomisili di Indonesia, dengan telah dibuktikan bagi anggota Direksi yang berkewarganegaraan asing telah memiliki KITAS (Kartu Ijin Tinggal Terbatas) & IMTA (ijin Memperkerjakan Tenaga Kerja Asing) dari lembaga terkait.
- Penggantian dan/atau pengangkatan anggota Direksi Bank telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi serta memperoleh persetujuan dari RUPS dan OJK.
- Seluruh anggota Direksi Bank tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau Dewan Komisaris maupun Pemegang Saham Pengendali.
- Seluruh anggota Direksi Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan.

- Resign
- Declared bankrupt or placed under guardianship based on a court verdict
- No longer fulfills the requirements as a member of the Board of Directors based on provisions of the Articles of Association and applicable laws and regulations.

Number and Composition of Members of the Board of Directors

According to the Annual GMS resolutions on 27 May 2022, the number and composition of Directors of PT Bank JTrust Indonesia Tbk have been in line with the criteria set forth in OJK Regulation (POJK) No.55/POJK.03/2016 dated 7 December 2016, on the Implementation of Governance for Commercial Banks:

- Based on the resolutions of Annual GMS on 27 May 2022, the number of members of the Board of Directors is more than 3 (three) people as of December 2022. There were 7 (seven) directors, including 1 (one) President Director, 1 (one) Compliance Director, and 5 (five) Directors. The majority of members of the Board of Directors are Indonesian citizens, which is 5 (five) of the 7 (seven) members of the Board of Directors.
- All members of the BOD are domiciled in Indonesia, proven by KITAS (Limited Stay Permit Card) & IMTA (Permit to Employ Foreign Workers) issued by related institutions for members of the Board of Directors who are foreign nationals.
- Replacement and/or appointment of members of the Bank's BOD has considered the recommendation from the Nomination and Remuneration Committee and obtained approval from the GMS and OJK.
- All the members of the Bank's BOD do not have family relations up to the second degree with fellow members of the BOD and/or members of the BOC, as well as the Controlling Shareholders.
- All members of the Bank's BOD have passed the Fit and Proper Test and has been approved by the Financial Services Authority.

Jumlah dan Komposisi anggota Direksi adalah:

The number and composition of the member of BOD are:

No	Nama Name	Jabatan Position	Kewarganegaraan/ Domisili Citizenship/Domicile	Dasar Pengangkatan RUPS Legal 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 7 November 2019	2019 - 2020 2020 - 2021 2021 - 2022 2022 - 2023
2.	Felix I. Hartadi	Direktur Director	Indonesia/Indonesia Indonesia/Indonesia	RUPSLB 26 Februari 2014 EGMS 26 February 2014	22 April 2014 22 April 2014	2014 - 2017 2017 - 2020 2020 - 2021 2021 - 2022 2022 - 2023
3.	Helmi A. Hidayat	Direktur Director	Indonesia/Indonesia Indonesian/Indonesia	RUPST 30 Juni 2016 AGMS 30 June 2016	5 September 2016 5 September 2016	2016 - 2019 2019 - 2020 2020 - 2021 2021 - 2022 2022 - 2023
4.	Cho Won June	Direktur Director	Korea/Indonesia Korean/Indonesia	RUPST 27 Juni 2019 AGMS 27 June 2019	7 November 2019 7 November 2019	2019 - 2020 2020 - 2021 2021 - 2022 2022 - 2023
5.	Bijono Waliman	Direktur Director	Indonesia/Indonesia Indonesian/Indonesia	RUPST 27 Juni 2019 AGMS 27 June 2019	7 November 2019 7 November 2019	2019 - 2020 2020 - 2021 2021 - 2022 2022 - 2023
6.	R. Djoko Prayitno	Direktur Director	Indonesia/Indonesia Indonesian/Indonesia	RUPSLB 3 Mei 2021 EGMS 3 May 2021	20 September 2021 20 September 2021	2021 - 2022 2022 - 2023
7.	Widjaja Hendra	Direktur Director	Indonesia/Indonesia Indonesian/Indonesia	RUPSLB 15 Oktober 2021 EGMS 15 October 2021	29 November 2021 29 November 2021	2021 - 2022 2022 - 2023

Profil Anggota Direksi

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif pada Laporan Tahunan 2022 ini.

Tugas, Tanggung Jawab dan Wewenang Direksi [2-12]

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:

- Direksi bertugas menjalankan segala tindakan yang berkaitan dengan pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank serta mewakili Bank baik di dalam maupun di luar Pengadilan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan RUPS.

Profiles of the Board of Directors

A complete profile is listed in the Profiles of the Board of Commissioners/Directors/Executive Officers of this 2022 Annual Report.

Duties, Responsibilities, and Authorities of the Board of Directors [2-12]

The Bank's Board of Directors carries out their duties and responsibilities independently, in good faith, with full of responsibility and prudence. In carrying out their duties and responsibilities, the Board of Directors pays attention to the alignment of environmental, economic, social, and governance aspects in developing short-term and long-term business strategies in order to carry out the Bank's business activities as a form of implementing a sustainable business.

1. Duties of the Board of Directors:

- The Board of Directors is tasked with carrying out all actions related to managing the Bank for the benefit of the Bank, in accordance with the Bank's aims and objectives and representing the Bank both inside and outside the Court, as stipulated in laws and regulations, Articles of Association and/or GMS Resolutions.

- b. Dalam rangka melaksanakan prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi, Direksi paling kurang wajib membentuk:

- i. Satuan Kerja Audit Intern
- ii. Satuan Kerja Manajemen Risiko
- iii. Satuan Kerja Kepatuhan
- iv. Komite Manajemen Risiko

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

- c. Melakukan evaluasi terhadap kinerja Komite Direksi sekurang-kurangnya pada setiap akhir tahun buku.
- d. 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 melakukan komunikasi kepada pemegang saham dan/atau investor terkait pencapaian kinerja termasuk melakukan keterbukaan informasi terhadap hal-hal yang dapat berdampak material bagi Bank atau yang dapat mempengaruhi harga saham atau keputusan investasi para pemegang saham maupun investor pada Bank maupun surat berharga Bank, dengan tetap memperhatikan faktor kehati-hatian dan tunduk kepada peraturan mengenai kerahasiaan nasabah.
- f. Menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor ekstern, 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

- b. In order to implement the principles of good governance in each of the Bank's business activity at all levels of the organization, the Board of Directors is required to establish at least:

- i. Internal Audit Work Unit
- ii. Risk Management Work Unit
- iii. Compliance Work Unit
- iv. Risk Management Committee

as well as being able to form a Committee by referring to the applicable laws, which are adjusted to the Bank's needs.

- c. Evaluate the performance of Committees under the Board of Directors at least at the end of each financial year.
- d. Prepare the Bank's Business plan, which contains the Bank's annual budget and must be submitted to the Board of Commissioners for approval from the Board of Commissioners.
- e. As a public company, the Board of Directors communicates with shareholders and/or investors regarding the Bank's performance, including disclosing information on matters that may have a material impact on the Bank or may affect share prices or investment decisions of shareholders or investors in the Bank or its securities, while paying attention to prudence principles and complying with regulations regarding customers' privacy.
- f. Follow up on audit findings and recommendations from the Bank's internal audit work unit, external auditors, as well as the supervisory results by OJK, BI and/or other regulators.
- g. Provide accurate, relevant, and timely data and information to the Board of Commissioners.

2. Responsibilities of the Board of Directors

- a. Manage the Bank with good faith, prudence, full of responsibility, and jointly bear the the Bank's losses caused by errors or negligence of members of the Board of Directors in carrying out their duties.
- b. Members of the Board of Directors cannot be held accountable for the Bank's losses as



- sebagaimana dimaksud pada butir a di atas apabila dapat membuktikan:
- i. Telah melakukan pengurusan Bank dengan itikad baik, dan kehati-hatian untuk kepentingan Bank dan sesuai dengan maksud dan tujuan Bank.
 - ii. Tidak mempunyai kepentingan pribadi, baik langsung maupun tidak langsung atas tindakan pengurusan Direksi yang mengakibatkan kerugian.
 - iii. Telah mengambil tindakan untuk mencegah timbul maupun berlanjutnya kerugian tersebut.
- c. Dalam pelaksanaan fungsi audit intern, Direksi bertanggung jawab:
- i. Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko yang dihadapi Bank.
 - ii. Memastikan Satuan Kerja Audit Intern memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi.
 - iii. Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi Satuan Kerja Audit Intern, auditor ekstern, 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 pendukung organ yang dimiliki oleh Bank yang bekerja pada Bank dan dimuat secara lengkap dalam *website* Bank.
- b. Direksi wajib mematuhi kode etik yang berlaku di Bank, menjalankan tugasnya dengan itikad baik, penuh tanggung jawab dan kehati-hatian dengan selalu mengindahkan peraturan perundang-undangan yang berlaku, yang diantaranya terkait dengan pelaksanaan *Good*

referred to in point a above if they can prove that they:

- i. Have managed the Bank in good faith and with prudence for the benefit of the Bank, as well as in accordance with the Bank's aims and objectives.
 - ii. Have no personal interests, either directly or indirectly, in the actions of the management of the Board of Directors that result in losses.
 - iii. Have taken necessary actions to prevent the loss from widening or continuing.
- c. In carrying out the internal audit function, the Board of Directors is responsible for:
- i. Developing an internal control framework to identify, measure, monitor and control all risks faced by the Bank.
 - ii. Ensuring that the Internal Audit Work Unit obtains information regarding developments, initiatives, projects, products, and operational changes, as well as risks that have been identified and anticipated.
 - iii. Ensuring that appropriate corrective measures have been taken in a short time on all findings and recommendations of the Internal Audit Work Unit, external auditors, supervisory results by OJK, BI and/or other authorities.

3. Authorities of the Board of Directors:

- a. Running the Bank's management with the right policies, in accordance with aims and objectives laid out in the Articles of Association.
- b. Is able to make necessary adjustments to the Committees under the Board of Directors.

Work Ethics

- a. The Board of Directors is obliged to formulate code of ethics that applies to all members of the Board of Directors, employees, as well as supporting organs who work at the Bank, and publish it entirely on the Bank's website.
- b. The Board of Directors must comply with the Bank's code of ethics, carry out their duties in good faith and with full of responsibility and prudence by always following applicable laws and regulations, which, among others, are related to the implementation of *Good*

Corporate Governance dan Anggaran Dasar Bank, dengan mengutamakan kepentingan Bank secara profesional, serta bekerja dan berperilaku dengan integritas tinggi.

- c. Direksi wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Direksi serta para pihak yang terkait.
- d. Direksi dilarang memanfaatkan informasi yang diperoleh dari Bank untuk keuntungan dan kepentingan pribadi, keluarga, dan/atau pihak terafiliasi yang dapat merugikan dan/atau mengurangi keuntungan serta reputasi Bank.
- e. Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya, dan dikecualikan dari tanggung jawab secara tanggung renteng tersebut sesuai dengan peraturan perundang-undangan yang berlaku.
- f. Anggota Direksi yang menjalani cuti tahunan wajib menunjuk Direktur pengganti (alternate) yang akan menjalankan tugas dan wewenang dari Direktur yang bersangkutan. Khusus untuk Direktur Kepatuhan, alternate yang ditunjuk harus Direktur lain yang tidak membawahi kegiatan transaksional Bank, dan jika cuti lebih dari 7 (tujuh) hari berturut-turut, maka wajib dilaporkan kepada OJK sesuai ketentuan yang berlaku.
- g. Jika Direktur Kepatuhan berhalangan secara tetap, mengundurkan diri, atau habis masa jabatannya, dalam jangka waktu 6 (enam) bulan setelah berhalangan tetap harus diangkat penggantinya.
- h. Direksi dilarang:
 - i. Mayoritas Anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.
 - ii. Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan fungsi Direksi. Yang dimaksud dengan pemberian kuasa umum adalah pemberian kuasa kepada satu orang karyawan atau lebih atau orang lain yang mengakibatkan pengalihan tugas, wewenang dan tanggung jawab Direksi secara menyeluruh yaitu tanpa batasan ruang lingkup dan waktu.

Corporate Governance and the Bank's Articles of Association, by prioritizing the interests of the Bank professionally, as well as work and act with high integrity.

- c. The Board of Directors must uphold the highest standards of integrity and avoid conflict of interest between the Bank and the Board of Directors, as well as related parties.
- d. The Board of Directors is prohibited from utilizing information obtained from the Bank for personal, family and/or affiliated party benefits and interests, which may harm and/or reduce the Bank's profits and reputation.
- e. The Board of Directors is jointly and individually responsible for the Bank's losses that are caused by errors or negligence of members of the Board of Directors in carrying out their duties, and is exempted from the joint responsibility based on applicable laws and regulations.
- f. Members of the Board of Directors, who are on annual leave, must appoint a replacement Director who will carry out their respective duties and authorities. Specifically, for the Compliance Director, the appointed alternate must be another Director who is not in charge of the Bank's transactional activities, and if the leave is more than 7 (seven) consecutive days, it must be reported to OJK in accordance with applicable regulations.
- g. If the Compliance Director is permanently absent, resigns, or ends his term of office, a replacement must be appointed within a period of 6 (six) months after his permanent absence.
- h. The Board of Directors are prohibited from:
 - i. The majority of members of the Board of Directors are prohibited from having family relations up to the second degree with fellow members of the Board of Directors and/or members of the Board of Commissioners.
 - ii. The Board of Directors is prohibited from giving general power of attorney to other parties, which results in the transfer of function of the Board of Directors. Granting general power of attorney means giving power of attorney to one or more employees, or other people, which results in the transfer of duties, authorities and responsibilities of the Board of Directors as a whole, without limitation of scope and time.

- iii. Direksi dilarang memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
- iv. Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang telah ditetapkan dalam kebijakan internal Bank dan disetujui oleh RUPS.
- v. Direksi tidak boleh menerima, memberikan atau menawarkan segala bentuk gratifikasi, baik langsung atau tidak langsung, dari dan/atau kepada Pejabat Negara dan mitra bisnis.
- vi. Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain. Tidak termasuk rangkap jabatan apabila Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Bank, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan Bank yang dikendalikan oleh Bank, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.
- vii. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor atau pada suatu perusahaan lain.
- vi. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
 1. untuk proyek bersifat khusus;
 2. didasarkan pada kontrak kerja yang jelas; dan
 3. merupakan Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.
- iii. The Board of Directors is prohibited from using the Bank for personal, family and/or other party interests that can harm or reduce the Bank's profits.
- iv. Directors are prohibited from taking and/or receiving personal benefits from the Bank other than remuneration and other facilities that have been stipulated in the Bank's internal policies and approved by the GMS.
- v. Directors may not accept, give, or offer any forms of gratuity, either directly or indirectly, from and/or to State Officials and business partners.
- vi. Members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Commissioners, Directors, or Executive Officers at other banks, companies, and/or institutions. It will not be deemed as concurrent positions if the Directors, who are responsible for supervising participation in the Bank's subsidiaries, carry out functional duties as members of the Board of Commissioners in non-bank subsidiaries that are controlled by the Bank, as long as the concurrent position does not cause the said directors to neglect the implementation of duties and responsibilities as members of the Bank's Board of Directors.
- vii. Members of the Board of Directors, either individually or jointly, are prohibited from owning shares that exceed 25% (twenty five percent) of paid-up capital or shares of another company.
- viii. Directors are prohibited from using individual advisors and/or professional services as consultants. The use of individual advisors and/or professional services as consultants can be carried out if met with the following requirements:
 1. for a special project;
 2. based on a clear work contract; and
 3. is an Independent Party and has the qualifications to work on a special project.

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.
- 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.

Scope of Work and Responsibilities of Each Member of the Board of Directors

Each member of the Board of Directors carries out their duties based on their respective tasks and authority (according to job descriptions in the Bank's Organizational Structure), as follows:

1) Ritsuo Fukadai - President Director

- a. To lead the development of the Bank's short- and long-term strategies with the purpose 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 Bank management, as stipulated in the Bank's Articles of Association and GMS resolutions, in accordance with 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 Bank's objectives, including ensuring the implementation of strategic plan (the Bank's Business Plan) and the target achievement, compliance to rules, regulations, laws, and the Company's internal regulations.
- e. To develop and strengthen the Bank's image and build good relationships with correspondent banks, financial institutions, customers, business institutions, financial authorities, and all of the Bank's stakeholders.
- f. To ensure development and implementation of the Bank's adequate strategies in all business areas and build a distribution network, in accordance with the Bank's objectives, as well as to ensure the achievement of Directorate's cross-sectoral alliances and utilization of all of the Bank's resources.
- g. To act as the Head of Business Command Center (BCC), who determines whether the Bank should be in liquidity crisis and activates the BCC function and sets up an immediate, systematic, pragmatic, and integrated treatment strategy.

2) Felix I. Hartadi - Managing Director Compliance & Corporate Legal

- a. Memastikan pengembangan dan penerapan strategi yang memadai dalam bidang kepatuhan & hukum korporasi sesuai dengan tujuan 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) Bijono Waliman - Managing Director Operation, Credit Administration, & General Services

- a. Memastikan pengembangan dan penerapan strategi yang memadai dalam bidang operasional & administrasi kredit sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
- b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada bidang di bawah Direktorat *Operation & Credit Administration* sesuai dengan rencana dan tujuan Bank.
- c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan kerja Direktorat *Operation & Credit Administration*.
- d. Memimpin, mengarahkan dan melaksanakan supervisi pelaksanaan rencana kerja dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan

2) Felix I. Hartadi - Managing Director Compliance & Corporate Legal

- a. To ensure development and implementation of appropriate strategies in compliance & corporate legal, in accordance with the Bank's objectives and utilize 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 supervise the implementation of the work plans of the Compliance & Corporate Legal Directorate and all sectors under it to support the implementation of functions, duties, and responsibilities of the President Director and Business Directorates, by maintaining compliance standards and good corporate governance, minimizing legal risks and operational risk policies, and maintaining the availability of competent and productive human resources.
- d. To carry out guidance and development of the Bank's resources in all work units under the Directorate of Compliance & Corporate Legal and ensure the implementation of an effective competency-based employee development, performance management systems, and value-based management.

3) Bijono Waliman - Managing Director Operation, Credit Administration, & General Services

- a. To ensure the development and implementation of adequate strategies in operation & credit administration sector, in line with the Bank's objectives, and utilize all of the Bank's resources.
- b. To lead and direct the formulation and implementation of policies under the Directorate of Operation & Credit Administration, in accordance with the Bank's plans and objectives.
- c. To lead, direct the formulation, and supervise the implementation the Directorate of Operation & Credit Administration's works.
- d. To lead, direct, and carry out the supervision in the implementation of working plans and joint targets with other related Directorates for the Bank's interests and purposes in

Bank dalam memanfaatkan kompetensi sumber daya Direktorat Operation & Credit Administration.

- e. Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Operation & Credit Administration* dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

4) Helmi A. Hidayat - Managing Director Finance & Planning

- a. Memastikan pengembangan, perencanaan, dan penerapan strategi 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*.
- 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 - Managing Director Information Technology

- 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.

utilizing the competence of the resources in the Directorate of Operation & Credit Administration.

- e. To conduct mentoring and development of the Bank's resources in all working units under the Directorate of Operation & Credit Administration and ensure the implementation of an effective competency-based employee development, performance management systems, and value-based management.

4) Helmi A. Hidayat - Managing Director Finance & Planning

- a. To ensure the adequate development, planning, and implementation of the Bank's strategies, performance management systems, financial control, and operations, in accordance with the Bank's objectives and utilize all of the Bank's resources.
- b. To lead, direct the preparation and implementation of policies in all areas under the Directorate of Finance & Planning.
- c. To lead, direct the preparation, and supervise the implementation of work plans of the Directorate of Finance & Planning and all sectors under it to support the implementation of functions, duties, and responsibilities of the Director and the Directorate of Finance & Planning and joint targets with other Directorates for the Bank's interests and objectives in utilizing the competency of resources of the Directorate of Finance & Planning.
- d. To carry out guidance and development of the Bank's resources in all work units under the Directorate of Finance & Planning, and ensure the implementation of effective competency-based employee development, performance management systems and value-based management.

5) Cho Won June - Managing Director Information Technology

- a. To ensure adequate development, planning, and implementation of the Bank's strategies, performance management system, financial control and operations, in accordance with the Bank's objectives and utilize all of the Bank's resources.



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- b. Memimpin, mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Information Technology*.
- c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja teknologi informasi dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas, dan tanggung jawab Direktur dan Direktorat *Information Technology* dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Bank dalam memanfaatkan kompetensi sumber daya Direktorat *Information Technology*.
- d. 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 – Managing Director Credit Risk & Management All Delinquencies

- a. Memastikan pengembangan dan penerapan strategi Perusahaan dalam bidang *Management All Delinquencies* sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
- b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan dan pelaksanaan rencana kerja pada bidang di bawah *Management All Delinquencies*.
- c. Memimpin dan mengarahkan proses-proses perubahan yang diperlukan, serta memastikan seluruh kegiatan operasional bidang di bawah *Management All Delinquencies* serta mengimplimentasikan seluruh rencana strategis yang telah ditetapkan.
- d. Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Management All Delinquencies*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

- b. To lead, direct the formulation and implementation of policies in all sectors under the Directorate of Information Technology.
- c. To lead, direct the formulation, and supervise the implementation of working plans of the Directorate of Information Technology and all sectors under this Directorate to support the implementation of functions, duties, and responsibilities of the Director and the Directorate of Information Technology and joint targets with other Directorates for the Bank's interests and purposes in utilizing the competency of resources in the Directorate of Information Technology.
- d. To carry out guidance and development of the Bank's resources in all work units under the Directorate of Information Technology and ensure the implementation of an effective competency-based employee development, performance management systems, and value-based management.

6) R. Djoko Prayitno – Managing Director Credit Risk & Management All Delinquencies

- a. To ensure development and implementation of the Bank's strategies in Management All Delinquencies, in accordance with the Bank's objectives and utilize all of the Bank's resources.
- b. To lead, direct the formulation and implementation of policies and work plans in all areas under the Management All Delinquencies.
- c. To lead and direct the the necessary change processes, ensure all field operational activities under the Management All Delinquencies, as well as implement all strategic plans that have been set.
- d. To carry out guidance and development of the Bank's resources in all work units under the Directorate of Management All Delinquencies, and ensure the implementation of an effective competency-based employee development, performance management systems, and value-based management.

7) Widjaja Hendra - Managing Director Business

- 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 yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas

7) Widjaja Hendra - Managing Director Business

- a. To ensure adequate development, planning, and implementation of the Bank's strategies, performance management systems, financial control and operations, in accordance with the Bank's objectives and utilize all of the Bank's resources.
- b. To lead and direct the formulation and implementation of policies in all sectors under the Directorate of Business.
- c. To lead, direct the formulation, and supervise the implementation of working plans of the Directorate of Business and all sectors under this Directorate to support the implementation of functions, duties, and responsibilities of the Director and the Directorate of Business and joint targets with other Directorates for the Bank's interests and purposes in utilizing the competency of resources in the Directorate of Business.
- d. To carry out guidance and development of the Bank's resources in all work units under the Directorate of Business, and ensure the implementation of an effective competency-based employee development, performance management systems, and value-based management.

Independence of the Board of Directors

Members of the Board of Directors have no affiliations in financial, management, or share ownership. All members of the Board of Directors also have no 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 always upholds the principle of independence and prioritizes the interests of the Bank above their own interests, and works and acts with high integrity.

Concurrent Positions of the Board of Directors

According to OJK Regulation concerning the Implementation of Governance for Commercial Bank, members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers at other banks, companies and/or institutions, except for the Directors, who are responsible for

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 2022 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 dalam waktu paling lambat 3 (tiga) hari kerja. 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 2022 melalui sistem e-reporting dan surat dalam bentuk hardcopy 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. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum pasal 8 di mana mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris, serta pasal 21 butir b mengenai aspek transparansi Direksi di mana anggota Direksi wajib mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris dan/atau pemegang saham pengendali Bank.

supervising the Bank's participation in subsidiaries and performing functional duties as a member of the Board of Commissioners in a non-Bank subsidiaries that are controlled by the Bank, as long as they do not neglect duties and responsibilities as a member of the Bank's Board of Directors.

In the 2022, all members of the Board of Directors of PT Bank JTrust Indonesia Tbk do not hold concurrent positions as members of the Board of Commissioners, members of the Board of Directors or Executive Officers at controlling shareholder company, other banks, companies and/or institutions. In addition, none of members of the Board of Directors are members of the Committees under the Board of Commissioners.

Share Purchase and Sale by the Board of Directors

It is the obligation of members of the Board of Directors to submit information on ownership and changes in BCIC shares within 3 (three) working days at the latest. This policy is in accordance with Article 3 POJK No.11/POJK.04/2017 concerning Reports of Ownership or Any Changes in Ownership of Public Company Shares and has been stipulated in an internal policy that has been disseminated to all members of the Board of Directors by the Corporate Secretary.

PT Bank JTrust Indonesia Tbk has also submitted a report on every change in the Board of Directors' share ownership in 2022 through the e-reporting system and letters in hardcopy form to OJK and IDX as a form of compliance with internal and regulatory policies regarding share ownership reports.

Affiliation of the Board of Directors

Affiliation of the Board of Directors has been regulated in the POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Bank on Article 8, which states that the majority of members of the Board of Directors is prohibited from having family relationship up until the second degree with fellow members of the Board of Directors and/or the members of the Board of Commissioners, as well as on Article 21 point b, on transparency aspect of the Board of Directors, in which members of the Board of Directors must disclose any financial and family relationships with other members of the Board of Directors, members of the Board of Commissioners and/or the Bank's controlling shareholders.

Di tahun 2022, Hubungan Keuangan dan Hubungan Keluarga Anggota Direksi dengan Anggota Direksi Lain, Anggota Dewan Komisaris dan/atau Pemegang Saham Pengendali Bank adalah sebagai berikut:

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with					
		Dewan Komisaris The Board of Commissioners		Direksi The Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris The Board of Commissioners		Direksi The Board of 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	-	√	-	√	-	√	-	√	-	√	-	√
Felix I. Hartadi	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Helmi A. Hidayat	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Cho Won June	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Bijono Waliman	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
R. Djoko Prayitno	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Widjaja Hendra	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√

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 2022, 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.

In 2021, the Financial and Family Relations of Members of the Board of Directors with Other Members of the Board of Directors, members of the Board of Commissioners and/or the Bank's Controlling Shareholders are as follows:

The Bank's Articles of Association states that the GMS can dismiss members of the Board of Directors if among members of the Board of Directors and between members of the Board of Directors and members of the Board of Commissioners have family relations up to the third degree, both in horizontal and vertical lines, including relationships due to marriage.

The Board of Directors' Conflicts of Interest

Throughout 2022, the Bank ensures that all members of the Board of Directors do not have conflicts of interest or potential conflicts of interest with PT Bank JTrust Indonesia Tbk. This is in line with the Board of Directors Charter, as follows:

- 1) Each member of the Board of Directors, who personally has a conflict of interest or potential conflict of interest in a transaction, contract, or proposed contract, in which the Bank is one of the parties, is not allowed to participate in decision making.
- 2) Members of the Board of Directors are not authorized to represent the Bank if:
 - a. There is a case in court between the Bank and the related member of the Board of Directors.

- b. Anggota Direksi yang bersangkutan mempunyai benturan kepentingan dengan kepentingan Bank.
- 3) Dalam hal terdapat benturan kepentingan, yang berhak mewakili Bank adalah:
 - a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Bank.
 - b. Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Bank.
 - c. Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi dan Dewan Komisaris mempunyai benturan kepentingan dengan bank.
- 4) Anggota Direksi harus tunduk pada ketentuan lainnya terkait benturan kepentingan yang mengacu kepada 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.

Pelaksanaan Tugas dan Tanggung Jawab Direksi

Selain pelaksanaan keputusan RUPS yang diselenggarakan pada tahun 2022, pelaksanaan tugas dan tanggung jawab Direksi selama tahun 2022 sebagai berikut:

- a. Mengimplementasikan Rencana Bisnis Bank (RBB) 2022
- b. Menyusun RBB dan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2023.
- 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 ekstern maupun regulator.

- b. The related member of the Board of Directors has a conflict of interest with the interests of the Bank.
- 3) In the event of a conflict of interest, those entitled to represent the Bank are:
 - a. Other members of the Board of Directors, who do not have a conflict of interest with the Bank.
 - b. The Board of Commissioners, if all members of the Board of Directors have conflicts of interest with the Bank.
 - c. Other parties appointed by the GMS in the event that all members of the Board of Directors and Board of Commissioners have conflicts of interest with the bank.
- 4) Members of the Board of Directors must comply with other provisions regarding conflicts of interest, which refer to the Regulations of the Financial Services Authority and/or Bank Indonesia, the Bank's internal policies, and the Articles of Association.
- 5) In the event that there is a potential conflict of interest in the Bank, the Board of Directors must report it to the Audit Committee, so that the Audit Committee can provide recommendations to the Board of Commissioners.

Implementation of Duties and Responsibilities of the Board of Directors

In addition to implementing the resolutions of the GMS held in 2022, the implementation of duties and responsibilities of the Board of Directors for 2022 is as follows:

- a. Implementing the Bank's Business Plan (RBB) for 2022.
- b. Preparing the Bank's Business Plan and Sustainable Finance Action Plan (RAKB) 2023.
- c. Formulating the Bank's strategic plans.
- d. Prioritizing customers' needs by improving customer experience, as well as the Bank's products and services.
- e. Taking necessary actions and making the best efforts to achieve the Bank's targeted financial performance.
- f. Conducting a self-assessment of the Bank's Soundness Level, including working on the Bank's risk management and conducting stress tests.
- g. Following up on audit findings and recommendations from the Internal Audit Work Unit (SKAI), including improvements to the findings of external auditors and regulators.

- h. Mengelola struktur pendanaan dan likuiditas serta strategi pendanaan Bank termasuk peningkatan dana murah (CASA) dan fee income Bank.
- i. Melakukan efisiensi dan disiplin biaya termasuk program transformasi teknologi informasi.
- 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.
- k. Memantau kondisi makroekonomi dan industri serta peraturan-peraturan ketentuan perbankan baru, serta dampak terhadap bisnis Bank dan tindak lanjutnya.
- 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.

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.

- h. Managing the funding structure and liquidity, as well as the Bank's funding strategy, which includes increasing low-cost funds (CASA) and the Bank's fee-based income.
- i. Performing cost efficiency and discipline, including information technology transformation programs.
- j. Implementing effective risk management and ensuring that its implementation is adequate according to the Bank's characteristics, complexity and risk profile to manage credit, liquidity, market, operational, legal, reputation, strategic and compliance risks.
- k. Monitoring macroeconomic and industrial conditions, as well as new banking regulations, their impacts on the Bank's business, and follow-up actions.
- l. Monitoring developments in the spread of the COVID-19 virus and its impact, as well as paying more attention to employee health protection, customers' needs, liquidity, credit restructuring, asset quality, cost management and information technology.

Provisions and Implementation of the Board of Directors' Meeting

1. Provisions of the Board of Directors' Meetings stipulate:

- a. The Board of Directors holds meeting at least 1 (once) in a month.
- b. The Board of Directors must hold regular meetings with the Board of Commissioners at least 1 (once) in 4 (four) months or at least 3 (three) times a year.
- c. The Board of Directors must schedule meetings of the Board of Directors and meetings with the Board of Commissioners for the following year before the end of the financial year.
- d. Meetings of the Board of Directors can be conducted via physical presence teleconference technology, or through 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 policies and decisions must be decided at a meeting of the Board of Directors by considering provisions of the Articles of Association and applicable laws and regulations.



- 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 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 Dewan Direksi dapat diselenggarakan apabila dihadiri/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
- g. At scheduled meetings as referred to above, meeting invitations and materials must be submitted to participants no later than 5 (five) days prior to the meeting. If the meeting is not scheduled, the meeting materials are delivered to the participants on the D day of the meeting, in accordance with applicable regulations.
 - h. The Board of Directors' meetings are chaired by the President Director, in the event that the President Director is vacant or unable to attend, which does not need to be proven to a third party, then the Board of Directors' meeting will be chaired by a member of the Board of Directors, who is present and elected by the other members of the BOD at the meeting.
 - i. Meetings of the Board of Directors can be held if attended/represented by at least 75% (seventy five percent) of total members of the Board of Directors.
 - j. Decisions of the Board of Directors' meetings are taken based on deliberation to reach a consensus. In the event that a consensus is not reached, the decision is made through voting, with at least 2/3 (two-thirds) of total members of the Board of Directors, who present at the meeting, vote "agree."
 - k. If there is a dissenting opinion that occurs at a meeting of the Board of Directors, it must be stated clearly in the minutes of meeting along with the reasons for the dissenting opinion.
 - l. Decisions of the Board of Directors' meetings that invite the Board of Commissioners must be recorded in the minutes of meeting, signed by all members of the Board of Directors and Board of Commissioners, who are present at the meeting, and submitted to all members of the Board of Directors, the Board of Commissioners, and the Corporate Secretary.
 - m. In the event that a member of the Board of Directors and/or a member of the Board of Commissioners does not sign the minutes of meeting, the related person must state the reasons in writing in a separate letter attached to the minutes of meeting.
 - n. The Board of Directors may also make valid and binding decisions without convening a Board of Directors' Meeting, provided that all active members of the Board of Directors

- 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 2022 Direksi telah menyelenggarakan rapat sebagai berikut:

Rapat antara anggota Direksi sebanyak 24 (dua puluh empat) kali yang dilaksanakan oleh anggota Direksi dalam membahas segenap persoalan dan/atau strategi pengelolaan Bank. Rapat Bersama anggota Direksi dengan anggota Dewan Komisaris sebanyak 6 (enam) kali yang dihadiri oleh mayoritas anggota Direksi dan Dewan Komisaris yang telah lulus uji kemampuan dan kepatutan oleh OJK.

Di tahun 2022, sehubungan dengan adanya pandemi COVID-19 dan diberlakukannya pembatasan kegiatan masyarakat, sebagian besar pelaksanaan rapat Direksi dan Rapat Direksi bersama Dewan Komisaris dilaksanakan secara virtual.

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Direksi pada tahun 2022 berdasarkan 'periode menjabat' adalah:

Nama Name	Jabatan Position	Periode Menjabat (Sejak Lulus F&P) Term of Office (After F&P test)	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Rapat Antara Anggota Direksi Meetings of the Board of Directors				
Ritsuo Fukadai	Direktur Utama President Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	24/24	100%
Felix I. Hartadi	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	23/24	96%
Helmi A. Hidayat	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	22/24	83%
Cho Won June	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	24/24	100%
Bijono Waliman	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	23/24	96%
R. Djoko Prayitno	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	22/24	83%
Widjaja Hendra	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	23/24	100%

give their approval by signing a decision letter containing the proposal (Circular Decision).

- o. Mechanisms for meeting arrangements always refer to applicable laws and regulations and the Bank's Articles of Association.

2. Throughout 2022, the Board of Directors has held the following meetings:

There were 24 (twenty-four) meetings between members of the Board of Directors, which were held by members of the Board of Directors to discuss all issues and/or the Bank's management strategy. There were 6 (six) joint meetings between members of the Board of Directors and members of the Board of Commissioners, which were attended by the majority of members of the Board of Directors and the Board of Commissioners, who have passed the fit and proper test by OJK.

In 2022, due to the COVID-19 pandemic and the imposition of restrictions on social activities, most of the Board of Directors' meetings and its meetings the Board of Commissioners were held virtually.

The meeting frequency and level of attendance of members of the Board of Directors in 2022 based on 'term of office' are:

Nama Name	Jabatan Position	Periode Menjabat (Sejak Lulus F&P) Term of Office (After F&P test)	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Rapat Bersama Direksi dengan Dewan Komisaris The Board of Directors' Joint Meetings with the Board of Commissioners				
Ritsuo Fukadai	Direktur Utama President Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Felix I. Hartadi	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Helmi A. Hidayat	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Cho Won June	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Bijono Waliman	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	5/6	83%
R. Djoko Prayitno	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%
Widjaja Hendra	Direktur Director	1 Januari-31 Desember 2022 1 January - 31 December 2022	6/6	100%

Tabel kehadiran rapat untuk masing-masing anggota Direksi:

Table of meeting attendance of each member of the Board of Directors are as follows:

Agenda Rapat Direksi Agenda of the Board of Directors' Meetings			
No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	27 Januari 2022 27 January 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu kepatuhan dan lainnya Financial review Exposure to risk management Discussion of compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
2	3 Februari 2022 3 February 2022	<ul style="list-style-type: none"> Tinjauan Pemasaran Marketing review 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
3	22 Februari 2022 22 February 2022	<ul style="list-style-type: none"> Tinjauan laporan keuangan audit tahun 2021 Review of the audited financial statements of 2021 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
4	Februari 2022 23 February 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Exposure to risk management Discussion of compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
5	17 Maret 2022 17 March 2022	<ul style="list-style-type: none"> Tindak lanjut Temuan Audit Intern Pembahasan sistem <i>core banking</i> Follow up on Internal Audit Findings Discussion on banking core system 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra

Agenda Rapat Direksi Agenda of the Board of Directors' Meetings			
No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
6	25 Maret 2022 25 March 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Exposure to risk management Discussion of compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
7	31 Maret 2022 31 March 2022	<ul style="list-style-type: none"> Paparan Rencana Korporasi Corporate Plan exposure 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
8	25 April 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
9	11 Mei 2022 11 May 2022	Pembahasan laporan keuangan Maret 2022 Discussion on financial report of March 2022	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
10	31 Mei 2022 31 May 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Revisi Rencana Bisnis Bank 2022 Financial review Risk management exposure Discussion on Compliance issues and others Revision of the Bank's 2022 Business Plan 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
11	21 Juni 2022 21 June 2022	Revisi rencana bisnis bank 2022 Revision of the Bank's business plan for 2022	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
12	30 Juni 2022 30 June 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
13	18 Juli 2022 18 July 2022	Pembahasan Tingkat Kesehatan Bank 2022 Discussion on the Bank's Soundness Level for 2022	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
14	25 Juli 2022 25 July 2022	Pembahasan laporan keuangan Juni 2022 Discussion on the financial report of June 2022	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra

Agenda Rapat Direksi**Agenda of the Board of Directors' Meetings**

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
15	28 Juli 2022 28 July 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Revisi Laporan Tingkat Kesehatan Bank 2022 Financial review Risk management exposure Discussion on Compliance issues and others Revision of the the Bank's 2022 Soundness Report 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
16	26 Agustus 2022 26 August 2022	<p>Pembahasan sistem core banking Discussion on core banking system</p>	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
17	Agustus 2022 30 August 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
18	30 September 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
19	25 Oktober 2022 25 October 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
20	4 November 2022	<ul style="list-style-type: none"> Pembahasan Isu Teknologi Informasi Pembahasan Stress Test & ICAAP Discussion on Information Technology issues Discussion on Stress Test & ICAAP 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
21	10 November 2022	<p>Paparan Rencana Audit Eksternal 2022 Presentation of the 2022 External Audit Plan</p>	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
22	16 November 2021	<p>Pembahasan Rencana Bisnis Bank 2023-2025 Discussion on the Bank's Business Plan for 2023-2025</p>	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra
23	28 November 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra

Agenda Rapat Direksi Agenda of the Board of Directors' Meetings			
No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
34	21 Desember 2022 21 December 2022	<ul style="list-style-type: none"> Tinjauan keuangan Paparan manajemen risiko Pembahasan isu Kepatuhan dan lainnya Financial review Risk management exposure Discussion on Compliance issues and others 	<ol style="list-style-type: none"> Ritsuo Fukadai Felix I. Hartadi Helmi A. Hidayat Cho Won June Bijono Waliman R. Djoko Prayitno Widjaja Hendra

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 [2-17]

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.
- 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 2022 anggota Direksi PT Bank JTrust Indonesia Tbk

Agenda for Joint Meetings of the Board of Directors and the Board of Commissioners

See Description 2. The Board of Commissioners > stated "Agenda for Joint Meetings of the Board of Commissioners and the Board of Directors".

Training and/or Competency Improvement of Members of the Board of Directors [2-17]

1. Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly-appointed members of the Board of Directors (if any)

- The Board of Directors is obliged to take part in a competency test/certification program based on provisions of the regulator, namely Risk Management Certification and Refreshment. This is in line with Bank Indonesia Regulation Number 11/19/PBI/2009 dated June 4, 2009 and its amendment in Bank Indonesia Regulation Number 12/7/PBI/2010 dated April 19, 2010 concerning Risk Management Certification for Management and Officers of Commercial Banks.
- Newly-appointed members of the Board of Directors must attend an orientation program to gain an understanding of the Bank so they can carry out their duties effectively and efficiently.

2. Training and/or competency improvement attended by members of the Board of Directors

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

To carry out training programs and competency improvement for all members of the Board of Directors to support the implementation of their duties and responsibilities, members of the Board of Directors of PT Bank JTrust

telah mengikuti berbagai program pelatihan, workshop, konferensi, seminar, antara lain:

Indonesia Tbk have participated in various training programs, workshops, conferences, and seminars throughout 2022, including:

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Lembaga yang Mengeluarkan Issuer	Tanggal dikeluarkan Date of Issuance	Tanggal Kadarluarsa Expiration Date
Ritsuo Fukadai	Direktur Utama President Director	5	LSPP	9 Februari 2021 9 February 2021	4 Mei 2026 4 May 2026
Felix I. Hartadi	Direktur Director	5	LSPP	9 Februari 2021 9 February 2021	20 September 2026
Helmi A. Hidayat	Direktur Director	5	LSPP	9 Februari 2021 9 February 2021	20 September 2026
Cho Won June	Direktur Director	5	LSPP	9 Februari 2021 9 February 2021	4 Mei 2026 4 May 2026
Bijono Waliman	Direktur Director	5	LSPP	9 Februari 2021 9 February 2021	25 Mei 2026 25 May 2026
R. Djoko Prayitno	Direktur Director	5	LSPP	9 Februari 2021 9 February 2021	17 September 2026
Widjaja Hendra	Direktur Director	5	LSPP	11 September 2021	11 September 2026

Untuk melaksanakan program pelatihan dan peningkatan kompetensi bagi seluruh anggota Direksi dalam mendukung pelaksanaan tugas dan tanggung jawabnya, selama tahun 2022 anggota Direksi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, workshop, konferensi, seminar, antara lain:

To carry out training programs and competency improvement for all members of the Board of Directors to support the implementation of their duties and responsibilities, members of the Board of Directors of PT Bank JTrust Indonesia Tbk have participated in various training programs, workshops, conferences, and seminars throughout 2022, 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	Bahasa Indonesia Indonesian Language	Cakap	21-Apr-22 to 8-Sep-22, Online
Cho Won June	MD Information Strategy & Technology	Bahasa Indonesia Indonesian Language	Worldnesia	1-Feb-22 to 31-May-22, Online
Felix I. Hartadi	MD Compliance & Corp. Legal	Refreshment Kepatuhan Level Eksekutif Compliance Refreshment Executive Level	FKDKP	24-Aug-22 to 25-Aug-22, Online

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.

Orientatation Program for New Members of the Board of Directors

Newly-appointed members of the Board of Directors are given Handbook, which contains information so that the new members of the Board of Directors have their orientation towards the Bank. This Handbook 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, rapat diatur untuk Anggota Direksi yang baru untuk bertemu dengan Dewan Komisaris, SEVP/EVP dan personil manajemen kunci.

Penilaian Kinerja Direksi

Direksi PT Bank J Trust Indonesia Tbk memiliki kebijakan penilaian sendiri atau *self-assessment* sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegal dan individual sesuai dengan

The Handbook includes:

1. The Company's History
 - Logo Philosophy;
 - Milestones;
 - Vision, Mission and Corporate Values; and
 - Products & Services
2. The Company's Structure & Management Profile
 - Profiles & Charter of the Board of Commissioners;
 - Profiles & Chartered 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;
 - Privacy;
 - 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, there are also arrangements for new Members of the Board of Directors to meet with the Board of Commissioners, SEVP/EVP and key management personnel.

The Board of Directors' Performance Assessment

The Board of Directors of PT Bank J Trust Indonesia Tbk has a self-assessment policy as a form of accountability to assess the Directors' performances, both collegially and individually,



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Surat Edaran OJK nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dan Pedoman Umum Governansi Korporat Indonesia (PUG-KI) oleh 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 Score Card* (BSC).

in accordance with OJK Circular Letter No.32/SEOJK.04/2015 concerning Governance Guidelines for Public Company and General Guidelines for Indonesian Corporate Governance (PUG-KI) by KNKG.

1. The party conducting the assessment

The Bank evaluates the performance of the Board of Directors to assess the performance effectiveness, both collegially and individually. The President Director evaluates the performance of each member of the Board of Directors. Collegial assessment of the Board of Directors' performance is carried out through self-assessment, in which the Board of Directors, through the Corporate Secretary Division, fills out the Self Assessment Work Sheet for collegial assessment.

2. Performance assessment procedures

The assessment policies and procedures include:

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

The assessment on the general performance of the Board of Directors and performance of each member of the Board of Directors is carried out by each Director. All answers to the working sheets are submitted directly to the Corporate Secretary. The Nomination and Remuneration Committee delivers and discusses all results of the performance assessment at the Board of Commissioners' meeting. The results of the discussion will be followed up in the form of improvements and action plans (if needed).

2. The criteria

Performance Assessment of Each Board of Directors via Self Assessment

In order to make sure that the Bank's activities are in line 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 these strategies, the Bank uses the Key Performance Indicator (KPI) attached to the Balance Score Card (BSC).

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

Penilaian kinerja Direksi, dilakukan minimum 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:

	President Director	Finance & Planning	Operation & Credit Administration	Business	Compliance & Corporate Legal	Information Technology
Financial	40%	30%	20%	50%	15%	30%
Customer First	20%	30%	40%	20%	35%	30%
Internal Process	30%	30%	30%	20%	40%	30%
Learning & Growth	10%	10%	10%	10%	10%	10%
Total	100%	100%	100%	100%	100%	100%

Penilaian Kolegial 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. Menjalin hubungan baik dengan pemangku kepentingan
4. Komitmen atas transparansi dan keterbukaan informasi
5. Komitmen untuk menjunjung tinggi etika

Penilaian kinerja Direksi akan dilakukan kembali pada saat pertanggungjawaban laporan tahunan Bank tahun buku 2022 dalam RUPS Tahunan kepada pemegang saham yang akan diselenggarakan pada tahun 2023.

Performance indicators are determined according to duties and responsibilities of each member of the Board of Directors and include several aspects, such as financial, customer, internal process & learning, and growth, which are then passed on to all employees to achieve the Company's objectives.

Assessment of the performance 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:

Collegial Assessment Through *Self Assessment*

The criteria/indicators used for assessment include:

1. The effectiveness of the roles, dynamics, functions, and duties & responsibilities of the Board of Directors
2. Commitment to protect shareholders' rights
3. Establish good relations with stakeholders
4. Commitment to transparency and information disclosure
5. Commitment to uphold ethics

Assessment of the performance of the Board of Directors will be carried out again at the time of accountability for the Bank's annual report for the 2022 fiscal year to shareholders at the Annual GMS, which will be held in 2023.

Hasil Penilaian Kinerja Direksi Tahun 2022 [2-18]

Pada tahun 2022, 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.

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

Results of Assessment Performance of the Board of Directors in 2022 [2-18]

In 2022, the Board of Directors has carried out its duties and functions with the title of “meet expectations”, by conducting their duties and responsibilities and ensuring the implementation of good governance and compliance with applicable regulations in each of the Bank’s business activity at each level of the organization.

Result of the collegial performance assessment of the Board of Directors in detail is as follows:

Penilaian Kinerja Kolegal Collegial Performance Assessment	
3.18	

Tabel Rentang Nilai | Table of Score Range

Nilai Score	Penjelasan Explanation
> 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/Needs significant improvement

Penilaian Kinerja Komite Direksi

Prosedur Penilaian Kinerja Komite Direksi

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

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

Sepanjang tahun 2022, 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 2022, termasuk keputusan yang diambil saat pembahasan rapat dapat menjadi acuan.

Performance Assessment of the Committees Under the Board of Directors

Procedures of Performance Assessment for the Board of Directors’ Committees

Assessment of the performance of the Board of Directors’ Committee is carried out every year (minimum once a year). Evaluation of performance effectiveness is carried out by the Board of Directors, with the following assessment criteria:

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

Throughout 2022, the Board of Directors considers that these committees have carried out their duties, responsibilities and discussions on the meetings of the Board of Directors’ Committees properly and effectively. Participation of the Board of Directors, by being present at committees’ meetings throughout 2022, and decisions made during meeting discussions can be used as a reference.

Penilaian tersebut didasarkan pada beberapa hal di antaranya sebagai berikut:

1. Komite Manajemen Risiko telah memberikan rekomendasi dan/atau persetujuan kebijakan, strategi, dan pedoman penerapan manajemen risiko Bank, serta menyetujui Laporan Profil Risiko Bank dan Laporan Tingkat Kesehatan Bank yang dilakukan secara berkala.
2. *Asset & Liability Committee* (ALCO) telah menyampaikan keadaan dan perkembangan terakhir dari market dan implikasinya bagi Bank dalam menentukan arah bisnis terkait suku bunga, memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan kebijakan suku bunga Bank, serta memantau keadaan *asset* dan *liability* Bank dan menyampaikannya secara berkala.
3. Komite Pengarah Teknologi Informasi telah melakukan *review* terhadap strategi Teknologi Informasi, *review* anggaran Teknologi Informasi, melaksanakan evaluasi proyek Teknologi informasi yang dikembangkan sesuai dengan kebutuhan dari *business user* dengan mengacu ke *IT Road Map* dan/atau Rencana Bisnis Bank serta memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.
4. Komite Kredit dalam membuat keputusan kredit telah memperhatikan prinsip kehati-hatian dan penerapan *four eyes principle* sesuai limit kewenangannya dalam proses pemberian kredit yang berpedoman kepada ketentuan Kebijakan Perkreditan Bank (KPB), Pedoman Pelaksanaan Kredit (PPK), Peraturan perundang-undangan yang berlaku maupun Surat Edaran (SE) serta Peraturan Bank Indonesia (BI)/OJK yang terkait.
5. Komite Kebijakan Perkreditan telah merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan portfolio perkreditan serta memberikan saran-saran langkah perbaikannya.

The assessment is based on several things, including the following:

1. The Risk Management Committee has provided recommendations and/or approval of policies, strategies, and guidelines for implementing the Bank's risk management, as well as approved the Bank's Risk Profile Report and the Bank's Soundness Report, which are conducted periodically.
2. The *Asset & Liability Committee* (ALCO) has presented the latest conditions and developments from the market and their implications for the Bank in determining business directions related to interest rates, provided recommendations and/or approval of policies, strategies and guidelines for implementing the Bank's interest rate policies, and monitored the Bank's asset and liability conditions and delivered the report regularly.
3. The Information Technology Steering Committee has reviewed the Information Technology strategy and budget, carried out evaluation of information technology projects that were developed according to the needs of business users by referring to the Bank's IT Road Map and/or the Bank's Business Plan, and ensured that investment in Information Technology projects that will be executed will give optimal results.
4. In making credit decisions, the Credit Committee pays attention to the prudential banking principles and the implementation of the four eyes principle, according to the limits of its authority in the credit granting process, which is based on provisions of the Bank's 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 the implementation of policies, monitored the development of credit portfolios, and provided suggestions for improvements.



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.

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.

Pada tahun 2022, Bank telah melaksanakan penyempurnaan atas Kebijakan Remunerasi pada tahun sebelumnya dan melakukan beberapa penyesuaian antara lain berupa penyesuaian 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;

REMUNERATION POLICY

Purpose and Background

to support the achievement of the bank's vision and effort to increase the competitive advantages necessary to attract the best talent in the market and create added value on of the main functions, the bank determines the remuneration policy that has been formulated based on the Financial Services Authority (OJK) regulation no. 45/pojk.03/2015 dated 28 december 2015 and the Financial Services Authority circular letter no. 40/seojk.03/2016 dated 26 september 2016 on the implementation of governance in providing remuneration for commercial Bank.

The remuneration policy is prepared by the Bank in order to maintain morale in the organization by creating an internally fair and competitive practice of equality with market prices as well as applying the same system of compensation and remuneration in the company.

Remuneration Policy Associated with Risk

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

In 2022, the Bank has carried out a review of the Remuneration Policy in the previous year and made several adjustments, among others, in the form of salary and remuneration adjustments according to Bank's regulations and making efforts to review remuneration from the previous year based on the salary scale structure based on the market in the same industry.

Assessment and Independence of Remuneration Policy Implementation

The bank reviews the remuneration system and employee welfare on a regular basis by taking into account and considering the following matters:

1. Performance and financial condition of the Bank;
2. Competence and employee performance;
3. Remuneration practices prevailing in the market;

4. Asas kelayakan dan kepastian 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 control, 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.

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 (*sense of belonging*) 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.

4. The principle of eligibility and appropriateness in accordance with the level/position;
5. Internal equality;
6. Level of job risk; and
7. Bank's long-term strategy.

In order to ensure the independence of remuneration for all employees, including employees in the control unit, the bank ensures performance evaluation, and the determination of remuneration is carried out through supervision and review from the nomination and remuneration committee.

Remuneration/Long-term Compensation that associated with Performance and Risk

Determination of remuneration in the form of variables is associated with the achievement of certain targets or performance and considers risks that may occur in the future. Determination of variable remuneration is the full right of the Bank by considering the overall performance of the Bank, the performance of the relevant work units' individual performance and potential risks that may occur in the future.

The Bank determines the Material Risk Taker (MRT) party, which is the Board of Commissioners, the Board of Directors, EVPs, and employees with certain positions who because of their duties and responsibilities to make decisions that have a significant impact to the Bank's risk profile.

The Bank postpones the payment of variable remuneration to the parties who become MRT for a certain percentage with the aim that Bank officials make long-term oriented business decisions—not only considering short-term matters (profitability, asset quality, sustainable business growth), as well as for the Bank's officials to increase their sense of belonging and loyalty to the Bank. The amount of deferred variable remuneration is 30% and the suspension period is 3 (three) years.

The implementation of variable remuneration at PT Bank JTrust Indonesia Tbk has not yet been implemented due to the Bank's performance conditions.

Kebijakan Remunerasi dan Fasilitas bagi Dewan Komisaris

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

Prosedur Penetapan Remunerasi Dewan Komisaris

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

Remuneration Policy and Facilities for the Board of Commissioners

GMS agrees on providing authority to the Board of Commissioners of the Bank to determine the amount of Remuneration (honorarium, bonuses as well as facility/benefit/and other allowances) for the member of the Board of Commissioners of the Bank based on recommendation from the Remuneration and Nomination Committee while taking into consideration the Bank's financial condition.

Procedures of Determining Remuneration of the Board of Commissioners

- **Phase 1**
The Remuneration and Nomination Committee arranges and proposes recommendation for remuneration of the Board of Directors and the Board of Commissioners to the Board of Commissioners.
- **Phase 2**
The Board of Commissioners reviews the proposal from the Remuneration and Nomination Committee as well as propose it to the GMS to determine the remuneration of the Board of Commissioners based on the recommendation of the Remuneration and Nomination Committee.
- **Phase 3**
GMS that acted approved to grant power to the deliveries of their authorities to the Board of Commissioners of the Bank to determine the amount of remuneration of the Board of Commissioners of the Bank based on the recommendation from the Remuneration and Nomination Committee.

Struktur Remunerasi dan Fasilitas bagi Dewan Komisaris

Structure of Remuneration and Facility for the Board of Commissioners

No	Jenis Penghasilan Type of Compensation	Ketentuan Terms
1	Honorarium/Gaji Honorarium/Salary	Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP
2	Bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Bonus, regular allowance, bonus, and other non-natura facilities	Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP

Kebijakan Remunerasi dan Fasilitas bagi Direksi

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

Prosedur Penetapan Remunerasi Direksi

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

Struktur Remunerasi dan Fasilitas bagi Direksi

Structure of Remuneration and Facility for the Board of Directors

No	Jenis Penghasilan Type of Compensation	Ketentuan Terms
1	Gaji Salary	Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP
2	Bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Bonus, regular allowance, bonus, and other non-natura facilities	Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP

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

Remuneration Policy and Facilities for Board of Directors

The GMS approved to grant power to the Bank's Board of Commissioners to determine the amount of Remuneration (salary, tantiem and establishment of facilities/benefits/other allowances) for the members of the Board of Directors of the Bank based on the recommendations of the Remuneration and Nomination Committee.

Procedure for BOD Remuneration Determination

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

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

Jenis Remunerasi dan Fasilitas Tahun 2021 Type of Remuneration and Facilities in 2021	Jumlah Diterima dalam 1 (Satu) Tahun*) Amount of received in 1 (One) Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang Person	Rupiah	Orang Person	Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, bonus, regular allowance, bonus, and other non-natura facilities)	6**)	4.559.881.480	8	16.518.981.058
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang: a. Dapat dimiliki (purna jabatan) b. Tidak dapat dimiliki Other facilities in the form of benefits in kind (housing, transportation, health insurance etc) that: a. Can be owned (after retirement) b. Cannot be owned (D&O insurance, Vehicle)	3	249.600.000	4	889.217.366
Total	6	4.809.481.480	8	17.408.198.424

*) Remunerasi yang diterima sudah termasuk pajak

***) Komisaris tahun 2021 terdiri dari 6 orang (penerima honor 5 orang)

*) Remuneration received includes tax

***) Commissioners in 2021 consisted of 6 person (5 person received honorarium)

Jenis Remunerasi dan Fasilitas Tahun 2022 Type of Remuneration and Facilities in 2022	Jumlah Diterima dalam 1 (Satu) Tahun*) Amount of received in 1 (One) Year			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang Person	Rupiah	Orang Person	Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, bonus, regular allowance, bonus, and other non-natura facilities)	4	5.008.793.176	7	21.158.379.333
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang: c. Dapat dimiliki (purna jabatan) d. Tidak dapat dimiliki Other facilities in the form of benefits in kind (housing, transportation, health insurance etc) that: c. Can be owned (after retirement) d. Cannot be owned (D&O insurance, Vehicle)	2 3	339.010.140 621.144.700	7	1.035.692.316 881.086.808
Total	4	5.968.948.016	7	23.075.158.457

*) Remunerasi yang diterima sudah termasuk pajak

***) Komisaris tahun 2022 terdiri dari 4 orang (penerima honor 3 orang)

*) Remuneration received includes tax

***) Commissioners in 2022 consisted of 4 person (3 person received honorarium)

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

Remuneration Package grouped in levels of income received by the Board of Directors and the Board of Commissioners in 1 (one) year, as shown in the table below:

Jumlah Remunerasi Per Orang dalam 1 (Satu) Tahun*) Total Remuneration Per Person per Year	Jumlah Komisaris Number of Commissioners		Jumlah Direksi Number of Directors	
	2021	2022	2021	2022
Di atas Rp2 miliar Above IDR2 billion	-	1	6	7
Di atas Rp1 miliar s.d. Rp2 miliar Above IDR1 billion to IDR2 billion	2	2	-	-
Di atas Rp500 juta s.d. Rp1 miliar IDR500 million to IDR1 billion	2	2	-	-
Rp500 juta ke bawah Below IDR500 million	2	2	-	-

*) Diterima secara tunai

*) Remunerasi yang diterima sudah termasuk pajak

*) Received in cash

*) Remuneration received includes tax

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 diantara para Direksi, Dewan Komisaris dan/ atau Pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya.

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

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:

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Pegawai Employee	
	Orang Person	Juta Rp Million Rp	Orang Person	Juta Rp Million Rp	Orang Person	Juta Rp Million Rp
Bonus/Saham Bonus/Share	N/A	N/A	N/A	N/A	N/A	N/A
Total	N/A	N/A	N/A	N/A	N/A	N/A

Jabatan dan jumlah pihak yang menjadi Material Risk Takers (MRT)

Bank menetapkan jabatan sebagai pihak yang digolongkan ke dalam MRT adalah Dewan Komisaris, Direksi, Senior Executive Vice President (SEVP), Executive Vice President (EVP), dan karyawan dengan jabatan tertentu yang karena tugas dan tanggungjawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

Variable Remuneration includes:

- Form of Variable Remuneration and the reason for choosing it. The form of variable remuneration is set in bonus in consideration that bonus is given based on the performance of the Bank, peer groups, inflation rate, and in line with the prevailing provision and prudential principles.
- Explanation in the case of differences in the provision of Variable Remuneration among Board of Directors, Board of Commissioners and/or Employees, including the explanation of the factors that determine the differences and the underlying considerations.

Bonus is given based on the GMS decisions and proposal from the Board of Commissioners, considering recommendation from Remuneration and Nomination Committee, as well as considering performance and risk factors.

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

Shares option yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif

Shares option adalah opsi untuk membeli saham oleh anggota Direksi, anggota Dewan Komisaris, dan/atau Pejabat Eksekutif yang dilakukan melalui penawaran saham atau penawaran opsi saham dalam rangka pemberian kompensasi yang diberikan kepada anggota Direksi, anggota Dewan Komisaris, dan/atau Pejabat Eksekutif Bank, dan yang diputuskan dalam Rapat Umum Pemegang Saham dan/atau Anggaran Dasar Bank.

Selama tahun 2022 tidak ada shares option dimaksud sebagaimana tabel berikut:

Shares option for the Board of Directors, the Board of Commissioners, and Executive Officers

Shares option is an option to purchase shares by members of the Board of Directors, the Board of Commissioners, and/or Executive Officers and is executed through stock offering or stock option as compensation to members of the Board of Directors, Board of Commissioners, and/or Executive Officers of the Banks, and is decided in the General Meeting of Shareholders and/or the Articles of Association of the Bank.

In 2022 there was no shares options as stated in the following table:

Keterangan /Nama Note/Name	Jumlah Saham yang dimiliki (lembar saham) Total Number of shares owned (shares)	Jumlah Opsi Number of Option		Harga Opsi (Rp.) Option Pricing (Rp.)	Jangka Waktu Periode
		Yang diberikan (lembar saham) Provided (Shares)	Yang telah dieksekusi (lembar saham) Executed (Shares)		
Komisaris Commissioners	(nama)	Nihil	Nihil	Nihil	Nihil
Direksi Board of Directors	(nama)	Nihil	Nihil	Nihil	Nihil
Pejabat Eksekutif Executive Officers	(nama)	Nihil	Nihil	Nihil	Nihil
Total		Nihil	Nihil	Nihil	Nihil

Rasio Gaji Tertinggi dan Terendah

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

Berikut adalah Rasio gaji tertinggi dan terendah tahun 2021 dan 2022, dalam skala perbandingan:

The Ratio of Highest and Lowest Salaries

Salary is the right of employees accepted and expressed in terms of money as a reward from the company/employer to employees, which is determined and paid according to labor agreement, contracts, or prevailing regulation for such profession and/or the services rendered.

Below is the ratio of the highest and lowest salaries in 2021 and 2022, in the scale of comparison:

Rasio	Skala Perbandingan Comparative Scale		Ratio
	2021	2022	
Rasio gaji pegawai yang tertinggi dan terendah	1: 29	1:24	The ratio of highest and lowest employee salaries
Rasio gaji Direksi yang tertinggi dan terendah	1: 2,2	1:2,4	The ratio of highest and lowest Director salaries
Rasio gaji Dewan Komisaris yang tertinggi dan terendah	1: 1,3	1:1,6	The ratio of highest and lowest Commissioners salaries
Rasio gaji Direksi tertinggi dan pegawai tertinggi	1: 2,1	1:3,2	The ratio of highest salaries of Director and Employee

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

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: [201-3]

Selama tahun 2022 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	Jumlah Pegawai Total Employee	Amount of severance paid to an individual in a year 2020
Di atas Rp1 miliar	2	Above Rp1 billion
Di atas Rp500 juta s.d. Rp1 miliar	6	Above Rp500 million to Rp1 million
Rp500 juta ke bawah	77	Up to Rp500 million

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

Bank belum memberikan kompensasi dalam bentuk tersebut di atas.

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

Bank tidak memberikan kompensasi dalam bentuk tersebut di atas.

The comparable salary in the salary ratio is the remuneration received by members of the Board of Commissioners, Board of Directors and employees per month. Employee means permanent employee of PT Bank JTrust Indonesia Tbk. From executive level to the Head of Division.

Number of recipients and the total amount of variable remuneration that are guaranteed unconditionally will be provided by the Bank to candidates of the Board of Directors, candidates of the Board of Commissioners, and/or prospective employee for their first 1 (one) year of work:

Under current condition, the Bank is not able to provide variable remuneration, thus there are no employees receiving remuneration pledged unconditionally by the Bank.

Number of Employees affected by layoffs and the total amount of severance paid as in the table below: [201-3]

In 2022 the number of employees receiving Layoffs (PHK) or dismissal because the employees had normal retirement and due to the employees' request to resign, with the nominal severance paid as follows:

The total amount of suspended variable remuneration consisting of cash and/or shares or share-based instruments issued by the Bank

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

The total amount of suspended variable remuneration paid out in 1 (one) year

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

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

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

A. Remunerasi yang Bersifat Tetap*) A. Fixed Remuneration		
1. Tunai Cash	Rp. 37.849.939.358	
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares based instrument or shares published by the Bank	N/A	
B. Remunerasi yang Bersifat Variabel*) B. Shares based instrument or shares published by the Bank		
	Tidak Ditangguhkan Non-Deferred	Ditangguhkan Deferred
1. Tunai Cash	N/A	N/A
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares based instrument or shares published by the Bank	N/A	N/A

*) Hanya untuk MRT dan diungkapkan dalam juta rupiah (sudah termasuk pajak)

*) Only for MRT and disclosed in million Rupiah (tax included)

Informasi kuantitatif

- 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 of deferred Remuneration exposed by both implicit and explicit adjustments.
- Total deductions on the Remuneration caused by explicit adjustments during the reporting period.
- Total deductions on the Remuneration due to implicit adjustment during 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)
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

*) Hanya untuk MRT

KEBIJAKAN SUKSESI DIREKSI

Bank memiliki Kebijakan Nominasi Calon Anggota Direksi, Dewan Komisaris, dan/atau Pihak Independen yang berlaku pada 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.

- 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).

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 was effective in January 2022. The Bank also has a talent management system carried out by the HR Directorate to map executive officers who have the potential to be groomed to become Directors in order to maintain the vision, mission and long-term business sustainability of the Bank.

J Trust Bank is an equal opportunities employer, and the recruitment is done without regards to gender, race and religion. Candidates member of Board of Directors are assessed based on his/her qualification, banking knowledge, extensive experience, competencies, skills, proven track record and suitability for the position.

- Nomination for member of Board of Directors may come from internal executive officer who has been groomed to become the successor to the member of Board of Directors.
- For talented employees from internal Bank, the HR Directorate together with the Board of Directors and EVP conduct an evaluation in order to provide self-development opportunities for these talented employees in the form of training, assignment of tasks, and what is needed as well as career development opportunities and others.
- Talented employees who are identified as potential replacements for members of the Board of Directors will be evaluated and must meet the criteria for candidates for the Bank's Board of Directors.
- Nomination and Remuneration Committee will review and consider candidates member of Board of Directors. Candidate member of Board of Directors and/or Board of Commissioners will undergo Fit and Proper test by Financial Service Authority (OJK).

KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

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

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

Keberagaman Komposisi Anggota Dewan Komisaris

1. Faktor keberagaman komposisi anggota Dewan Komisaris, terdiri dari:

- a. Keahlian/Pengalaman, memiliki paling kurang:
 - i. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang ekonomi/bisnis/keuangan, dan/atau
 - ii. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di industri perbankan, dan
 - iii. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang manajemen risiko.
- b. Kewarganegaraan
Anggota Dewan Komisaris memiliki perimbangan Warga Negara Asing dan Warga Negara Indonesia masing-masing 50% (lima puluh persen).
- c. Usia
Anggota Dewan Komisaris memiliki keragaman jenjang usia.
- d. Independensi
 - i. Minimum 50% (lima puluh persen) anggota Dewan Komisaris merupakan Komisaris Independen.

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 17 November 2015 on the Governance Guidelines of Public Companies, and accommodated in the Code of Conduct Guidelines for the Board of Commissioners and Directors of the Bank. The appointment of Board of Commissioners and Directors is made by considering the diversity, expertise, knowledge/understanding of the banking industry, integrity, and dedication of all individuals, and experience needed.

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

Diverse Composition of Members of the Board of Commissioners

1. The diversity factor of composition of members of the Board of Commissioners consists of:

- a. Expertise/Experience, at least of:
 - i. 1 (one) member with expertise/work experience in economics/business/finance, and/or
 - ii. 1 (one) member with expertise/work experience in banking industry, and
 - iii. 1 (one) member with expertise/work experience in risk management.
- b. Nationality
Members of the Board of Commissioners have a balance number of Foreign Nationals and Indonesian Citizens by 50% (fifty percent) each.
- c. Age
Members of the Board of Commissioners have diverse age levels.
- d. Independence
 - i. Minimum 50% (fifty percent) of members of the Board of Commissioners are Independent Commissioners.

ii. Masa jabatan seorang Komisaris Independen maksimum 3 (tiga) tahun, dan dapat diangkat kembali dengan mempertimbangkan peraturan yang berlaku.

ii. Term of office of an Independent Commissioner is maximum 3 (three) years, and can be reappointed in consideration of existing regulations.

2. Faktor keberagaman komposisi anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk di tahun 2022, adalah sebagai berikut:

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

Aspek Keberagaman Anggota Dewan Komisaris Diversity Aspect of the Member of the Board of Commissioners		
Kewarganegaraan Nasionality	Terdiri dari: 1. 2 (dua) orang anggota Dewan Komisaris berkewarganegaraan Indonesia. 2. 2 (dua) orang anggota Dewan Komisaris berkewarganegaraan Jepang.	Consist of: 1. 2 (two) members of the Board of Commissioners are Indonesian. 2. 2 (two) members of the Board of Commissioners are Japanese.
Keahlian Skills	Keahlian yang beragam, antara lain: Ekonomi/Bisnis/Keuangan, Hukum, Manajemen Risiko, Audit, Human Capital, dan Analisa Kredit.	Diverse skills, including: Economics/Business/Finance, Law, Risk Management, Audit, Human Capital, and Credit Analysis.
Pengalaman Kerja Working Experiences	Pengalaman Kerja yang beragam, antara lain: International Monetary Fund (IMF), Kementerian Keuangan Jepang, Penasehat Hukum, Direktur Jenderal Bea Cukai, Pejabat Eksekutif Bursa Efek, perbankan, perusahaan pembiayaan, perusahaan kartu kredit, dan Bank Indonesia.	Various working experiences, including: Japanese Financial Department, Legal Advisor, Director General of Custom, IDX Executive Officer, banking, financial company, credit card company, and Bank Indonesia.
Independensi Independence	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.	All members of the Board of Commissioners do not have affiliated relations with members of the Board of Commissioners, Directors, Controlling and Main Shareholders of the Bank. There are 2 (two) Independent Commissioners.
Usia Age	Keberagaman usia anggota Dewan Komisaris pada rentang usia yang sangat produktif dan matang (mature), yaitu 48 tahun – 63 tahun.	Age diversity of members of the Board of Commissioners in a productive and mature age range, between 48 years and 63 years.

Keberagaman Komposisi Anggota Direksi

1. Faktor keberagaman komposisi anggota Direksi, terdiri dari:
 - a. Keahlian/Pengalaman, memiliki paling kurang:
 - i. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di industri perbankan atau keahlian/pengalaman kerja di bidang ekonomi/bisnis,
 - ii. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang manajemen risiko,
 - iii. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang keuangan/akunting.
 - b. Kewarganegaraan Mayoritas (lebih dari 50% (lima puluh persen) anggota Direksi merupakan Warga Negara Indonesia.
 - c. Usia Anggota Direksi memiliki keragaman jenjang usia.

Diverse Composition of Members of the Board of Directors

1. The diversity factor of composition of members of the Board of Directors consists of:
 - a. Expertise/Experience, at least of:
 - i. 1 (one) member with expertise/work experience
 - ii. in economics/business, and/or 1 (one) member with expertise/work experience in risk management.
 - iii. 1 (one) member with expertise/work experience in finance/accounting.
 - b. Nationality Majority (more than 50% (fifty percent) of members of the Board of Directors are Indonesian Citizens.
 - c. Age Members of the Board of Directors have diverse age levels.

- d. Independensi
- i. Direktur Utama merupakan pihak yang independen terhadap pemegang saham pengendali Bank.
 - ii. Memiliki dan/atau menunjuk 1 (satu) orang Direktur Kepatuhan.
2. Faktor keberagaman komposisi anggota Direksi PT Bank JTrust Indonesia Tbk di tahun 2022 adalah sebagai berikut:

- d. Independence
- i. President Director is an independent party of the Bank's controlling shareholders.
 - ii. Having and/or appointing 1 (one) Compliance Director.
2. Diversity factor of the composition of the member of the Board of Commissioners in 2022 are as follow:

Aspek Keberagaman Anggota Direksi Diversity Aspect of the Member of BOD		
Kewarganegaraan Nationality	Terdiri dari: 1. 5 (lima) orang anggota Direksi berkewarganegaraan Indonesia. 2. 1 (satu) orang anggota Direksi berkewarganegaraan Jepang. 3. 1 (satu) orang anggota Direksi berkewarganegaraan Korea.	Consist of: 1. 5 (five) members of the Board of Directors are Indonesian citizens. 2. 1 (one) member of the Board of Directors is Japanese national. 3. 1 (one) member of the Board of Directors is Korean national.
Keahlian Skills	Keahlian yang beragam, antara lain: Keuangan/ekonomi/bisnis, Hukum, Operasional Perbankan, Manajemen Risiko, Teknologi Informasi, Manajemen ISO, Analisa Kredit.	Diverse skills, including: Finance/economics/business, Law, Banking Operations, Risk Management, Information Technology, ISO Management, Credit Analysis.
Pengalaman Kerja Working Experiences	Pengalaman Kerja yang beragam, antara lain: Industri perbankan, keuangan, teknologi informasi, dan logistik.	Various working experiences, including: Banking, financing, information technology, logistic, and construction tools, and industry.
Independensi Independence	Seluruh anggota Direksi tidak memiliki hubungan afiliasi dengan sesama anggota Direksi, Dewan Komisaris, Pemegang Saham Utama dan Pengendali Bank.	All members of the Board of Directors do not have affiliated relations with members of the Board of Directors, Commissioners, Controlling and Main Shareholders of the Bank.
Usia Age	Keberagaman usia anggota Direksi pada rentang usia yang sangat produktif dan matang (mature), yaitu 54 tahun - 71 tahun.	Age diversity of members of the Board of Directors in a productive and mature age range, between 54 years and 71 years.

Pencapaian Kebijakan Keberagaman Komposisi Dewan Komisaris Dan Direksi

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

Achievement of the Diversity Composition of BOC and BOD

Composition of the members of the BOC and BOD of the bank currently adequately fulfil the diversity aspect mentioned above.

TRANSAKSI YANG MENGANDUNG BENTURAN KEPENTINGAN

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

TRANSACTIONS INVOLVING CONFLICT OF INTEREST

Transactions that caused conflicts of interest between the Bank and the owners, members of the Board of Commissioners, members of the Board of Directors, Executive Officers, and/or other parties related to the Bank, then the members of the Board of Commissioners, members of the Board of Directors, Executive Officers are prohibited from taking actions/decisions that may inflict damage to the Bank or reduce profit of the Bank.

Dalam menjalankan tugas dan tanggung jawab sehari-hari untuk melakukan hubungan bisnis dengan nasabah, rekanan maupun dengan rekan sekerja, serta menjaga kepentingan publik, PT Bank

In carrying out the day-to-day duties and responsibilities in doing business relationships with customers, partners and their co-workers, as well as safeguarding public interests, PT Bank JTrust

JTrust Indonesia Tbk senantiasa menjunjung tinggi integritas pribadi dan profesionalisme yang luhur, yang dituangkan dalam bentuk buku Pedoman Etika Korporasi perusahaan dan Pernyataan Fakta Integritas sebagai standar etika dan perilaku yang wajib dijadikan pedoman oleh seluruh anggota Bank (Dewan Komisaris, Direksi dan Karyawan Tetap/Kontrak).

Buku Pedoman Etika Korporasi perusahaan dan Pernyataan Fakta Integritas telah mengatur hal-hal yang harus dihindari untuk mencegah potensi terjadinya benturan kepentingan dalam setiap aktivitas dengan para nasabah, rekanan atau antara sesama anggota Bank, termasuk dalam pengambilan keputusan.

Selama tahun 2022 tidak ada transaksi yang mengandung benturan kepentingan, sebagaimana tabel berikut:

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 sistem dan prosedur yang berlaku
*) Against existing systems and procedures

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

Hal ini meliputi jenis dan jumlah lembar saham pada Bank, Bank lain, Lembaga Keuangan Bukan Bank, dan Perusahaan Lain yang berkedudukan baik di dalam maupun di luar negeri.

Di tahun 2022, Anggota Dewan Komisaris tidak memiliki saham yang mencapai ≥5% (lima persen) dari modal disetor pada Bank yang bersangkutan, Bank Lain, Lembaga keuangan bukan Bank, dan perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri.

Indonesia Tbk always strives to uphold personal integrity and excellent professionalism, which is manifested in a Corporate Ethics Guidelines of the company and Integrity Pact Statement as the ethical and behavioral standards which must be applied as guidelines by all members of the Bank (the Board of Commissioners, Board of Directors and Permanent/Contract Employees).

Corporate Ethics Guidelines and Integrity Pact Statement govern matters which should be avoided to prevent potential conflicts of interest in every activity with customers, partners or among members of the Bank, including in decisionmaking.

During 2022 there were no transactions which contained conflict of interest, as per the table below:

SHARE OWNERSHIP OF MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS WHICH REACHED ≥5% (FIVE PERCENT) OF THE PAID-UP CAPITAL, WHICH INCLUDES THE TYPE AND NUMBER OF SHARES IN THE BANK, OTHER BANKS, NON-BANK FINANCIAL INSTITUTIONS, AND OTHER COMPANIES, WHICH DOMICILED LOCALLY OR ABROAD

This includes the type and number of shares in the Bank, other banks, Non-Bank Financial Institutions, and other companies, which domiciled locally or abroad.

In 2022, Members of the Board of Commissioners do not own shares that reach ≥5% (five percent) of the paid-up capital in the relevant Bank, Other Banks, Non-Bank Financial Institutions, and other companies domiciled both at locally and abroad.

Di tahun 2022, 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.

Transparansi Kepemilikan Saham Anggota Dewan Komisaris yang Mencapai 5% atau Lebih dari Modal Disetor

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

* RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri Sdr Sutirta Budiman sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022.

* The EGMS on 25 February 2022 approved the resignation of Mr. Sutirta Budiman as Independent Commissioner of PT Bank JTrust Indonesia Tbk, effective from 1 February 2022

Di tahun 2022, 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.

In 2022, Members of the Board of Directors have prepared and signed a statement regarding matters including:

- i. Share ownership of members of the Board of Directors, either individually or jointly, which does not exceed 25% (twenty five percent) of the paid-up capital in other companies.
- ii. Share ownership of members of the Board of Directors which reaches $\geq 5\%$ (five percent) of the paid-up capital, both in PT Bank JTrust Indonesia Tbk and in other banks and companies domiciled at home and abroad.

Transparency of Share Ownership of Members of the Board of Commissioners Reaching 5% or More of Paid-Up Capital

In 2022, Members of the Board of Directors have prepared and signed a statement regarding matters including:

- i. Share ownership of members of the Board of Directors, either individually or jointly, which does not exceed 25% (twenty five percent) of the paid-up capital in other companies.
- ii. Share ownership of members of the Board of Directors which reaches $\geq 5\%$ (five percent) of the paid-up capital, both in PT Bank JTrust Indonesia Tbk and in other banks and companies domiciled at home and abroad.

Transparansi Kepemilikan Saham Anggota Direksi yang Mencapai $\geq 5\%$ dari Modal Disetor

Transparency of Share Ownership of Members of the Board of Directors Reaching $\geq 5\%$ of Paid-Up Capital

No	Nama Name	J Trust Bank (lembar sheets)	Bank Lain Other Banks	Lembaga Keuangan Bukan Bank Non-Bank and Financial Institutions	Perusahaan Lain Other Companies	%
1.	Ritsuo Fukadai	14.600	-	-	-	0,000%
2.	Felix I. Hartadi	148.500	-	-	-	0,001%
3.	Helmi A. Hidayat	358.800	-	-	-	0,002%
4.	Cho Won June	-	-	-	-	-
5.	Bijono Waliman	6.075.800	-	-	-	0,034%
6.	R. Djoko Prayitno	358.800	-	-	-	0,002%
7.	Widjaja Hendra	-	-	-	-	-

HUBUNGAN KEUANGAN DAN HUBUNGAN KELUARGA ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI

Selama tahun 2022 tidak ada hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dan Direksi dengan anggota Dewan Komisaris lainnya, Direksi lainnya dan/atau Pemegang Saham Pengendali Bank sebagaimana telah diungkapkan dalam hubungan afiliasi.

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

During 2022 there were no financial and family relations of members of the Board of Commissioners and Board of Directors with other members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders of the Bank as disclosed in affiliation.

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

Bank belum memiliki program kepemilikan saham oleh Manajemen dan/atau Karyawan di tahun 2022.

MANAGEMENT STOCK OWNERSHIP PROGRAM (MSOP) AND/OREMLOYEE STOCK OWNERSHIP PROGRAM (ESOP) OWNED BY THE BANK

The Bank has no share ownership program by Management and/or Employees in 2022.

KELENGKAPAN DAN PELAKSANAAN TUGAS KOMITE-KOMITE PT BANK J TRUST INDONESIA TBK COMPLETION AND IMPLEMENTATION OF DUTIES OF COMMITTEES AT PT BANK J TRUST INDONESIA TBK

KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

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

Komite-komite yang berada di bawah Dewan Komisaris adalah:

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

Pengangkatan anggota Komite tersebut di atas dilakukan oleh Direksi 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.

COMMITTEES UNDER BOARD OF COMMISSIONERS

The Board of Commissioners has several committees, whose duties and responsibilities are to support the Board of Commissioners' performance.

Committees under the Board of Commissioners are:

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

Members of the committees were appointed by the Board of Directors based on the Board of Commissioners' decision with the recommendation from Nomination and Remuneration Committee. These committees are chaired by Independent Commissioners, who have no financial, management, share ownership, and/or family relations with other members of the Board of Commissioners, Board of Directors, and/or controlling shareholders, as well as no other forms of relationship with the Bank that could impair their independence.

The implementation of duties and responsibilities of committees under the Board of Commissioners of PT Bank JTrust Indonesia Tbk refers to the Committee Charter, which was stipulated based on the prevailing regulations in Indonesia, particularly the Financial Services Authority (OJK) regulation on the Implementation of Corporate Governance for Commercial Banks and regularly-updated best practices.



PENILAIAN TERHADAP KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Penilaian Kinerja Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi

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

Evaluasi dilakukan berdasarkan kriteria sebagai berikut;

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

Penilaian kinerja Komite Audit

i. Frekuensi rapat dan tingkat kehadiran

Pelaksanaan kegiatan rapat Komite Audit dengan satuan kerja audit internal (SKAI), satuan kerja lain (Financial Control Division) dan rapat internal komite selama tahun 2022 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

PERFORMANCE EVALUATION OF COMMITTEES UNDER BOARD OF COMMISSIONERS

Performance Evaluation of Audit Committee, Risk Oversight Committee, and Nomination and Remuneration Commitment

The Board of Commissioners has conducted evaluation to the implementation of duties and responsibilities to the committees under the Board of Commissioners, who assist the Board of Commissioners in its monitoring function.

Evaluation is carried out based on the following criteria:

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

Performance evaluation of Audit Committee

i. Meeting Frequency

The implementation of meetings of the Audit Committee with internal audit working unit (SKAI), other working units (Financial Control Division) and the committee's internal meetings during 2022 went well according to its duties and responsibilities, which among others discussed monitoring the realization of audit plan, monitoring follow-up on the solution of internal and external audit, appointment of public accountant and public accountant offices that will conduct the audit on financial

rekomendasi atas perubahan Kepala SKAI PT Bank JTrust Indonesia Tbk. Selama tahun 2022 Komite Audit telah melaksanakan rapat sebanyak 15 kali yang dihadiri oleh seluruh anggota.

ii. Tugas dan tanggung jawab

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

Evaluasi dan rekomendasi yang telah dilakukan oleh komite antara lain:

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

report. During 2022, the Audit Committee held 15 meetings, which were attended by all members.

ii. Duties and Responsibilities

The Board of Commissioners sees that the implementation of duties and responsibilities of Audit Committee is already in line with its main duties and responsibilities, such as providing evaluation and recommendation to support the implementation of monitoring duties of the Board of Commissioners.

Evaluation and recommendation carried out by the committees are:

- a. Evaluating KAP and/or AP audit implementation on annual financial report based on:
 1. The conformity of the audit implementation by KAP and/or AP with the applicable auditing standards.
 2. Adequacy of working time in the field.
 3. Assessment on the scope of services provided and the adequacy of sampling.
 4. Recommendations for improvements.
- b. Evaluating the performance of SKAI and making sure that SKAI works independently.
- c. Evaluating KAP and/or AP audit implementation on related work units to be reported to the OJK within 6 months after the financial year ends through the operational work unit.
- d. Providing recommendations to the Board of Commissioners regarding SKAI's annual audit plan and budget allocation to be approved by the President Director and the Board of Commissioners.
- e. Giving recommendations to the Board of Commissioners regarding the appointment of KAP and AP that will audit the financial reports, which will be appointed in a shareholder meeting.
- f. Providing recommendations for the appointment of KAP and AP to OJK within a maximum period of 10 working days after the appointment through the operational work unit.
- g. Providing recommendations for the appointment of a new Head of SKAI after the resignation of the incumbent Head of SKAI.

Penilaian kinerja Komite Pemantau Risiko

i. Frekuensi rapat

Sepanjang tahun 2022, Komite Pemantau Risiko (KPR) telah melakukan rapat KPR sebanyak 50 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.

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 pertanggung jawaban 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); dan

Assessment on Risk Oversight Committee's performance

i. Meeting Frequency

Throughout 2022, the Risk Oversight Committee (KPR) held KPR meeting 50 times or more than the minimum requirement as required by the provisions and existing KPR Charter with attendance of more than 51% member of KPR including Independent Commissioner and Independent parties according to the prevailing provisions.

In these meetings, KPR discussed several topics periodically, such as: The Bank's Risk Profile, Bank 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 aspects of the Bank's internal infrastructure such as policies and SOPs

ii. Duties and Responsibilities

The Board of Commissioners sees that the implementation of duties and responsibilities of Risk Oversight Committee is in line with its main duties and functions, including:

- Evaluating risk management policies proposed by the Board of Directors to obtain approval from the Board of Commissioners.
- Evaluating the responsibility of the Board of Directors to the Board of Commissioners for the implementation of the Risk Management Policy.
- Monitoring and evaluating the conformity between risk management policies and the implementation of these policies.
- Monitoring and evaluating the implementation of the duties of the Risk Management Committee, Risk Management Division and other relevant divisions.
- Providing inputs and recommendation on loan facility to particular debtors.
- Providing inputs and recommendation on proposal of policy improvement and the Bank's loan procedures.
- Providing inputs and recommendation on the Bank's risk profile (particularly on the improvement initiative on the assessment in the next period); and



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
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Statements

- 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 Anggota Komite

Sepanjang tahun 2022, Komite Nominasi dan Remunerasi (KNR) telah melakukan rapat KNR sebanyak 4 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, peninjauan dan usulan kandidat Direksi dan anggota Dewan Komisaris, perubahan keanggotaan Komite di bawah Dewan Komisaris.

ii. Tugas & Tanggung Jawab

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

- Nominasi Ketua Komite Nominasi dan Remunerasi
- Nominasi Ketua Komite Audit
- Perubahan susunan Komite Pemantau Risiko
- Perubahan susunan Komite Audit
- Perubahan Susunan Komite Nominasi dan Remunerasi
- Pengangkatan kembali anggota Direksi yang ada
- Penyesuaian total gaji, honorarium dan tunjangan Dewan Komisaris dan Direksi
- Penyesuaian tunjangan Komisaris
- Pelaksanaan *Board Assessment* (secara kolegial dan masing-masing anggota)
- Penambahan Pihak Independen lainnya

- Providing inputs and recommendation on improvement initiatives done by Risk Management Division, Compliance Division (particularly related to updating AML-CFT system), and others.

Assessment on the Performance of Nomination and Remuneration Committee

i. Meeting Frequency and Attendance Rate of Committee Members

Throughout 2022, the Nomination and Remuneration Committee (KNR) held 4 meetings, or more than the minimum required by the provisions of KNR Charter, and were attended by all members of KNR including Independent Commissioners and Independent Parties according to prevailing provisions.

These KNR meetings reviewed the composition of Committees under the Board of Commissioners, policies on compensation, benefit, & facilities for BOC, BOD, and EVP, proposed candidates for the Board of Directors and members of the Board of Commissioners, as well as changes on the membership of Committees under the Board of Commissioners.

ii. Duties and Responsibilities

The Board of Commissioners, appraised that KNR has carried out its duties and responsibilities in a good manner and already provided a proper recommendation, among others are recommendation on:

- Nomination for the Chairman of Nomination and Remuneration Committee
- Nomination of the Chairman of the Audit Committee
- Changes in the composition of the Risk Oversight Committee
- Changes in the composition of the Audit Committee
- Changes in Composition of the Nomination and Remuneration Committee
- Re-appointment of existing members of the Board of Directors
- Adjustments to the total salaries, honorarium and allowances for the Board of Commissioners and Directors
- Adjustments to Commissioners' allowances
- Implementation of Board Assessment (collegially and individually)
- Addition of another Independent Party to

untuk menggantikan Anggota/Sekretaris Komite Audit pada saat selesai masa jabatan kedua pada penutupan RUPST di tahun depan

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

KOMITE AUDIT

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

Dasar Hukum

Pembentukan Komite Audit berdasarkan peraturan-peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tanggal 27 Maret 2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
5. Peraturan Otoritas Jasa Keuangan No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
6. Anggaran Dasar J Trust Bank tentang Tugas dan Wewenang Dewan Komisaris.

Piagam Komite Audit

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

replace Member/Secretary of the Audit Committee upon completion of the second term at the closing of the AGMS next year

Overall, recommendations given by KNR can provide optimal contribution to the Board of Commissioners' supervisory function.

AUDIT COMMITTEE

The audit committee is formed by and responsible to the Board of Commissioners, with the objective to support the effectiveness of the Board's duties implementation and supervisory functions on matters related to the Financial Statements, internal control system, internal and External audit functions, Good Corporate Governance (GCG) implementation, as well as compliance with existing Regulations.

Legal Basis

The formation of Audit Committee was based on the following regulations:

1. The Financial Services Authority's regulation No.55/POJK.04/2015 dated 23 December 2015, on the Establishment and Guidelines for the Work Implementation of Audit Committee.
2. The Financial Services Authority's regulation No.55/POJK.03/2016 dated 7 December 2016 on Corporate Governance Implementation for Commercial Banks.
3. The Financial Services Authority's circular letter No.13/SEPOJK.03/2017 dated 17 March 2017 on Corporate Governance for Commercial Banks.
4. The Financial Services Authority's regulation No.13/POJK.13/2017 dated 27 March 2017 on the Use of Public Accountant Services and Public Accountant Offices in Financial Services Activities.
5. The Financial Services Authority's regulation No.1/POJK.03/2019 dated 28 January 2019 on the Implementation of Internal Audit Function on Commercial Banks.
6. Articles of Association of J Trust Bank concerning Duties and Authorities of the Board of Commissioners.

Audit Committee Charter

The Audit Committee has a Charter, which regulates:

- I. Tugas, tanggung jawab dan kewenangan;
- II. Komposisi dan struktur organisasi;
- III. Persyaratan keanggotaan;
- IV. Tata cara, prosedur kerja dan waktu kerja;
- V. Mekanisme Pengambilan Keputusan Rapat
- VI. Pelaksanaan rapat dan pelaporan;
- VII. Masa tugas dan honorarium.

Piagam Komite Audit ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Audit dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku. Piagam Komite Audit terakhir dikaji dan dimutakhirkan di bulan April 2022.

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 diperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkulasi Dewan Komisaris tanggal 27 Januari 2022, maka jumlah, susunan, dan komposisi keanggotaan Komite Audit sebagai berikut:

- I. Duties, responsibilities and authorities;
- II. Organizational composition and structure;
- III. Membership requirements;
- IV. Etiquette, work procedures and working hours;
- V. Mechanisms for Decision Making;
- VI. Implementation of meetings and reporting;
- VII. Term of duty and honorarium.

The Audit Committee Charter is reviewed and updated periodically by the Board of Commissioners so the Audit Committee's function can be carried out at an optimal level, in line with existing laws and regulations. The Audit Committee Charter was last reviewed and updated in April 2022.

Number, Structure and Composition of Audit Committee Membership

Members of the Audit Committee are appointed by the Board of Directors through the Decree of the Board of Directors dated 2 February 2022 and based on the recommendation of the Nomination and Remuneration Committee dated 26 January 2022, which was approved by the Board of Commissioners through the Circular of the Board of Commissioners dated 27 January 2022. The following is the number, structure, and composition of membership of the Audit Committee:

No	Nama Name	Jabatan di Bank Position in the Bank	Jabatan di Komite Position in Committee	Periode Jabatan Office Term	Rangkap Jabatan di Komite Lain Concurrent Position 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"> • Anggota Komite Pemantau Risiko • Ketua/Anggota Komite Nominasi dan Remunerasi • Chairman/Member of the Risk Oversight Committee • Member of the Nomination and Remuneration Committee
2.	I Gde Yadnya Kusuma	Pihak Independen Independent Party	Anggota Member	10 Maret 2021-sekarang 10 March 2021 present	<ul style="list-style-type: none"> • Anggota/Sekretaris Komite Pemantau Risiko • Member/Secretary of the Risk Oversight Committee
3.	Bambang Setyoko	Pihak Independen Independent Party	Sekretaris/ Anggota Secretary/ Member	<ul style="list-style-type: none"> • 19 Juli 2019 – 24 September 2020 • 25 September 2020-sekarang • 19 July 2019 – 24 September 2020 • 25 September 2020-present 	<ul style="list-style-type: none"> • Anggota Komite Pemantau Risiko • Member of the Risk Oversight Committee

Sebagaimana dinyatakan di atas, hingga 31 Desember 2022 Komite Audit diketuai oleh seorang Komisaris Independen dengan anggotanya terdiri dari:

As stated above, as of 31 December 2022 the Audit Committee was chaired by an Independent Commissioner, with members consisting of:

- 1 (satu) orang Komisaris Independen.
- 1 (satu) orang Pihak Independen yang ahli dalam bidang akuntansi dan keuangan
- 1 (satu) orang Pihak Independen yang ahli di bidang perbankan

Setiap perubahan struktur dan komposisi Komite Audit telah disampaikan kepada OJK sesuai dengan ketentuan yang berlaku. Di samping itu, informasi tersebut juga dimuat dalam situs web Bank.

Sepanjang tahun 2022, Jumlah Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit berjumlah 100% dan telah sesuai dengan peraturan OJK No 55/POJK.04/2015.

Masa Tugas/Jabatan Anggota Komite Audit

Masa tugas/jabatan anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

Kualifikasi dan Profil Anggota Komite Audit

Setiap Komisaris yang menjadi Ketua dan anggota Komite Audit telah efektif dinyatakan lulus uji kelayakan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Audit sebagaimana dimaksud di atas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

Anggota Komite Audit Bank 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.

Anggota Komite Audit memiliki sertifikasi profesi berupa sertifikasi manajemen risiko level 1-4 BSMR dan LSPP, Sharia Baking Operation oleh Karim Consulting Indonesia, dan CACP batch 14 oleh IKAI.

Kualifikasi dan Profil anggota Komite Audit adalah sebagai berikut:

- **Benny Siswanto, Ketua Komite Audit**
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

- 1 (one) Independent Commissioner.
- 1 (one) Independent Party with expertise in accounting and finance.
- 1 (one) Independent Party with expertise in banking.

Any changes to the structure and composition of the Audit Committee have been submitted to OJK in accordance with applicable regulations. In addition, this information is also posted on the Bank's website.

Throughout 2022, the number of Independent Commissioners and Independent Parties who are members of the Audit Committee is 100% and has complied with OJK regulations No. 55/POJK.04/2015.

Terms of Office of Audit Committee Members

Terms of office of the Audit Committee members must not be longer than the Board of Commissioners' office terms, as stipulated in the Articles of Association and can be re-elected only for 1 (one) subsequent period.

Member Qualification and Profile of the Audit Committee

Each Commissioner who has become the Chairman and member of the Audit Committee has effectively passed the fit and proper test by the OJK. The appointment of the names of the Chairman and members of the Audit Committee as referred to above has met the criteria set out in the OJK Regulations.

Members of the Audit Committee of the Bank understand financial statements, bank business in particular those related to bank activities, audit processes, risk management and laws and regulations in the capital market sector as well as other relevant laws and regulations.

Members of the Audit Committee have professional certification in the form of risk management certification level 1-4 from BSMR and LSPP, Sharia Baking Operation by Karim Consulting Indonesia, and CACP batch 14 by IKAI

Qualification and Profiles of the Member of Audit Committee are as follows:

- **Benny Siswanto, Chairman of Audit Committee**
The complete profile is listed on the Profile of the Board of Commissioners/Directors/Executive Officers.

Profil Anggota Komite-Komite di Bawah Dewan Komisaris

- **Bambang Setyoko, Anggota merangkap Sekretaris Komite Audit**

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

- **I Gde Yadnya Kusuma, Anggota Komite Audit**

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

Profile of Members of Committees under the Board of Commissioners

- **Bambang Setyoko, Member and Secretary of Audit Committee**

The complete profile is listed on the Profile of the Board of Commissioners/Directors/Executive Officers.

- **I Gde Yadnya Kusuma, Member of the Audit Committee**

The complete profile is listed on the Profile of the Board of Commissioners/Directors/Executive Officers.

Independensi Anggota Komite Audit

Selama tahun 2022, seluruh anggota independen pada Komite Audit telah memenuhi persyaratan independensi sebagai berikut:

Persyaratan Independensi Independence Aspects	Benny Siswanto	Bambang Setyoko	I Gde Yadnya
Hubungan keuangan dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank. Financial relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationship with the Bank	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan kepengurusan pada Bank, pada Perusahaan atau Perusahaan afiliasi Bank Management relationship with the Bank, the Company or Bank affiliated companies	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali Family relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders	Tidak ada None	Tidak ada None	Tidak ada None
Kepemilikan saham Bank baik secara langsung maupun tidak langsung Ownership of the Company's shares, either directly or indirectly	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi atau Pemegang Saham Utama Bank Affiliate relationship with the Bank, the Board of Commissioners, the Board of Directors or the Major Shareholders of the Bank	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan usaha baik langsung maupun tidak langsung pada Bank Business relationship either directly or indirectly 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 bank 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 Consulting Firm, Public Appraisal Service Office or other party providing insurance services, noninsurance 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

Independence of Audit Committee's Members

In 2022, all independent members of the Audit Committee have met the following requirements on independency:

Tugas, Tanggung Jawab dan Wewenang

Tugas dan Tanggung Jawab

Dalam menjalankan tugas dan tanggung jawabnya, Komite Audit bertindak secara independen untuk memberikan pendapat profesional kepada Dewan Komisaris. Tugas dan tanggung jawab Komite Audit antara lain mencakup:

Duties, Responsibilities, and Authority

Duties and Responsibilities

In carrying out its duties and responsibilities, the Audit Committee acts independently to provide professional opinions to the the Board of Commissioners. Duties and responsibilities of the Audit Committee are:

1. Membuat rincian kegiatan tahunan yang disetujui oleh Dewan Komisaris.
2. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan bank kepada publik dan/ atau pihak otoritas seperti laporan keuangan, proyeksi dan laporan lainnya terkait dengan informasi keuangan bank.
3. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan bank.
4. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa keuangan yang diberikan.
5. Memberikan rekomendasi mengenai penunjukan akuntan publik dan/atau kantor akuntan publik kepada Dewan Komisaris untuk disampaikan dan disetujui dalam Rapat Umum Pemegang Saham (RUPS) dan menyampaikan kepada Otoritas Jasa Keuangan (OJK) dalam bentuk laporan berkala setiap tahun paling lama 10 (sepuluh) hari kerja setelah persetujuan penunjukan akuntan public dan/atau kantor akuntan publik.
6. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi laporan keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik dan menyampaikan kepada Otoritas Jasa Keuangan (OJK) dalam bentuk laporan berkala setiap tahun paling lama 6 (enam) bulan setelah tahun buku berakhir.
7. Memastikan bahwa semua risiko dan pengendaliannya diperhatikan dalam laporan audit internal dan auditor eksternal, sehingga manajemen senantiasa menjalankan praktek perbankan yang sehat sesuai dengan prinsip kehati-hatian.
8. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan, pengendalian, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang dan peraturan atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI.
9. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan bank.
10. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan di dalam bank.
11. Menjaga kerahasiaan dokumen, data dan informasi bank.

1. Prepare details of annual activities approved by the Board of Commissioners.
2. Review the Bank's financial information before being issued to the public and/or authorities, such as financial reports, projections, and other reports related to the Bank's financial information.
3. Review the Bank's compliance to laws and regulations in doing its business activities.
4. Give independent opinions in the event of disagreements between management and accountants over the provided financial services.
5. Give recommendations on the appointment of a public accountant and/or public accounting firm to the Board of Commissioners to be submitted and approved at the General Meeting of Shareholders (GMS) and then reported it to the Financial Services Authority (OJK) in the form of annual reports within 10 (ten) working days after securing approval for the appointment of a public accountant and/or public accounting firm.
6. Evaluate the implementation of audit services on annual historical financial reports by a public accountant and/or public accounting firm and submit the results to the Financial Services Authority (OJK) in the form of annual reports within 6 (six) months after the financial year ends.
7. Make sure that all risks and controls are closely monitored in audit report of internal and external auditors, so the management continues to carry out sound banking practices, in line with prudence principles.
8. Review audit reports and make sure the Board of Directors take the necessary corrective actions quickly to tackle weakness, controls, fraud, compliance issues with policies, laws, and regulations, as well as other issues identified and reported by SKAI.
9. Review complaints related to the accounting process and the Bank's financial reporting.
10. Review and provide advices to the Board of Commissioners on the potential conflicts of interest in the Bank.
11. Maintain confidentiality of documents, data, and the Bank's information.



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| <ol style="list-style-type: none"> 12. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan pemberhentian Kepala SKAI oleh Direktur Utama. 13. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja SKAI. 14. Memantau dan mengkaji efektivitas pelaksanaan audit internal bank. 15. Mengevaluasi kinerja SKAI. 16. Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal dan Otoritas Jasa Keuangan. 17. Memastikan SKAI bekerja secara independen. 18. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran SKAI. 19. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja. 20. Memastikan SKAI menjunjung tinggi integritas dalam melaksanakan tugas. | <ol style="list-style-type: none"> 12. Give recommendations to the Board of Commissioners on the appointment and dismissal of SKAI Head by the President Director. 13. Give recommendations to the Board of Commissioners on the appointment of an independent quality controller from external parties to conduct review on SKAI's performance. 14. Monitor and review the effectiveness of the Bank's internal audit. 15. Evaluate SKAI's performance. 16. Make sure that SKAI communicates with the Board of Directors, the Board Commissioners, external auditors and the Financial Services Authority. 17. Make sure that SKAI works independently. 18. Give recommendations to the Board of Commissioners on the preparation of audit plan, the scope, and budget for SKAI. 19. Give recommendations to the Board of Commissioners on the provision of overall SKAI annual remuneration and performance awards. 20. Make sure that SKAI upholds integrity in carrying out its duties. |
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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.
5. Jika diperlukan, dapat melibatkan pihak independen di luar Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.

Authority

The Board of Commissioners authorizes the Audit Committee within the scope of its duties to:

1. Access the Bank's documents, data, and information on employees, funds, assets, and the Bank's other resources related to the implementation of its duties.
2. Perform other authorizations granted by the Board of Commissioners.
3. Communicate directly with the Bank's employees, including the Board of Directors and those who carry out internal audit and risk management, as well as accountants related to duties and responsibilities of Audit Committee.
4. Carry out its duties by working closely with the Board of Commissioners, Directors, Risk Oversight Committee, Internal Audit Work Unit (SKAI), Risk Management Division, Compliance Division, and other related divisions.
5. If necessary, it is authorized to involve independent parties outside of the Audit Committee to assist in carrying out its duties.

Rapat dan Mekanisme Pengambilan Keputusan Rapat

1. Rapat Komite Audit wajib diselenggarakan secara berkala paling kurang 1 (satu) kali dalam 3 (tiga) bulan.
2. Rapat Komite Audit hanya dapat dilaksanakan jika dihadiri oleh sedikitnya 51% (lima puluh satu persen) dari seluruh anggota termasuk seorang komisaris dari pihak independen.
3. Rapat Komite Audit dengan Satuan Kerja Audit Internal (SKAI) dilakukan secara berkala sekurang-kurangnya dilakukan 1 kali dalam 3 (tiga) bulan.
4. Rapat Komite Audit dengan Dewan Komisaris, dapat dilakukan sesuai dengan kebutuhan.
5. Rapat Komite Audit dengan melibatkan satuan kerja operasional, dapat dilakukan sesuai dengan kebutuhan.
6. Rapat internal Komite Audit dapat dilakukan sesuai kebutuhan.
7. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat.
8. Dalam hal tidak tercapai mufakat, pengambilan keputusan dilakukan berdasarkan pemungutan suara setuju 2/3 (dua per tiga) anggota Komite Audit yang hadir.
9. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
10. Perbedaan pendapat yang terjadi dalam rapat Komite Audit, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Sepanjang tahun 2022, Komite Audit telah menyelenggarakan 15 kali rapat dengan melibatkan Satuan Kerja Audit Interen, unit kerja lainnya seperti: unit Anti Fraud, dan pihak auditor eksternal (KAP) serta auditor independen (RSM Consulting) terkait dengan audit kinerja SKAI selama 3 tahun sekali.

Frekuensi kehadiran dan tingkat kehadiran rapat setiap anggota Komite Audit sebagai berikut:

Meetings and Meeting Decision-Making Mechanisms

1. The Audit Committee meetings must be held regularly at least once every 3 (three) months.
2. The Audit Committee meetings can only be held if attended by at least 51% (fifty one percent) of all members, including a commissioner from an independent party.
3. The Audit Committee meetings with Internal Audit Work Unit (SKAI) must be held at least once every 3 (three) months.
4. The Audit Committee meetings with the Board of Commissioners can be held as needed.
5. Audit Committee meetings involving operational work units can be held as needed.
6. The Audit Committee internal meetings can be held as needed.
7. Decisions of the Audit Committee meetings are made based on deliberation results.
8. If there is no consensus, the decision is made based on voting, with approval by 2/3 (two thirds) of Audit Committee members, who are present at the meeting.
9. Results of the Audit Committee meetings must be recorded in meeting minutes and documented 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.

Throughout 2022, the Audit Committee has held 15 meetings involving Internal Audit Work Unit (SKAI) and other work units (if deemed necessary), such as: Anti Fraud unit, external auditor (public accounting firm), and independent auditor (RSM Consulting) related to the audit of SKAI performance every 3 years.

The frequency of attendance and meeting attendance rates of each member of the audit committee are as follows:



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Audit The number of Audit Committee Meetings	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Benny Siswanto (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	1 Januari-31 Desember 2022	15	15	100%
Bambang Setyoko (Pihak Independen, Anggota/ Sekretaris) (Independent Party, Member/ Secretary)	1 Januari-31 Desember 2022	15	15	100%
I Gde Yadnya Kusuma (Pihak Independen, Anggota) (Independent Commissioner, Member)	1 Januari-31 Desember 2022	15	15	100%

Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Audit

Untuk menunjang pelaksanaan tugas dan tanggung jawab anggota Komite Audit, selama tahun 2022 anggota Pihak Independen Komite Audit PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, dan/atau peningkatan kompetensi antara lain:

Training and/or Competency Improvement of Audit Committee Members

To support the execution of duties and responsibilities of Audit Committee members, during 2022 members of the Audit Committee of PT Bank J Trust Indonesia Tbk. have attended various training programs, workshops, conferences, seminars, and/or competency improvement, among others:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/Konferensi/ Seminar Name of Training/Workshop/Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
BENNY SISWANTO	Ketua Chairman	Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan	OJK Institute	6-Jan-22, Online
		Certification in Audit Committee Practices (CACP)	IKAI	12-Apr-22, Online
		Certification in Audit Committee Practices (CACP)	IKAI	18-Apr-22, Online
		Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
I GDE YADNYA KUSUMA	Anggota Member	Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
		Bank Digitalization; Lessons Learned From Asian Countries	OJK Institute	19-May-22, Online

Realisasi Program Kerja Komite Audit Tahun 2022

Program kerja Komite Audit sepanjang tahun 2022 sebagai berikut:

1. Pelaksanaan audit internal oleh SKAI.
2. Tindak lanjut penyelesaian audit eksternal.
3. Menelaah 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 kepada OJK.
7. Pengembangan dan pelatihan.

Realization of the Work Program of the Audit Committee in 2022

Audit Committee work programs throughout 2022 were:

1. The implementation of internal audit by SKAI.
2. Followed up on completion of external audit.
3. Reviewed the formation of financial report information.
4. Recommended the appointment of Public Accounting Office (KAP) and/or Public Accountant (AP) to audit historical financial report.
5. Evaluated audit implementation by KAP on annual financial report.
6. Monitored reporting to OJK.
7. Held development and training programs.

Realisasi Program Kerja Komite Audit sepanjang tahun 2022 sebagai berikut:

Realization of the Work Program of the Audit Committee in 2022 are as follows:

No.	Realisasi Program Kerja 2022	2022 Work Program Realization
1	Menyusun rekomendasi kepada Dekom tentang rencana audit tahunan SKAI dan alokasi anggaran yang akan disetujui oleh Direktur Utama dan Dekom.	Prepared recommendations to the Board of Commissioners on the SKAI annual audit plan and budget allocation to be approved by the President Director and the Board of Commissioners.
2	Melakukan pertemuan regular dengan SKAI membahas hasil temuan audit.	Held regular meeting with SKAI to discuss audit results.
3	Mengevaluasi Kinerja SKAI dan memastikan SKAI bekerja secara independen.	Evaluated SKAI performance and made sure that SKAI worked independently.
4	Memonitor temuan audit dan rencana penyelesaian audit.	Monitored audit results and audit completion plan.
5	Memonitor pelaksanaan rencana kerja audit tahunan.	Monitored the implementation of annual audit work plan.
6	Memonitor temuan audit OJK dan penyelesaian temuan audit.	Monitored OJK audit results and resolve the findings.
7	Memonitor temuan audit KAP dan penyelesaian temuan audit.	Monitored KAP audit results and resolved the findings.
8	Memonitor penyusunan laporan keuangan publikasi triwulanan yang dimuat dalam surat kabar sesuai dengan POJK yg mengatur.	Monitored the preparation of quarterly financial reports published in newspapers, in accordance with OJK regulations.
9	Memonitor penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) dalam penyusunan laporan keuangan.	Monitored the implementation of Financial Accounting Standard Statements (PSAK) in preparing financial reports.
10	Menyusun rekomendasi kepada Dekom mengenai penunjukan KAP dan AP yang akan melakukan kegiatan audit atas laporan keuangan.	Prepared recommendations to the Board of Commissioners on the appointment of KAP and AP, who will audit the financial reports.
11	Menyampaikan rekomendasi penunjukan KAP dan AP kepada OJK dalam waktu paling lama 10 hari kerja setelah penunjukan melalui satuan kerja operasional.	Submitted recommendation on the appointment of KAP and AP to OJK within 10 working days after the appointment through operational work unit.
12	Mengevaluasi atas pelaksanaan audit KAP dan/atau AP atas laporan keuangan tahunan berdasarkan: a. Kesesuaian pelaksanaan audit oleh KAP dan/atau AP dengan standar audit yang berlaku. b. Kecukupan waktu pekerjaan di lapangan. c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik. d. Rekomendasi perbaikan yang diberikan.	Evaluated audit implementation by KAP and/or AP on annual financial report based on: a. The conformity of audit implementation by KAP and/or AP with the applicable auditing standards. b. Sufficient time for working in the field. c. Assessment on the scope of services provided and the adequacy of sampling. d. Recommended improvements
13	Menyampaikan hasil evaluasi pelaksanaan audit KAP dan/atau AP kepada satuan kerja terkait untuk dilaporkan kepada OJK dalam waktu 6 bulan setelah tahun buku berakhir melalui satuan kerja operasional.	Submitted evaluation results from KAP and/or AP audit implementation to relevant work units to be reported to the OJK within 6 months after the fiscal year ends through the operational work unit.
14	Melaporkan pelaksanaan dan pokok-pokok hasil audit secara semesteran yaitu tanggal 31 Juli dan 31 Januari secara luring.	Reported the implementation and main points of audit results on a semi-annual basis on July 31 and January 31 offline.
15	Melaporkan hasil pengkajian dan revisi piagam kerja Komite Audit dalam rapat Dekom.	Reported review results and revision of the Audit Committee charter in the Board of Commissioners' meeting.
16	Memberikan rekomendasi kepada Dewan Komisaris terkait kandidat Kepala SKAI	Provided recommendations to the Board of Commissioners regarding candidates for the Head of SKAI
17	Mengikuti training/pelatihan terkait dengan pelaksanaan tugas Komite.	Participated in training related to the implementation of Committee duties.

Rencana Kerja Komite Audit Tahun 2023

Pada 2023, Komite Audit telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Pelaksanaan audit internal oleh SKAI.
2. Tindak lanjut penyelesaian temuan audit eksternal.
3. Menelaah penyusunan informasi laporan keuangan.
4. Rekomendasi penunjukan Kantor Akuntan Publik (KAP) dan/atau Akuntan Publik (AP)

Audit Committee Work Plan 2023

In 2023, the Audit Committee has set up a work plan with strategic priorities as follows:

1. Implementation of Internal audits by SKAI.
2. Follow up the settlement of external audit findings.
3. Review of Financial Statement information.
4. Recommendations for the appointment of a Public Accounting Firm (KAP) and/or a Public

untuk melakukan audit laporan keuangan historis.

5. Mengevaluasi pelaksanaan audit KAP atas laporan keuangan tahunan.
6. Memonitor pelaporan ke OJK.
7. 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 2022 cukup baik dan memadai.

Beberapa hal yang masih perlu mendapat perhatian:

- a. Peningkatan pemantauan penyelesaian temuan audit untuk menghindari *overdue*.
- b. Peningkatan independensi dan kemampuan menggali akar permasalahan dari hasil temuan audit.
- c. Direkomendasikan agar aspek-aspek positif yang didapat dari hasil kegiatan audit perlu dicantumkan dalam laporan audit sebagai apresiasi kepada *auditee*, seperti kepatuhan pada ketentuan dan implementasi pengendalian internal yang sudah baik.

Audit eksternal dalam melakukan penilaian terhadap kewajaran penyusunan laporan keuangan historis tahun 2022 yang dilakukan oleh Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahyo & Rekan (KNMTR) yang merupakan anggota dari *Crowe Horwath International* telah berjalan dengan baik sesuai dengan surat perjanjian (*engagement letter*) No.KNMT&R-DIIb/EL-0053/09/2022/RUW tanggal 12 September 2022 serta Surat Pernyataan dari KAP bahwa AP dan KAP serta jajarannya independen terhadap Bank dengan opini audit tanpa modifikasi. Evaluasi pelaksanaan audit eksternal didasarkan pada kesesuaian terhadap standar audit yang berlaku, kecukupan waktu pekerjaan lapangan, pengkajian cakupan jasa yang diberikan dan kecukupan uji petik dan rekomendasi perbaikan yang disampaikan.

Accountant (AP) to audit historical financial statements.

5. Evaluation of KAP audit implementation on annual financial reports.
6. Monitoring of reporting to OJK.
7. Development and training.

Audit Committee Evaluation

The Audit Committee regularly (every semester) evaluates the effectiveness and scope of internal audit implementation in assessing the adequacy of internal control process, effectiveness of external audit and supervising bank compliance to existing laws and regulations.

Based on evaluation results of the Audit Committee, it is concluded that SKAI's performance in 2022 is quite good and adequate.

Several things that still need attention:

- a. Improve monitoring in resolving audit findings to avoid *overdue*.
- b. Increase independence and the ability to get to the root of the problem from audit findings.
- c. It is recommended that the positive aspects obtained from audit results need to be included in the audit report as an appreciation to the *auditee*, such as compliance with provisions and good implementation of internal control.

External audit to evaluate the fairness of historical financial statements in 2022 performed by Public Accountant Office (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahyo & Rekan (KNMTR) which is member of *Crowe Horwath International*, has gone well according to the engagement letter No.KNMT&R-DIIb/EL-0053/09/2022/RUW on 12 September 2022 as well as Statement Letter from KAP saying that AP, KAP, and their staff are independent of the Bank with unmodified opinion. The evaluation of external audit implementation was based on the conformity with the applicable audit standards, the adequacy of time for field work, review on scope of services provided and adequate sampling test, as well as submitted recommendations for improvement.

Kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku telah berjalan dengan baik dengan tidak ditemukan pelanggaran ketentuan seperti antara lain dalam laporan Batas Maksimum Pemberian Kredit (BMPK), laporan Posisi Devisa Netto (PDN) dan penyampaian laporan keuangan yang telah diaudit.

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 efektifitas 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 pemasalahan yang dapat mengganggu efektifitas 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

The Bank's compliance to existing laws and regulations went accordingly with no violations such as in the report of Legal Lending Limit (LLL), report of Net Open Position (NOP) and submission of audited financial statements.

Statement of the Audit Committee on the Effectiveness/Adequacy of the Internal Control System

The Internal control system implemented by PT Bank JTrust Indonesia Tbk is 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, which is monitored by the Board of Commissioners through the Audit Committee, such as by playing an active role in ensuring that there have been improvements in every internal and external audit finding and problems that can interfere with the effectiveness of the Internal Control System.

Statement of the Audit Committee on the Adequacy of the Risk Management System

The risk management system implemented by PT Bank JTrust Indonesia Tbk is sufficient to manage risk in each of the Bank's activity, 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 monitoring function by the Board of Commissioners is always carried out effectively through the Risk Oversight Committee to support the improvement and refinement of the four pillars of the risk management system.

The Bank continues to strengthen its policies and standard operating procedures periodically, so that they remain relevant to the current operational environment, as well as improve risk management along with its assessment analysis tools, especially

analisis asesmennya utamanya risiko kredit, pasar, likuiditas, operasional, kepatuhan, strategik, 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.

risks to credit, market, liquidity, operational, compliance, strategic, legal, reputation, and/or others, while monitoring global and domestic economic developments that may affect its operations and business.

The business continuity plan and management based on risk profile are continuously refined to respond to changes in the environment 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				Type of Remuneration and Other Facilities
	2021		2022		
	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	2.417	3	2.271	Remuneration (salary, routine allowance, tantiem, 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	171	1	170	Can be owned
Tidak dapat dimiliki					Cannot be owned
Total	3	2.588	3	2.441	Total

* Termasuk remunerasi anggota Komite yang telah berakhir masa jabatannya sebagai anggota Komite.

* Including the remuneration of Committee members whose term of office as a Committee member has ended.

Remunerasi per Orang	Jumlah Anggota Komite Audit		Remuneration per Person
	Total Audit Committee Members		
	2021	2022	
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

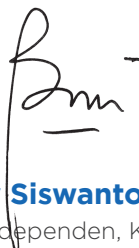
Remunerasi yang Bersifat Variabel bagi Anggota Komite Audit

Variable Remuneration for Members of the Audit Committee

Jenis Remunerasi dan Fasilitas Lain Type of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Audit Amount Received in 1 Year by Audit Committee Members			
	2021		2022	
	Orang Person	Rp (Juta) Rp (Million)	Orang Person	Rp (Juta) Rp (Million)
Total	Nihil	Nihil	Nihil	Nihil

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).

None of the members of the Audit Committee of J Trust Bank received any variable remuneration (shares or bonuses both performance based or non-performance based, as well as share options).



Benny Siswanto

Komisaris Independen, Ketua
Independent Commissioner, Chairman



I Gde Yadnya Kusuma

Pihak Independen, Anggota
Independent Party, Member



Bambang Setyoko

Pihak Independen, Anggota/Sekretaris
Independent Party, Member/Secretary

KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko merupakan komite yang dibentuk untuk membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan melakukan evaluasi atas penerapan kebijakan manajemen risiko oleh Bank yang antara lain mencakup mengkaji kesesuaiannya dengan regulasi yang ada, mengevaluasi konsistensi pelaksanaan kebijakan tersebut, dan melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko ("KMR") dan Satuan Kerja Manajemen Risiko ("SKMR") guna memberikan rekomendasi kepada Dewan Komisaris.

Dasar Hukum

Pembentukan Komite Pemantau Risiko berdasarkan Peraturan-peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.

Piagam Komite Pemantau Risiko

Komite Pemantau Risiko memiliki suatu Pedoman Kerja berupa Piagam Komite Pemantau Risiko yang mengatur:

- I. Tugas, tanggung jawab dan kewenangan;
- II. Komposisi, struktur dan persyaratan keanggotaan;
- III. Tatacara dan prosedur kerja;
- IV. Waktu kerja;
- V. Mekanisme pengambilan keputusan rapat;
- VI. Pelaksanaan rapat dan pelaporan;
- VII. Masa tugas dan honorarium

Piagam Komite Pemantau Risiko ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Pemantau Risiko dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku. Piagam Komite Pemantau Risiko terakhir dikaji dan dimutakhirkan di bulan Mei 2022.

Jumlah, Susunan dan Komposisi Keanggotaan Komite Pemantau Risiko

Anggota Komite Pemantau Risiko diangkat oleh Direksi melalui Surat Keputusan Direksi tanggal 2 Februari 2022 dan berdasarkan rekomendasi

RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee is a committee established to assist the Board of Commissioners to fulfil its duties and responsibilities by evaluating the implementation of the Bank's risk management policy which includes reviewing compliance with existing regulations, evaluating the consistency of the implementation of the policy, and monitoring and evaluating the implementation of the Risk Management Committee ("KMR") and the Risk Management Business Unit ("SKMR") to provide recommendations to the Board of Commissioners.

Legal Basis

The establishment of the Risk Oversight Committee refers to the following regulations:

1. Regulation of the Financial Services Authority No.55/POJK.03/2016 dated 7 December 2016 on the Implementation of Good Corporate Governance for Commercial Banks.
2. Circular Letter of the Financial Services Authority No.13/SEOJK.03/2017 dated 17 March 2017 on the Implementation of Good Corporate Governance for Commercial Banks.

Risk Oversight Committee Charter

The Risk Oversight Committee has Work Guidelines in the form of Risk Oversight Committee Charter, which regulates:

- I. Duties, responsibilities and authorities;
- II. Organizational composition, structure, and membership requirements;
- III. Etiquette and work procedures.
- IV. Working hours;
- V. Decision-making mechanism on meetings
- VI. Implementation of meetings and reporting
- VII. Term of duty and honorarium.

The Risk Oversight Committee Charter will be reviewed and updated periodically by the Board of Commissioners so the Risk Oversight Committee function can be performed at an optimal level in accordance with prevailing laws and regulations. The Risk Oversight Committee Charter was last reviewed and updated in May 2022.

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 2 February

Komite Nominasi dan Remunerasi tanggal 26 Januari 2022 yang diperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkulasi Dewan Komisaris tanggal 27 Januari 2022, maka jumlah, susunan dan komposisi keanggotaan Komite Pemantau Risiko menjadi sebagai berikut:

2022 and based on the recommendation of the Nomination and Remuneration Committee dated 26 January 2022, which was approved by the Board of Commissioners through the Circular Decision of the Board of Commissioners dated 27 January 2022. The following is the number, structure, and composition of membership of the Risk Oversight Committee:

No	Nama Name	Jabatan di Bank Position in the Bank	Jabatan di Komite Position in Committee	Periode Jabatan Office Term	Rangkap Jabatan di Komite Lain Concurrent Position in Other Committees
1	Iwan Nataliputra	Komisaris Independen Independent Commissioner	Ketua /Anggota Chairman/ Member	2 Februari 2022-sekarang 2 February 2022- Present	<ul style="list-style-type: none"> • 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"> • Ketua Komite Audit • Ketua Komite Nominasi dan Remunerasi • Chairman of the Audit Committee • Chairman of the Nomination and Remuneration Committee
3	Nobiru Adachi	Komisaris Utama President Commissioner	Anggota Member	10 Maret 2021-sekarang 10 March 2021- Present	-
4	Nobuiku Chiba	Komisaris Commissioner	Anggota Member	3 Juli 2020-sekarang 3 July 2020- Present	<ul style="list-style-type: none"> • Anggota Komite Nominasi dan Remunerasi • Member of the Nomination and Remuneration Committee
5	Bambang Setyoko	Pihak Independen Independent Party	Anggota Member	1 Januari 2020-sekarang 1 January 2020- Present	<ul style="list-style-type: none"> • Anggota/Sekretaris Komite Audit • Member/Secretary of the Audit Committee
6	I Gde Yadnya Kusuma	Pihak Independen Independent Party	Sekretaris/ Anggota Secretary/ Member	10 Maret 2021-sekarang 10 March 2021- Present	<ul style="list-style-type: none"> • Anggota Komite Audit • Member of the Audit Committee

Sebagaimana dinyatakan di atas, hingga 31 Desember 2022 Komite Pemantau Risiko diketuai oleh seorang Komisaris Independen dengan anggotanya terdiri dari:

- 1 (satu) orang Komisaris Utama
- 1 (satu) orang Komisaris
- 2 (dua) orang Komisaris Independen (termasuk sebagai ketua)
- 1 (satu) orang Pihak Independen yang ahli di bidang manajemen risiko
- 1 (satu) orang Pihak Independen yang ahli di bidang perbankan

Sepanjang tahun 2022, 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.

As stated above, as of 31 December 2022, the Risk Oversight Committee is chaired by an Independent Commissioner with members consisting of:

- 1 (one) President Commissioner
- 1 (one) Commissioners
- 2 (two) Independent Commissioners (Including as chairman)
- 1 (one) Independent Party who is an expert in risk management
- 1 (one) Independent Party who is an expert in banking

Throughout 2022, 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.

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

Anggota Komite Pemantau Risiko memiliki sertifikasi profesi berupa sertifikasi manajemen risiko level 1-4 dari BSMR dan LSPP, Sharia Baking 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 (menjabat sebagai Ketua sejak tanggal 2 Februari 2022)**
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **Nobiru Adachi, Anggota Komite Pemantau Risiko**
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **Nobuiku Chiba, Anggota Komite Pemantau Risiko**
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **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.

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.

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.

Members of the Risk Oversight Committee have professional certification in the form of risk management certification level 1-4 from BSMR and LSPP, Sharia Baking 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 (served as the Chairman since 2 February 2022).**
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Nobiru Adachi, Member of Risk Oversight Committee.**
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Nobuiku Chiba, Member of Risk Oversight Committee.**
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **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, Anggota merangkap Sekretaris Komite Pemantau Risiko**

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

Independensi Anggota Komite Pemantau Risiko

Selama tahun 2022, 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.

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 pertanggung jawaban Direksi kepada Dewan Komisaris atas pelaksanaan Kebijakan Manajemen Risiko.

• **I Gde Yadnya Kusuma, Member of Risk Oversight Committee**

The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.

The Independence of Risk Oversight Committee Members

Throughout 2022, all members of the Risk Oversight Committee have fulfilled the following independence requirements:

- All independent members of the Risk Oversight Committee have no financial relationship, management relationship, share ownership, and/or family relationships with members of the Board of Commissioners, Board of 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 that have relationship with the Bank which may affect the ability to act independently.
- They have no affiliated relationship with J Trust Bank, Board of Commissioners, Board of Directors or Major Shareholder of J Trust Bank.
- Has no direct or indirect business relations to the business activities of J Trust Bank.

Duties and Responsibilities of Risk Oversight Committee

The Risk Oversight Committee has the duty to provide independent professional opinion to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners, assisting the Board of Commissioners for its monitoring responsibilities, including identifying issues requiring the attention of the Board of Commissioners, and supporting other tasks related to the duties of the Board of Commissioners, among others:

1. Evaluate the risk management policy proposed by the Board of Directors to obtain approval from the Board of Commissioners.
2. Evaluate the accountability of the Board of Directors to the Board of Commissioners for the implementation of the Risk Management Policy.

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 indentifikasi, 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 Strategik.
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.

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.

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 division.
5. Review the Bank's compliance with laws and regulations in risk management and other legislation relating to bank activities.
6. Provide input and recommendation to the Board of Commissioners to advise the Board of Directors on information and/or events identified as potentially or risk-bearing.
7. Conduct review and research deemed necessary for the implementation of the functions of the Board of Directors in organizing risk management.
8. Evaluate and decide on the proposal from the Board of Directors relating to transactions that require the approval of the Board of Commissioners.
9. Monitor and evaluate the adequacy of 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 sound risk management and control.

Policy and Meeting 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 1 (one) month.
3. Meetings of the Risk Oversight Committee with the Board of Commissioners are held as needed.

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 dan 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 (MoM)* 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 2022, Komite Pemantau Risiko telah menyelenggarakan 50 kali rapat berupa rapat rutin dan rapat teknis, dengan melibatkan Satuan Kerja Manajemen Risiko, juga unit kerja lainnya yang terkait (jika dipandang perlu), seperti Kepatuhan, dan lain-lain.

Frekuensi kehadiran dan tingkat kehadiran **rapat rutin** setiap anggota Komite Pemantau Risiko sebagai berikut:

Nama Name	Periode Jabatan Terms of Periode	Jumlah Rapat Komite Pemantau Risiko Number of Risk Oversight Committee	Frekuensi Kehadiran Total Total Attendance	Tingkat Kehadiran Attendance
Iwan Nataliputra (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	2 Februari - 31 Desember 2022 2 February- 31 December 2022	12	12	100%
Nobiru Adachi (Komisaris Utama, Anggota) (President Commissioner, Member)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	12	5	42%
Nobuiku Chiba (Komisaris, Anggota) (Commissioner, Member)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	12	5	42%

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 appointed to lead the meeting when the position of Chairman of Risk Oversight Committee is absent.
5. Risk Oversight Committee Meetings are always attended by more than 51% of the Risk Oversight Committee members, who consist of Commissioners, Independent Commissioners, and independent parties.
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. The results of the Risk Oversight Committee meetings shall be set forth 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 such dissent.

Throughout 2022, the Risk Oversight Committee has conducted 50 meetings (regular and technical), involving Risk Management Work Unit, as well as other related work units (if deemed necessary), such as Compliance, and others.

The frequency of attendance and level of attendance at **regular meeting** of each member of the Risk Oversight Committee are as follows:

Nama Name	Periode Jabatan Terms of Period	Jumlah Rapat Komite Pemantau Risiko Number of Risk Oversight Committee	Frekuensi Kehadiran Total Attendance	Tingkat Kehadiran Attendance
Benny Siswanto (Komisaris Independen, Anggota) (Independent Commissioner, Member)	2 Februari - 31 Desember 2022 2 February- 31 December 2022	12	12	100%
Bambang Setyoko (Pihak Independen, Anggota) (Independent Party, Member)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	12	12	100%
I Gde Yadnya Kusuma (Pihak Independen, Anggota/ Sekretaris) (Independent Party, Member/ Secretary)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	12	12	100%

Frekuensi kehadiran dan tingkat kehadiran **rapat teknis** setiap anggota Komite Pemantau Risiko sebagai berikut:

The frequency of attendance and level of attendance at the **technical meeting** of each member of the Risk Oversight Committee is as follows:

Nama Name	Periode Jabatan Terms of Period	Jumlah Rapat Komite Pemantau Risiko Number of Risk Oversight Committee	Frekuensi Kehadiran Total Attendance	Tingkat Kehadiran Attendance
Iwan Nataliputra (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	2 Februari 2022- 31 Desember 2022 2 February - 31 December 2022	38	38	100%
Nobiru Adachi (Komisaris Utama, Anggota) (President Commissioner, Member)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	0	0	-
Nobuiku Chiba (Komisaris, Anggota) (Commissioner, Member)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	0	0	-
Benny Siswanto (Komisaris Independen, Anggota) (Independent Commissioner, Member)	2 Februari - 31 Desember 2022 2 February - 31 December 2022	38	38	100%
Bambang Setyoko (Pihak Independen, Anggota) (Independent Party, Member)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	38	38	100%
I Gde Yadnya Kusuma (Pihak Independen, Anggota/ Sekretaris) (Independent Party, Member/ Secretary)	1 Januari - 31 Desember 2022 1 January- 31 December 2022	38	38	100%

Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Pemantau Risiko

Untuk menunjang pelaksanaan tugas dan tanggung jawab anggota Komite Pemantau Risiko, selama tahun 2022 anggota Pihak Independen Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pendidikan/pelatihan, *workshop*, konferensi, seminar, dan/atau peningkatan kompetensi antara lain:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/Konferensi/Seminar Name of Training/Workshop/Conference/Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Iwan Nataliputra	Ketua Chairman	Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
I Gde Yadnya Kusuma	Anggota/Sekretaris Member/Secretary	Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
		Bank Digitalization; Lessons Learned From Asian Countries	OJK Institute	19-May-22, Online
Benny Siswanto	Anggota Member	Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan	OJK Institute	6-Jan-22, Online
		Certification in Audit Committee Practices (CACP)	IKAI	12-Apr-22, Online
		Certification in Audit Committee Practices (CACP)	IKAI	18-Apr-22, Online
		Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online

Realisasi Program Kerja Komite Pemantau Risiko Tahun 2022

Program kerja Komite Pemantau Risiko sepanjang tahun 2022 sebagai berikut:

- Mereview profil risiko Bank yang disusun setiap triwulan sebelum disampaikan kepada OJK, dengan rincian realisasi sebagai berikut:
 - Profil Risiko Bank Triwulan 4 Tahun 2021 pada tanggal 20 Januari 2022.
 - Profil Risiko Bank Triwulan 1 Tahun 2022 pada tanggal 14 April 2022
 - Profil Risiko Bank Triwulan 2 Tahun 2022 pada tanggal 24 Agustus 2022
 - Profil Risiko Bank Triwulan 3 Tahun 2022 pada tanggal 26 Oktober 2022
- Mereview Tingkat Kesehatan Bank yang disusun setiap semester sebelum disampaikan kepada OJK, dengan rincian realisasi sebagai berikut:
 - Tingkat Kesehatan Bank Semester 2 Tahun 2021 pada tanggal 20 Januari 2022.
 - Tingkat Kesehatan Bank Semester 1 Tahun 2022 pada tanggal 26 Oktober 2022.
- Mereview dan evaluasi kebijakan manajemen risiko, kebijakan perkreditan, kebijakan pendanaan, penyusunan *dashboard* profil risiko, modal dan lain-lain serta implementasinya, melalui pelaksanaan rapat sebagai berikut:

Training and/or Competency Improvement of Risk Oversight Committee Members

To support the implementation of duties and responsibilities of Risk Oversight Committee members, during 2022 members of Risk Oversight Committee of PT Bank J Trust Indonesia Tbk. have attended various education/training programs, workshops, conferences, seminars, among others:

Realization of the Work Program of the Risk Oversight Committee in 2022

The work programs of the Risk Oversight Committee in 2022 were:

- Review the Bank's risk profile, which was compiled every quarter before submitting it to the OJK with the following details:
 - The Bank's Risk Profile for the Fourth Quarter of 2021 on 20 January 2022.
 - The Bank's Risk Profile for the First Quarter of 2022 on 14 April 2022.
 - The Bank's Risk Profile for the Second Quarter of 2022 on 24 August 2022.
 - The Bank's Risk Profile for the Third Quarter of 2022 on 26 October 2022.
- Review the Bank's Soundness Level, which was prepared every semester before submitting it to the OJK with the following details:
 - The Bank's Soundness Level in the Second Half of 2021 on 20 January 2022.
 - The Bank's Soundness Level in the First Half of 2022 on 26 October 2022.
- Review and evaluate risk management policies, credit policies, funding policies, preparation of risk profile dashboards, capital and others, as well as their implementation, by conducting the following meetings:

- | | |
|---|---|
| <p>3.1. Pembahasan penetapan risk appetite dan risk tolerance, pada tanggal 27 Januari 2022.</p> <p>3.2. Risk Management Frame Work, pada tanggal 2 Februari 2022.</p> <p>3.3. Tugas dan tanggung jawab Direktorat dan Divisi Credit Risk & Management All Delinquencies, pada tanggal 9 Februari 2022.</p> <p>3.4. Tugas dan tanggung jawab Direktorat dan Divisi Kepatuhan, pada tanggal 10 Februari 2022 dan 21 September 2022.</p> <p>3.5. Risk Management update posisi Januari 2022, pada tanggal 16 Februari 2022.</p> <p>3.6. Pembahasan legal risk, pada tanggal 16 Februari 2022 dan 21 September 2022.</p> <p>3.7. Credit Rating System, pada tanggal 24 Februari 2022 dan 24 Agustus 2022.</p> <p>3.8. Pembahasan strategic risk, pada tanggal 10 Maret 2022.</p> <p>3.9. Risk Management update posisi Februari 2022, pada tanggal 17 Maret 2022.</p> <p>3.10. Pembahasan budaya risiko, pada tanggal 17 Maret 2022.</p> <p>3.11. Pembahasan risiko reputasi, pada tanggal 17 Maret 2022.</p> <p>3.12. Pembahasan IT, pada tanggal 23 Maret 2022.</p> <p>3.13. Loan recovery, pada tanggal 6 April 2022.</p> <p>3.14. New booking loan, pada tanggal 13 April 2022.</p> <p>3.15. Pembahasan liquidity risk, pada tanggal 13 April 2022.</p> <p>3.16. Pembahasan <i>operational risk</i>, pada tanggal 14 April 2022.</p> <p>3.17. Parameter risk profile, pada tanggal 20 April 2022 dan 15 Juni 2022.</p> <p>3.18. Pembahasan risk profile berdasarkan penilaian OJK, pada tanggal 12 Mei 2022.</p> <p>3.19. Credit stress test, pada tanggal 2 Juni 2022 dan 7 September 2022.</p> <p>3.20. Risk Management up date posisi April 2022, pada tanggal 2 Juni 2022.</p> <p>3.21. Konsentrasi DPK, pada tanggal 8 Juni 2022.</p> <p>3.22. ICAAP, pada tanggal 15 Juni 2022.</p> <p>3.23. Monitor action item rapat KPR, tanggal 29 Juni 2022, 6 Juli 2022, dan 13 Juli 2022.</p> <p>3.24. Dashboard profil risiko, pada tanggal 6 Juli 2022, 10 Agustus 2022, 9 November 2022, 16 November 2022, dan 14 Desember 2022.</p> | <p>3.1. Discussion on determining risk appetite and risk tolerance, on 27 January 2022.</p> <p>3.2. Risk Management Frame Work, on 2 February 2022.</p> <p>3.3. Duties and responsibilities of Directorate and Division of Credit Risk & Management All Delinquencies, on 9 February 2022.</p> <p>3.4. Duties and responsibilities of the Directorate and Division of Compliance, on 10 February 2022 and 21 September 2022.</p> <p>3.5. Risk Management updates as of January 2022, on 16 February 2022.</p> <p>3.6. Discussion on legal risk, on 16 February 2022 and 21 September 2022.</p> <p>3.7. Credit Rating System, on 24 February 2022 and 24 August 2022.</p> <p>3.8. Discussion on strategic risk, on 10 March 2022.</p> <p>3.9. Risk Management updates as of February 2022, on 17 March 2022.</p> <p>3.10. Discussion on risk culture, on 17 March 2022.</p> <p>3.11. Discussion on reputation risk, on 17 March 2022.</p> <p>3.12. IT discussion, on 23 March 2022.</p> <p>3.13. Loan recovery, on 6 April 2022.</p> <p>3.14. New booking loan, on 13 April 2022.</p> <p>3.15. Discussion on liquidity risk, on 13 April 2022.</p> <p>3.16. Discussion on operational risk, on 14 April 2022.</p> <p>3.17. Parameter of risk profile, on April 20, 2022 and 15 June 2022.</p> <p>3.18. Discussion of risk profile based on OJK assessment, on 12 May 2022</p> <p>3.19. Credit stress test, on 2 June 2022 and 7 September 2022.</p> <p>3.20. Risk Management update as of April 2022, on 2 June 2022.</p> <p>3.21. Third-party Funds concentration, on 8 June 2022.</p> <p>3.22. ICAAP, on 15 June 2022.</p> <p>3.23. The action items monitoring of the KPR meeting, 29 June 2022, 6 July 2022 and 13 July 2022.</p> <p>3.24. Risk profile dashboard, on 6 July 2022, 10 August 2022, 9 November 2022, 16 November 2022 and 14 December 2022.</p> |
|---|---|

- 3.25. Funding dan likuiditas, pada tanggal 3 Agustus 2022 dan 26 Oktober 2022.
- 3.26. Risk Management up date posisi Juli 2022, pada tanggal 24 Agustus 2022.
- 3.27. Usul perbaikan profil risiko, pada tanggal 14 September 2022.
- 3.28. Proyeksi tambahan modal untuk tahun 2022, pada tanggal 28 September 2022.
- 3.29. Program journey to win, pada tanggal 5 Oktober 2022.
- 3.30. Tugas call center dan customer care, pada tanggal 12 Oktober 2022.
- 3.31. Monitoring perkembangan penyelesaian New Core Banking System, pada tanggal 16 November 2022 dan 23 November 2022.
- 3.32. Review kredit dan CKPN, pada tanggal 7 Desember 2022.
- 3.33. Review IT, pada tanggal 7 Desember 2022.
- 3.34. Review Compliance dan Finance, pada tanggal 7 Desember 2022.

Rencana Kerja Komite Pemantau Risiko Tahun 2023

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 2023 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.

- 3.25. Funding and liquidity, on 3 August 2022 and 26 October 2022.
- 3.26. Risk Management update as of July 2022, on 24 August 2022.
- 3.27. Proposed improvement of risk profile, on 14 September 2022.
- 3.28. Estimates of additional capital for 2022, on 28 September 2022.
- 3.29. Journey to win program, on 5 October 2022
- 3.30. Call center and customer care duties, on 12 October 2022.
- 3.31. Monitoring the progress of the completion of the New Core Banking System, on 16 November 2022 and 23 November 2022.
- 3.32. Credit review and CKPN, on 7 December 2022.
- 3.33. IT Review, on 7 December 2022.
- 3.34. Compliance and Finance Review, on 7 December 2022.

Risk Oversight Committee Work Plan 2023

The Risk Oversight Committee is committed to carrying out its duties and responsibilities, namely to support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners related to risk management. The work plan of the Risk Oversight Committee in 2023 is as follows:

1. Monitoring the Bank's risk profile report which is carried out every quarter
2. Monitoring the Risk-Based Bank Rating (RBBR) report every semester
3. Monitoring the implementation of GCG every semester
4. Monitoring the implementation of Anti-Money Laundering (AML) and Prevention of the Financing of Terrorism (PFT) carried out at least once a year
5. Monitoring the implementation of the Bank's follow-up on significant OJK findings related to credit policies and their implementation that affect the RBBR, which is carried out once 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.



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Remunerasi Anggota Komite Pemantau Risiko Paket Remunerasi dan fasilitas lain yang diterima

Remuneration of Risk Oversight Committee Members Remuneration Packages and other facilities

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Pemantau Risiko The Amount Received in 1 Year by Members of the Risk Oversight Committee			
	2021		2022	
	Orang Person	Rp (Juta) Rp (Million)	Orang Person	Rp (Juta) Rp (Million)
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non-natura) Remuneration (salary, routine allowance, tantiem, and other facilities in the form of non-kind)	5	4.226	6	5.808
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan lain lain) yang: Other facilities in kind (housing, transportation, health insurance, etc.)				
a. Dapat dimiliki a. Can be owned	1	171	2	339
b. Tidak dapat dimiliki b. Can't be owned	-	-	-	-
Total	5	4.397	6	6.147

* 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 Remuneration per Person	Jumlah Anggota Komite Pemantau Risiko Number of Members of the Risk Oversight Committee	
	2021	2022
Di atas Rp5 miliar Above Rp 5 billion	-	-
Di atas Rp2 miliar s/d Rp5 miliar Above Rp2 billion to Rp5 billion	-	1
Di atas Rp1 miliar s/d Rp2 miliar Above Rp1 billion to Rp2 billion	2	2
Di atas Rp500 juta s/d Rp1 miliar Above Rp500 million to Rp1 billion	-	-
Rp500 juta ke bawah Rp500 million and below	2	2

Remunerasi yang Bersifat Variabel bagi Anggota Komite Pemantau Risiko

Variable Remuneration for Risk Oversight Committee Members

Remunerasi yang Bersifat Variabel 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			
	2021		2022	
	Orang Person	Rp (Juta) Rp (Million)	Orang Person	Rp (Juta) Rp (Million)
Total	Nihil	Nihil	Nihil	Nihil

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).

None of the members of the Risk Oversight Committee of J Trust Bank received any variable remuneration (shares or bonuses both performance based or non-performance based, as well as share options).



Iwan Nataliputra

Komisaris Independen, Ketua
Independent Commissioner, Chairman



Nobiru Adachi

Komisaris Utama, Anggota
President Commissioner, Member



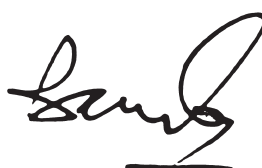
Nobuiku Chiba

Komisaris, Anggota
Commissioner, Member



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. 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.

NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee was created to assist the Board of Commissioners in supervising the nomination and remuneration policies of members of the Board of Directors and members of the Board of Commissioners. In addition, the purpose of establishing the Committee is also to ensure the following:

- a. Ensure compliance with the requirements from the Bank's supervisory authority, the Minister of Manpower, other Regulations as well as matters specified in the General Meeting of Shareholders ("GMS").
- b. Ensure the implementation of governance duties of the Board of Commissioners and meet the requirements stipulated by the Bank's supervisory authority.

Legal Basis

The establishment of the Nomination and Remuneration Committee refers to the following regulations:

- Regulation of the Financial Services Authority No. 55/POJK.03/2016 dated 7 December 2016 on the Implementation of Good Corporate Governance for Commercial Banks.
- Circular Letter of the Financial Services Authority No.13/SEOJK.03/2017 dated 17 March 2017 on the Implementation of Good Corporate Governance for Commercial Banks.
- Regulation of the Financial Services Authority No. 45/POJK.03/2015 dated 23 December 2015 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
- Circular Letter of the Financial Services Authority No. 40/SEOJK.03/2016 dated 26 September 2016 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
- Regulation of the Financial Services Authority No. 34/POJK.04/2014 dated 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.

Piagam Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki suatu Pedoman Kerja berupa Piagam Komite Nominasi dan Remunerasi yang mengatur mengenai:

- I. Tugas, tanggung jawab dan kewenangan;
- II. Komposisi dan struktur organisasi;
- III. Persyaratan keanggotaan;
- IV. Tata cara, prosedur kerja, dan waktu kerja;
- V. Pelaksanaan rapat dan pelaporan;
- VI. Masa tugas dan honorarium.

Piagam Komite Nominasi dan Remunerasi ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Nominasi dan Remunerasi dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku.

Jumlah, Susunan, dan Komposisi Keanggotaan Komite Nominasi dan Remunerasi

1. Komite dibentuk untuk mendukung pelaksanaan tugas dan fungsi Dewan Komisaris terkait dengan nominasi dan remunerasi anggota Direksi dan anggota Dewan Komisaris. Komite bertanggung jawab kepada Dewan Komisaris dan dalam menjalankan tugasnya, Komite harus bertindak secara independen.
2. Anggota Komite diangkat dan diberhentikan berdasarkan keputusan Rapat Dewan Komisaris dan diformalkan dengan surat keputusan Direksi.
3. Komite diketuai oleh seorang Komisaris Independen dan salah satu anggota Komite ditunjuk sebagai Sekretaris Komite.
4. Anggota Komite terdiri dari 4 (empat) anggota, yaitu:
 - a. 2 (dua) Komisaris Independen di mana 1 (satu) Komisaris Independen merangkap sebagai Ketua;
 - b. 1(satu) orang Komisaris; dan,
 - c. 1(satu) pejabat eksekutif yang membawahi 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:

Nomination and Remuneration Committee Charter

The Nomination and Remuneration Committee maintains a Nomination and Remuneration Committee Charter which governs matters relating to:

- I. Duties, responsibilities and authorities;
- II. Organizational composition and structure;
- III. Membership requirements;
- IV. Etiquette, work procedures, and working hours;
- V. Implementation of meetings and reporting;
- VI. Term of duty and honorarium.

The Nomination and Remuneration Committee Charter will be reviewed periodically by the Board of Commissioners in order that the Nomination and Remuneration Committee functions can be performed at an optimal level in accordance with prevailing laws and regulations.

Number, Structure, and Composition of Nomination and Remuneration Committee Membership

1. The committee is created to support the implementation of duties and functions of the Board of Commissioners on nomination and remuneration of members of the Board of Directors and the Board of Commissioners. In carrying out its duties, the Committee must be independent.
2. Committee members are appointed and dismissed based on the Board of Commissioners' meeting resolution and formalized by a decision letter of the Board of Directors.
3. The Committee is chaired by an Independent Commissioner and one of the Committee members is appointed as Committee Secretary.
4. Members of the Committee must at least consist of 3 (three) members, namely:
 - a. 2 (two) Independent Commissioner who (1) 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:



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- 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.
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 28 September 2022 yang disetujui dengan Keputusan Sirkulasi Dewan Komisaris tanggal 29 September 2022, dan Surat Keputusan Direksi tertanggal 30 September 2022, maka struktur dan keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

No	Nama Name	Jabatan di Bank Position at Bank	Jabatan di Komite Position at 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	<i>EVP HC & Corporate Secretary</i>	Sekretaris/Anggota Secretary/Member

Setiap Komisaris yang menjadi Ketua dan anggota Komite Nominasi dan Remunerasi telah efektif dinyatakan lulus uji kelayakan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud di atas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

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.

- a. Has no affiliation with J Trust Bank, members of the Board of Directors, members of the Board of Commissioners or major shareholders of J Trust Bank;
 - b. Has experience related to nomination & remuneration; and do not have concurrent position as a member of another committee at J Trust Bank.
7. If there are more than 3 (three) members of the Committee, there must be at least 2 (two) Independent Commissioners.
 8. The Committee Chairman may only hold concurrent positions as chairman of one other committee.

Based on the Recommendation from Nomination and Remuneration Committee dated 28 September 2022 approved by the Circular Decision of the Board of Commissioners dated 29 September 2022 and Decision Letter of the Board of Directors dated 30 September 2022, the structure and membership of 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.

Term of Office for Members of Nomination and Remuneration Committee

- Committee members are appointed for a certain period and may be reappointed.
- Committee members' office term must not be more than the office term of Board of Commissioners as stipulated in the Articles of Association.
- Replacement of Committee member that is not from the Board of Commissioners is conducted 60 (sixty) days at the latest after the Committee member is no longer able to carry out their function.

Kualifikasi dan Profil Anggota Komite Nominasi dan Remunerasi

Kualifikasi dan Profil anggota Komite Nominasi dan Remunerasi Bank per 31 Desember 2022 adalah sebagai berikut:

- Benny Siswanto, Ketua Komite Nominasi dan Remunerasi
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- 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 2022, 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:

- a. Terkait dengan Kebijakan Nominasi:
 1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:

Qualification and Profile of Nomination and Remuneration Committee Members

Qualifications and profiles of members of the Bank's Nomination and Remuneration Committee as of 31 December 2022 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, 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 Nomination and Remuneration Committee.
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers

Independence of Members of Nomination and Remuneration Committee

During 2022, all members of the independent commissioners on the Nomination and Remuneration Committee (KNR) have no financial relationship, management relationship, share ownership, and/or family relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relationship with the Bank, which may affect the ability to act independently. The majority of the members of the 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:

- a. Related to Nomination Policy:
 1. Provide recommendations to the Board of Commissioners on:

- 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.
2. Mengidentifikasi, meninjau dan mengusulkan 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.
 3. Mengevaluasi kandidat berdasarkan kesempatan yang sama tanpa memperhatikan jenis kelamin, ras, agama atau sumber rekomendasi.
 4. Mendukung Dewan Komisaris dalam evaluasi kinerja anggota Direksi, Dewan Komisaris berdasarkan tolok ukur yang ditetapkan untuk tujuan evaluasi.
 5. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kompetensi untuk anggota Direksi dan/atau anggota Dewan Komisaris.
- b. Terkait dengan Kebijakan Remunerasi:
1. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - Struktur remunerasi
 - Kebijakan tentang remunerasi
 - Paket remunerasi termasuk gaji, tunjangan, bonus dan insentif lainnya (jika berlaku) untuk Direksi, Dewan Komisaris, dan Pihak Independen.
 2. Mengevaluasi dan memberikan rekomendasi kepada Direksi mengenai kebijakan remunerasi untuk karyawan, termasuk memastikan independensi pemberian remunerasi terhadap karyawan di unit control. Mekanisme untuk memastikan hal tersebut dapat dilihat pada bagian "Kebijakan Remunerasi" pada Laporan Tahunan ini.
- Composition of members of the Board of Directors and/or members of the Board of Commissioners;
 - Policies and criterias required in the Nomination process;
 - Performance evaluation policy for the Board of Directors, the Board of Commissioners, and/or Independent Party.
 2. Identify, review, and propose candidates for member of the Board of Directors, member of the Board of Commissioners and/or Independent Party to the Board of Commissioners for nomination and approval by the General Meeting of Shareholders.
 3. Evaluate candidates based on equal opportunity and regardless of their gender, race, religion, or the source of recommendation.
 4. Support the Board of Commissioners in evaluating the performance of the members of the Board of Directors, members of the Board of Commissioners, and/or Independent Party based on the determined benchmark for evaluation purposes.
 5. Provide recommendations to the Board of Commissioners regarding the competency development program for members of the Board of Directors and/or members of the Board of Commissioners.

b. Related to Remuneration Policy

 1. Evaluate and provide recommendation to the Board of Commissioners on:
 - Remuneration structure
 - Remuneration policy
 - Remuneration package including salary, allowance, bonus, and other incentives (if applicable) to the Board of Directors, the Board of Commissioners, and Independent Party.
 2. Evaluate and provide recommendation to the Board of Directors on remuneration policies for employees, as well as to ensure the independence of remuneration for employees in the control unit. The mechanism to ensure these matters could be accessed in "Remuneration Policy" in this Annual Report.

3. Mendukung Dewan Komisaris dalam menilai kinerja dengan kesesuaian remunerasi yang diterima oleh anggota Direksi dan/atau anggota Dewan Komisaris.
4. Memastikan bahwa kebijakan remunerasi, struktur dan paket remunerasi mempertimbangkan antara lain hal-hal sebagai berikut:
 - Remunerasi dalam industri sesuai dengan skala dan aktivitas bisnis Bank;
 - Tugas, peran dan tanggung jawab anggota Direksi, anggota Dewan Komisaris dan/atau karyawan sejalan dengan pencapaian tujuan dan kinerja Bank;
 - Kinerja kerja individu;
 - Keadilan terhadap “peer group”;
 - Risiko;
 - Keseimbangan antara tunjangan tetap dan variabel lainnya;
 - Pertimbangan tujuan jangka panjang dan strategi Bank, stabilitas keuangan Bank, kecukupan modal Bank dan kebutuhan likuiditas jangka pendek dan jangka panjang Bank.
5. Komite mengevaluasi dan memastikan bahwa kebijakan Remunerasi mematuhi peraturan yang berlaku.
6. Komite secara berkala meninjau dan memperbaharui kebijakan remunerasi, struktur dan paket remunerasi.

Kebijakan dan Pelaksanaan Rapat Komite Nominasi dan Remunerasi

1. Rapat Komite dilakukan secara berkala minimal 1 (satu) kali dalam setiap 4 (empat) bulan.
2. Rapat Komite hanya dapat diselenggarakan jika dihadiri oleh minimal 51% dari total anggota, termasuk Komisaris Independen dan Pihak Independen.
3. Keputusan rapat Komite hanya dapat dilakukan berdasarkan konsensus.
4. Dalam hal tidak ada konsensus tercapai, maka pengambilan keputusan dibuat berdasarkan 2/3 (dua per tiga) suara mayoritas anggota Komite yang hadir.
5. Hasil rapat Komite 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.

3. Support the Board of Commissioners to conduct performance evaluation against the remuneration received by the member of the Board of Directors and/or the Board of Commissioners.
4. The Committee ensures that the remuneration policy, structure and package have considered the following factors:
 - Remuneration in the industry in line with the Bank’s business scale and activities;
 - Duties, role and responsibilities of members of the Board of Directors, Board of Commissioners and/or employees in line with the Bank’s objectives and performances;
 - Individual performance;
 - Fairness to the “peer group”;
 - Risk
 - Balance between fixed allowance and other variables;
 - Consideration of the Bank’s long-term goals and strategy, the Bank’s financial stability, the Bank’s capital adequacy and the Bank’s requirement for short and long-term liquidity
5. The Committee evaluates and ensures that the Remuneration policy is heeding the prevailing regulations.
6. The Committee periodically reviews and updates remuneration policy, structure, and package.

Policy and Conduct of Nomination and Remuneration Committee Meeting

1. Committee Meetings must be done periodically, minimum 1 (one) meeting in every 4 (four) months.
2. Committee Meetings shall be held if being attended by more than 51% of the members, including Independent Commissioner and Independent Party.
3. The Committee Meetings’ decisions can be reached through a consensus.
4. If no consensus is reached, the decision making shall be made based on 2/3 (two thirds) of the majority vote of the Committee members present.
5. Meeting results must be set forth in minutes of meetings and well documented.
6. The dissenting opinions that occur in Committee meetings shall be clearly stated in the minutes of the meeting and the reasons for such dissent.

Sepanjang tahun 2022, Komite Nominasi dan Remunerasi telah menyelenggarakan 4 kali rapat. Frekuensi Kehadiran dan Tingkat Kehadiran rapat setiap anggota Komite Nominasi dan Remunerasi sebagai berikut:

Throughout 2022, the Nomination and Remuneration Committee has held 4 meetings. The frequency of attendance of each member of the Nomination and Remuneration Committee is as follows:

Rapat dan Tingkat Kehadiran Komite Nominasi dan Remunerasi Meetings and Attendance of the Nomination and Remuneration Committee

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
Benny Siswanto (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	2 Februari – 31 Desember 2022 2 February – 31 December 2022	3*	3	100%
Iwan Nataliputra (Komisaris Independen, Anggota) (Independent Commissioner, Member)	30 September – 31 Desember 2022 30 September – 31 December 2022	1**	1	100%
Nobuiku Chiba (Komisaris/ Anggota) (Commissioner, Member)	1 Januari – 31 Desember 2022 1 January – 31 December 2022	4	4	100%
Ong Pey Fang (EVP HC & Corsec, Sekretaris/ Anggota) (EVP HC & Corsec, Secretary/ Member)	1 Januari – 31 Desember 2022 1 January – 31 December 2022	4	4	100%
Sutirta Budiman*	1 – 31 Jan 2022 1 – 31 January 2022	1	1	100%

Catatan:

* Sutirta Budiman mengundurkan diri per tanggal 1 Februari 2022 dan Benny Siswanto ditunjuk pada 2 Februari 2022 berdasarkan Surat Keputusan Direksi nomor 02.03/S.Kep-Dir-HCGD/JTRUST/II/2022 tanggal 2 Februari 2022

** Iwan Nataliputra ditunjuk pada tanggal 30 September 2022 berdasarkan Surat Keputusan Direksi nomor 30.04/S.Kep-Dir-HCD/JTRUST/IX/2022 tanggal 30 September 2022

Notes:

* Sutirta Budiman resigned on 1 February 2022 and Benny Siswanto was appointed on 2 February 2022 based on the Board of Directors' Decree No. 02.03/S.Kep-Dir-HCGD/JTRUST/II/2022 dated 2 February 2022

** Iwan Nataliputra was appointed on 30 September 2022 based on the Board of Directors' Decree No. 30.04/S.Kep-Dir-HCD/JTRUST/IX/2022 dated 30 September 2022.

No	Tanggal Rapat Date	Agenda Rapat	Meeting Agenda
1	26 Januari 2022 26 January 2022	• Komposisi Komite Nominasi dan Remunerasi, Komite Audit, & Komite Pemantau Risiko	• Composition of the Nomination and Remuneration Committee, the Audit Committee, and the Risk Oversight Committee
2	23 Mei 2022 23 May 2022	• Kajian dan pencalonan anggota Direksi yang ada • Kajian, rekomendasi usulan gaji, honorarium, dan tunjangan Dewan Komisaris dan Direksi, serta gaji, honorarium dan tunjangan SEVP/EVP • Meninjau atas tunjangan bagi Tenaga Kerja Asing	• Review and nomination of existing members of the Board of Directors • Review, recommendation on salary proposal, honorarium, and allowances of the Board of Commissioners and Directors, as well as salary, honorarium, and allowances of SEVP/EVP • Review of allowances for Foreign Workers
3	28 September 2022 28 September 2022	• BOC dan BOD <i>Board Assessment</i> • Pengangkatan tambahan Komisaris Independen sebagai anggota Komite Nominasi dan Remunerasi • Peninjauan masa jabatan Pihak Independen • Peninjauan & perubahan fasilitas bagi SEVP/EVP	• Assessment of the Board of Commissioners and Board of Directors • Appointment of additional Independent Commissioner as member of the Nomination and Remuneration Committee • Review the term of office of Independent Parties • Review and change of facilities for SEVP/EVP

No	Tanggal Rapat Date	Agenda Rapat	Meeting Agenda
4	28 Desember 2022 28 December 2022	<ul style="list-style-type: none"> Hasil penilaian Dewan Komisaris dan Direksi & rekomendasi untuk perbaikannya 	<ul style="list-style-type: none"> Assessment results of the Board of Commissioners and Board of Directors as well as recommendations for improvements

Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Nominasi dan Remunerasi

Untuk meningkatkan kompetensi dan pemahaman dalam menunjang pelaksanaan tugas dan tanggung jawabnya, selama tahun 2022 anggota Komite Nominasi dan Remunerasi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pendidikan/pelatihan, workshop, konferensi, seminar, antara lain:

Training and/or Competency Improvement of Nomination and Remuneration Committee Members

To improve the competence and understanding in supporting the conduct of its duties and responsibilities, during 2022 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 & Place
Benny Siswanto	Komisaris Independen, Ketua Independent Commissioner, Chairman	Strategi Penyiapan Digital Talent Guna Mendukung Transformasi Digital di Industri Jasa Keuangan Strategy for Digital Talent Preparation to Support Digital Transformation in the Financial Services Industry	OJK Institute	6-Jan-22, Online
		Sertifikasi Praktik Komite Audit Certification in Audit Committee Practices (CACPP)	IKAI	12-Apr-22 & 18-Apr-22, Online
		Tata Kelola Keberlanjutan untuk Penciptaan Nilai Jangka Panjang Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
Iwan Nataliputra	Komisaris Independen, Anggota Independent Commissioner, Member	Tata Kelola Keberlanjutan untuk Penciptaan Nilai Jangka Panjang Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
Ong Pey Fang	EVP Human Capital & Corporate Secretary, Anggota EVP Human Capital & Corporate Secretary, Member	Tata Kelola Keberlanjutan untuk Penciptaan Nilai Jangka Panjang Sustainability Governance for Long - Term Value Creation	IICD	19-May-22, Online
		Panduan Pelaporan Kesetaraan Gender untuk Laporan Tahunan dan Keberlanjutan Reporting Guidelines for Gender Equality for Annual Report and Sustainable Report	IDX, GRI & IBCWE	31-May-22, Online
		Cara untuk Mencegah dan Mendeteksi Penggelapan di Departemen Pengadaan How to Prevent & Detect Fraud in Your Procurement Department	ACFE	27-Jul-22, Online
		Memahami dan Mendorong Implementasi ESG pada Perusahaan Understanding and Encouraging ESG Implementation in Companies	Indonesia Corporate Secretary Association (ICSA)	1-Sep-22, Online

Realisasi Program Kerja Komite Nominasi dan Remunerasi Tahun 2022

Realization of the Nomination and Remuneration Committee Work Program in 2022

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	Term of office evaluation of Committee Members
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, Board of Directors, as well as facilities & benefits for Executive Officers
4	Rekomendasi dan melaksanakan Board Assessment Direksi dan Dewan Komisaris beserta Komite pendukungnya, 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 well as its supporting committees, as part of the Bank's efforts to continuously improve the practice 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

Rencana Kerja Komite Nominasi dan Remunerasi Tahun 2023

Pada 2023, Komite Nominasi dan Remunerasi telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Komite mengidentifikasi, meninjau dan mengusulkan kandidat untuk anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk dapat dipertimbangkan dan direkomendasikan oleh Dewan Komisaris kepada Pemegang Saham.
2. Komite 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 2023

In 2023, 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 recommendation 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 recommendation on the appointment and changes in the composition of the Committee's members.

Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi dan Nominasi selama 1 (satu) tahun yaitu:

The remuneration that has been paid to members of the Remuneration and Nomination Committee for 1 (one) year are:

Jenis Remunerasi dan Fasilitas lain Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun*) Amount Received in 1 Year			
	Anggota Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Member		Anggota Komite Remunerasi dan Nominasi Remuneration and Nomination Committee Member	
	Orang Person	Rupiah	Orang Person	Rupiah
	2022		2021	
Remunerasi (gaji, bonus, tunjangan rutin, dan fasilitas lainnya dalam bentuk non-natura) Remuneration (salary, bonus, routine allowance, and other facilities in non-kind form)	4	7.506.181.163	3	4.354.164.378
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) Other facilities in kind (housing, transportation, health insurance and so on)				
1. Bisa dimiliki 1. Can be Owned	3	536.009.817	2	279.344.100
2. Tidak bisa dimiliki 2. Can't be Owned	-	-	-	-
Total	4	8.042.190.980	-	4.633.508.478

*) Remunerasi yang diterima sudah termasuk pajak

*) Remuneration received includes tax



Benny Siswanto

Komisaris Independen, Ketua/Anggota
Independent Commissioner, Chairman/Member



Iwan Nataliputra

Komisaris Independen,
Anggota
Independent Commissioner,
Member



Nobuiku Chiba

Komisaris, Anggota
Commissioner, Member



Ong Pey Fang

EVP HC & Corporate Secretary,
Sekretaris/Anggota
EVP HC & Corporate Secretary,
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. 28.02/S.Kep.Dir-RMD/Jtrust/IV/2022 tanggal 28 April 2022 tentang Komite Manajemen Risiko, maka susunan Anggota Komite Manajemen Risiko (KMR) per 31 Desember 2022 adalah sebagai berikut:

COMMITTEES UNDER THE BOARD OF DIRECTORS

To support the implementation of duties and responsibilities of the Board of Directors, therefore the Board of Directors of PT Bank J Trust Indonesia Tbk had established and determined the Committees under the Board of Directors in accordance with the Board of Directors' duty and collective responsibility to assist the Board of Directors in performing certain functions requiring special expertise by providing guidance/advice/recommendations for the policy and by supervising the Bank's risk management. Recommendations from each committee will serve as a reference for the Board of Directors in the decision making process. The composition of committees under the Board of Directors of PT Bank J Trust Indonesia Tbk is prepared in accordance with the complexity of the committee's duties and responsibilities.

Committees under the Board of Directors include:

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 Financial Services Authority Regulation Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.

Based on the Board of Directors Decree (SK) No. 28.02/S.Kep.Dir-RMD/Jtrust/IV/2022 dated 28 April 2022 regarding the Risk Management Committee, the member composition of the Risk Management Committee as of 31 December 2022, as follows:

Susunan Komite Manajemen Risiko

The Structure of Risk Management Committee

Ketua Chairman	Direktur Utama President Director
Wakil Ketua Deputy Chairman	MD Compliance & Corporate Legal
Sekretaris Secretary	EVP Risk Management
Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	<ol style="list-style-type: none"> 1. Direktur Utama /President Director 2. MD Compliance & Corporate Legal 3. MD Finance & Planning 4. MD Business 5. MD Credit Risk & Management All Delinquencies 6. MD Operation & Credit Administration 7. MD Information Technology 8. SEVP Business Banking 9. EVP Risk Management 10. EVP Treasury 11. EVP Business Linkage & Commercial 12. EVP Human Capital & Corporate Secretary 13. EVP Credit Risk Reviewer
Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara Contributing Permanent Members With No Voting Rights	<ol style="list-style-type: none"> 1. Risk Management Division (RMD) 2. Compliance Division (CPD) 3. Internal Audit Division (IAD) <p>Diwakili oleh Kepala Divisi/Deputy Kepala Divisi. Apabila berhalangan hadir, dapat menunjuk /diwakilkan 2 (dua) orang level Kepala Departemen. Represented by Division Head/Deputy Division Head. If unable to attend, they can appoint/be replaced by 2 (two) people, whose positions tantamount to Department Head.</p>
Anggota Tidak Tetap Non-Permanent Members	<ol style="list-style-type: none"> 1. Finance Control Division (FCD) 2. Planning & Performance Division (PPD) 3. Head Office & Branch Operation Division (HOBD) 4. Credit Administration Division (CAD) 5. Treasury & Capital Markets Division (TCMD) 6. Business Linkage & Consumer Division (BLCD) 7. Commercial & SME Banking Division (CSMED) 8. Corporate Banking Division (CBD) 9. Japan & Korea Desk Division (JKD) 10. Business Strategy & Development Division (BSD) 11. Corporate Funding & Business Product Division (CFBPD) 12. Human Capital Division (HCD) 13. Corporate Secretary Division (CSD) 14. Corporate Legal & Litigation Division (CLLD) 15. Credit Risk Reviewer Division (CRRD) 16. Management All Delinquencies (MAD) 17. Information Technology Division (ITD) 18. President Office Division (POD) 19. Marketing & Promotion Division (MPD) 20. General Service Division (GSD) 21. Retail Funding Division (RFD) <p>Diwakili oleh Kepala Divisi/Deputy Kepala Divisi. Apabila berhalangan hadir, dapat menunjuk/diwakilkan 1 (satu) orang level Kepala Departemen. Represented by Division Head/Deputy Division Head. If unable to attend, they can appoint/be replaced by 1 (one) representative, whose positions tantamount to Department Head.</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:

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. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, tingkat risiko yang diambil (*Risk Appetite*) dan toleransi risiko (*Risk Tolerance*), kerangka Manajemen Risiko serta rencana kontijensi untuk mengantisipasi terjadinya kondisi tidak normal;
2. Penyempurnaan proses Manajemen Risiko yang meliputi identifikasi, pengukuran, pemantauan dan pengendalian secara berkala maupun bersifat 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, agenda pertemuan dan mendistribusikan materi rapat Komite Manajemen Risiko 1 (satu) hari kerja sebelum dilaksanakannya pertemuan serta membuat notulen hasil pertemuan 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 perbulan 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

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. 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 pre-determined limit.
4. Duties of the Risk Management Committee Secretary are to prepare schedules, meeting agendas, distribute the Risk Management Committee meeting materials at least 1 (one) working day prior to the meeting, and write minutes on the results of the Risk Management Committee meetings.
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. Meetings of the Risk Management Committee are held at least 1 (one) meeting per month in an online or offline forum.
2. The Committee meeting is led by the Chair, and in the event that the Chair 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 Operation & Credit Administration
- e. 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 3 (tiga) dari anggota Tetap pemberi kontribusi Tanpa Hak Suara.
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. Notulen rapat Komite Manajemen Risiko akan diedarkan kepada seluruh anggota tetap (walaupun tidak hadir dalam forum Komite Manajemen Risiko).

- d. MD Operations & Credit Administration
- e. MD Information Technology
3. The Risk Management Committee meeting is declared as a quorum if:
 - a. attended by at least 51% of the Permanent Members with Voting Rights and at least 2 (two) Directors; and
 - b. Attended by 3 (three) of the permanent contributing members without voting rights
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. Minutes of Risk Management Committee meetings will be circulated to all permanent members (even if they are not present in the Risk Management Committee forum).

Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2022, Komite Manajemen Risiko telah menyelenggarakan 16 (enam belas) kali rapat yang membahas agenda sebagai berikut:

Implementation of Activities and Meeting Frequency

Throughout 2022, the Risk Management Committee has held 16 (sixteen) meetings, which discussed the following agendas:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Quorum	
			Minimum	Realisasi Realization
1	18 Januari 2022 18 January 2022	Laporan Tingkat Kesehatan Bank Semester II tahun 2021 Report on the Bank's Soundness Level (Risk-based Bank Rating) for the Second Half of 2021	51%	83%
2	27 Januari 2022 27 January 2022	Laporan Manajemen Risiko per Desember 2021 Risk Management Report as of December 2021	51%	91%
3	23 Februari 2022 23 February 2022	Laporan Manajemen Risiko per Januari 2022 Risk Management Report as of January 2022	51%	100%
4	25 Maret 2022 25 March 2022	Laporan Manajemen Risiko per Februari 2022 Risk Management Report as of February 2022	51%	100%
5	13 April 2022	Profil Risiko Triwulan I tahun 2022 Risk Profile in the First Quarter of 2022	51%	91%
6	25 April 2022	Laporan Manajemen Risiko per Maret 2022 dan Draft Management Letter KAP Crowe 2021 Risk Management Report as of March 2022 and Draft of 2021 Management Letter by KAP Crowe	51%	91%
7	31 Mei 2022 31 May 2022	Laporan Manajemen Risiko per April 2022 Risk Management Report as of April 2022	51%	91%
8	30 Juni 2022 30 June 2022	Laporan Manajemen Risiko per Mei 2022 Risk Management Report as of May 2022	51%	66%
9	18 Juli 2022 18 July 2022	Laporan Tingkat Kesehatan Bank (Risk Based Bank Rating) Semester I tahun 2022 Report on the Bank's Soundness Level (Risk-based Bank Rating) for the First Half of 2022	51%	100%
10	28 Juli 2022 28 July 2022	Laporan Manajemen Risiko per Juni 2022 Risk Management Report as of June 2022	51%	100%
11	30 Agustus 2022 30 August 2022	Laporan Manajemen Risiko per Juli 2022 Risk Management Report as of July 2022	51%	91%

No	Tanggal Date	Agenda Rapat Meeting Agenda	Quorum	
			Minimum	Realisasi Realization
12	30 September 2022	Laporan Manajemen Risiko per Agustus 2022 Risk Management Report as of August 2022	51.0%	100%
13	17 Oktober 2022 17 October 2022	Profil Risiko Triwulan III tahun 2022 Risk Profile for the Third Quarter of 2022	51.0%	92%
14	25 Oktober 2022 25 October 2022	Laporan Manajemen Risiko per September 2022 Risk Management Report as of September 2022	51.0%	100%
15	28 November 2022	Laporan Manajemen Risiko per Oktober 2022 Risk Management Report as of October 2022	51.0%	100%
16	21 Desember 2022 21 December 2022	Laporan Manajemen Risiko per November 2022 Risk Management Report as of November 2022	51.0%	100%

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 2022

Komite Manajemen Risiko secara rutin dan aktif telah melaksanakan tugas dan tanggung jawabnya. Dalam rapat, komite membahas mengenai pengelolaan risiko dan memastikan bahwa pengelolaan risiko tersebut berjalan dengan baik dan efektif. Dengan demikian, Bank dapat mengantisipasi setiap perubahan sebagai akibat dari perkembangan usaha maupun adanya perubahan kondisi eksternal. Partisipasi kehadiran anggota komite dalam rapat yang dilaksanakan setiap bulan mencapai quorum, serta keputusan yang diambil saat pembahasan rapat juga dapat digunakan menjadi acuan. Selama tahun 2022, 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.

Risk Management Committee Performance Assessment

1. Performance Assessment Procedures

Assessment of the performance of the Risk Management Committee is carried out every year (minimum once a year). Evaluation of performance effectiveness is carried out by each committee member through the self-assessment method.

2. Performance Appraisal Criteria

The criteria and basic considerations for assessing the Risk Management Committee performance are based on each Term of Reference (TOR), as follows:

- a) Number of meetings
- b) Attendance of committee members in meetings
- c) Action Matters Arising

Realization of The 2022 Work Plan

The Risk Management Committee regularly and actively carries out its duties and responsibilities. In the meetings, the committee discusses risk management and ensures the risk management are implemented accordingly and effectively. Hence, the Bank can anticipate any changes resulted from business developments as well as changes in external conditions. Attendance participation of members of the Committee in meetings that held every month were reached quorum, and the decisions made during the meeting discussions, can also be used as a reference. Throughout 2022, the Risk Management Committee has, among others, carried out the following:

- Approve the Bank's Risk Profile Report, which is carried out periodically.
- Approve the Bank Soundness Level Report, which is conducted periodically.

Rencana Kerja Tahun 2023

Rencana Kerja Komite Manajemen Risiko untuk tahun 2023 antara lain sebagai berikut:

1. Melaksanakan rapat Komite Manajemen Risiko minimal 1 (satu) kali pertemuan per bulan. Melakukan pembahasan 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.

The 2023 Work Plan

For 2023, the Risk Management Committee has the following work plans:

1. Conduct Risk Management Committee meetings, at least 1 (once) per month. Periodic discussion 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.



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Manajemen
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

ASSET & LIABILITY COMMITTEE (ALCO)

Sesuai dengan Ketentuan Bank Indonesia, dimana Bank membentuk *Asset & Liability Committee* (ALCO) yang besaran organisasinya disesuaikan dengan kompleksitas Bank. 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 22 Juli 2021 tentang *Asset & Liability Committee*, Struktur dan Keanggotaan 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 and Capital Markets
Sekretaris Secretary	Treasury & Capital Market Division Head
Anggota Tetap Dengan Hak Suara Permanent Members With Voting Rights	<ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. MD /SEVP/EVP Business 3. EVP Treasury & Capital Markets 4. SEVP Business Banking
Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara Contributing Permanent Members With No Voting Rights	<ol style="list-style-type: none"> 1. MD Finance & Planning 2. EVP Risk Management
Anggota Pemberi Kontribusi Tanpa Hak Suara Contributing Members With No Voting Rights	
A. Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara Contributing Permanent Members With No Voting Rights	<ol style="list-style-type: none"> 1. MD Compliance & Corp Legal 2. Business Linkage & Consumer Division Head 3. Japan & Korea Desk Division Head 4. Commercial & SME Division Head 5. Funding & Product Division Head 6. Corporate Banking 1 Division Head 7. Corporate Banking 2 Division Head 8. Risk Management Division Head 9. Compliance Division Head 10. Planning Performance Division Head
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"> 1. Financial Control Division Head 2. Internal Audit Division Head 3. Information Technology Division Head 4. Compliance Division Head

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. 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

Asset & Liability Committee (ALCO) bertanggung jawab kepada Direksi.

Sesuai Surat Keputusan Direksi tanggal 22 Juli 2021 tentang *Asset & Liability Committee*, Struktur dan Keanggotaan ALCO sebagai berikut:

Tugas dan Tanggung Jawab

Tugas Pokok Komite ALCO

Dalam menjalankan fungsinya, Komite ALCO memiliki beberapa tugas pokok yang harus dijalankan agar berjalan dengan semestinya antara lain:

1. Melakukan pengembangan, kajian dan simulasi strategi Asset dan Liabilities Management (ALMA).
2. Melakukan evaluasi risiko suku bunga, risiko nilai tukar dan risiko likuiditas beserta strategi pengelolaannya.
3. Melakukan kaji ulang *pricing* aktiva dan pasiva dalam rangka mengoptimalkan pendapatan dari aktiva dan mengurangi beban (biaya) dari pasiva.
4. Melakukan kaji ulang antara realisasi dan rencana bisnis bank yang berpengaruh signifikan terhadap strategi ALMA, terutama yang berhubungan dengan:
 - Risiko likuiditas; misalnya rencana pendanaan termasuk Rencana Pendanaan Darurat
 - Risiko pasar
 - i. Risiko Suku Bunga (proses *Fund Transfer Pricing*), dan
 - ii. Risiko Valuta Asing (strategi *hedging*)
 - Aspek Permodalan
5. Menyampaikan informasi setiap perkembangan ketentuan dan peraturan yang mempengaruhi strategi dan kebijakan ALMA kepada Direksi.

Tata Tertib Rapat ALCO

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 Finance & Planning.
- b. EVP Risk Management.

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.

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. Conduct a development, review, and simulation of Asset and Liabilities Management (ALMA) strategies.
2. Evaluate interest rate risk, exchange rate risk, and liquidity risk, along with their management strategy.
3. Review the pricing of assets and liabilities in order to optimize income from assets and lower expenses (costs) from liabilities.
4. 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; such as funding plan, including an Contingency Funding Plan
 - Market risk
 - i. Interest Rate Risk (Fund Transfer Pricing process), and
 - ii. Foreign Exchange Risk (hedging strategy)
 - Capital Aspect
5. Deliver information to the Board of Directors on any updates in provisions and regulations that affect ALMA's strategies and policies.

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 Finance & Planning.
- b. EVP Risk Management.

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, ALCO dapat membentuk *Working Group* ALCO. *Working Group* ALCO adalah kelompok kerja yang beranggotakan perwakilan masing-masing Divisi dari anggota ALCO, minimal diwakili oleh Department Head dari Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara dan Anggota Tidak Tetap Pemberi Kontribusi Tanpa Hak Suara (*Contributing Non-Permanent Non-Voting Members*). *Working Group* bertanggung jawab untuk mendukung ALCO dalam merumuskan usulan dari unit kerja hingga menjadi rekomendasi yang akan diputus oleh ALCO di dalam Rapat ALCO. Peserta *Working Group* dapat disesuaikan dengan materinya yang akan diusulkan atau dibahas dalam rapat ALCO.
- b. Dalam mendukung persiapan rapat ALCO, *Working Group* akan melakukan pembahasan atas usulan yang terkait dengan Agenda Rapat ALCO.
- c. Pertemuan *Working Group* diselenggarakan selambat-lambatnya 2 (dua) hari kerja sebelum penyelenggaraan rapat ALCO dan membahas materi yang akan diputuskan pada rapat ALCO.
- d. Rapat *Working Group* 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 *Working Group* yaitu dipimpin oleh pejabat struktural yang ditunjuk oleh Sekretaris ALCO.
- e. Risalah rapat *Working Group* dibuat oleh Sekretaris ALCO dan disampaikan pada peserta rapat dengan tembusan kepada *Permanent Voting Members*.
- f. *Working Group* bertanggung jawab dalam pembahasan bahan rapat serta rekomendasi yang akan disampaikan dalam rapat ALCO.
- g. Dalam hal terdapat usulan materi yang dibahas telah menghasilkan rekomendasi yang tetap dalam rapat *Working Group*, maka proses pengesahan dan/atau persetujuannya dari Anggota *Permanent Voting Members* dapat dilaksanakan secara sirkuler.

Pengambilan Keputusan

- a. Quorum (minimum kehadiran) rapat ALCO adalah sebagai berikut:
 1. 75% dari Anggota Tetap Dengan Hak Suara dan ditambah minimal oleh 1 (satu) orang dari Anggota Tidak Tetap Dengan Hak Suara.

Working Group

- a. If deemed necessary, ALCO 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 by ALCO at the ALCO Meeting. Working Group participants can be changed according to the material 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 Voting Members.
- 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 Voting Members can be carried out in a circular manner.

Decision-making

- a. The quorum (minimum attendance) of ALCO meetings is as follows:
 1. 75% of Permanent Voting Members and at least 1 (one) member of Non-Permanent Voting Members.

2. 50% dari Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara
 - b. Sekurang-kurangnya keputusan rapat ALCO diputuskan oleh 75% dari Anggota Tetap Dengan Hak Suara dan ditambah minimal oleh 1 (satu) orang dari Anggota Tidak Tetap Dengan Hak Suara.
 - c. Keputusan rapat ALCO dianggap sah bila rapat dinyatakan quorum.

Tim Support ALCO

Tim Support ALCO adalah staff dari Divisi Treasury & Capital Markets (koordinator), Planning & Performance Division, Financial Control Division, Funding & Product Division, Branch Banking Network Division, Business Linkage & Consumer Division, Japan & Korea Desk Division, Commercial Banking Division, Corporate Banking 1 Division, Corporate Banking 2 Division, dan Risk Management Division. Tugas Tim Support ALCO tersebut adalah:

- a. Menyiapkan data-data yang diperlukan untuk bahan presentasi rapat ALCO.
- b. Membuat undangan rapat ALCO.
- c. Sebagai Notulis dalam rapat ALCO.
- d. Menindaklanjuti hasil rapat ALCO.

Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2022, Asset & Liability Committee (ALCO) telah melaksanakan 12 (dua belas) kali rapat dan melakukan berbagai program kerja yang membahas agenda rapat sehingga menetapkan Memo untuk diedarkan. Rapat yang dilakukan adalah sebagai berikut:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
13	25 Januari 2022 25 January 2022	Suku Bunga Simpanan Deposit Interest Rate	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) <ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. MD Finance & Planning 3. MD Business 4. SEVP Business Banking 5. EVP Risk Management 6. MD Compliance & Corp Legal 7. Funding & Product Division Head 8. Corporate Banking 1 Division Head 9. Risk Management Division Head 10. Japan & Korea Desk Division Head 11. Internal Audit Division Head

2. 50% of Contributing Permanent Members with No Voting Rights
 - b. At least ALCO meeting decisions are approved by 75% of Permanent Voting Members and at least 1 (one) of the Non-Permanent Voting Members.
 - c. ALCO meeting decisions are considered valid if a quorum is declared in the meeting.

ALCO Support Team

The ALCO Support Team consists of staff from the Treasury & Capital Markets Division (coordinator), Planning & Performance Division, Financial Control Division, Funding & Product Division, Branch Banking Network Division, Business Linkage & Consumer Division, Japan & Korea Desk Division, Commercial Banking Division, Corporate Banking 1 Division, Corporate Banking 2 Division, and Risk Management Division. Duties of the ALCO Support Team are:

- a. Prepare the necessary data for ALCO meeting presentation materials.
- b. Create ALCO meeting invitation.
- c. Become a note taker at ALCO meetings.
- d. Follow up ALCO meeting results.

Implementation of Activities and Meeting Frequency

In 2022, the Asset & Liability Committee (ALCO) has held 12 (twelve) meetings and carried out various work programs that discussed meeting agendas in order to determine the Memo that will be circulated. Following are ALCO meetings throughout the year:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
14	23 Februari 2022 23 February 2022	1. Fund Transfer Pricing IDR 2. Suku Bunga Simpanan 1. Fund Transfer Pricing IDR 2. Deposit Interest Rate	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Finance & Planning 3. MD Business 4. SEVP Business Banking 6. EVP Treasury and Capital Markets 7. EVP Risk Management 8. MD Compliance & Corp Legal 9. Corporate Banking 1 Division Head 10. Funding & Product Division Head 11. Risk Management Division Head 12. Planning Performance Division Head 13. Japan & Korea Desk Division Head
15	28 Maret 2022 28 March 2022	1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC (Risk Acceptance Criteria)	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Business 3. SEVP Business Banking 4. EVP Treasury and Capital Markets 5. EVP Risk Management 6. MD Compliance & Corp Legal 7. Corporate Banking 1 Division Head 8. Funding & Product Division Head 9. Japan & Korea Desk Division Head 10. Risk Management Division Head 11. Internal Audit Division Head
16	20 April 2022 20 April 2022	1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Business 3. SEVP Business Banking 4. EVP Treasury and Capital Markets 5. EVP Business 6. MD Finance & Planning 7. EVP Risk Management 8. MD Compliance & Corp Legal 9. Treasury & Capital Market Division Head 10. Funding & Product Division Head 11. Japan & Korea Desk Division Head 12. Compliance Division Head
17	25 Mei 2022 25 May 2022	1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Business 4. SEVP Business Banking 5. EVP Treasury and Capital Markets 6. EVP Business 7. MD Finance & Planning 8. EVP Risk Management 9. MD Compliance & Corp Legal 10. Corporate Banking 1 Division Head 11. Funding & Product Division Head 11. Japan & Korea Desk Division Head 12. Risk Management Division Head 13. Treasury & Capital Market Division Head 14. Internal Audit Division Head

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
18	27 Juni 2022 27 June 2022	<ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC <ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC 	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum)</p> <ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. MD Business 4. SEVP Business Banking 5. EVP Business 6. MD Finance & Planning 7. EVP Risk Management 8. Corporate Banking 1 Division Head 9. Funding & Product Division Head 10. Planning Performance Division Head 11. Internal Audit Division Head
19	26 Juli 2022 26 July 2022	<ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC <ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC 	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum)</p> <ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. MD Business 3. SEVP Business Banking 4. EVP Business 5. MD Finance & Planning 6. EVP Risk Management 7. Treasury & Capital Market Division Head 8. MD Compliance & Corp Legal 9. Funding & Product Division Head 10. Planning Performance Division Head 11. Compliance Division Head 12. Internal Audit Division Head
20	26 Agustus 2022 26 August 2022	<ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC <ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC 	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum)</p> <ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. SEVP Business Banking 3. EVP Treasury & Capital Markets 4. MD Finance & Planning 5. EVP Risk Management 6. MD Compliance & Corp Legal 7. Planning Performance Division Head 8. Japan & Korea Desk Division Head 9. Risk Management Division Head 10. Treasury & Capital Market Division Head 11. Funding & Product Division Head 12. Financial Control Division Head 13. Internal Audit Division Head
21	26 September 2022 26 September 2022	<ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC 5. SBDK <ol style="list-style-type: none"> 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC 5. SBDK (Prime Lending Rate) 	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum)</p> <ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. EVP Treasury & Capital Market 3. MD Business 4. EVP Business 5. EVP Risk Management 6. MD Finance & Planning 7. MD Compliance & Corp Legal 8. Funding & Product Division Head 9. Risk Management Division Head 10. Planning Performance Division Head 11. Treasury & Capital Market Division Head 12. Compliance Division Head 13. Corporate Banking 2 Division Head 14. Internal Audit Division Head

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
22	26 Oktober 2022 26 October 2022	1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 4. RAC 5. SBDK 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate 4. RAC 5. SBDK (Prime Lending Rate)	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Business 3. SEVP Business Banking 4. EVP Treasury and Capital Markets 5. EVP Business 6. Treasury & Capital Market Division Head 7. MD Finance & Planning 8. EVP Risk Management 9. Funding & Product Division Head 10. Risk Management Division Head 11. Compliance Division Head 12. Financial Control Division Head 13. Internal Audit Division Head
23	28 November 2022 28 November 2022	1. Fund Transfer Pricing IDR 2. Suku Bunga Kredit 3. Suku Bunga Simpanan 1. Fund Transfer Pricing IDR 2. Credit Interest Rate 3. Deposit Interest Rate	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Business 3. EVP Treasury & Capital Markets 4. Treasury & Capital Market Division Head 5. MD Finance & Planning 6. EVP Risk Management 7. MD Compliance & Corp Legal 8. Funding & Product Division Head 9. Risk Management Division Head 10. Compliance Division Head 11. Financial Control Division Head
24	27 Desember 2022 27 December 2022	1. SBDK 2. Suku Bunga Kredit 1. SBDK (Prime Lending Rate) 2. Credit Interest Rate	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance requirement (Quorum) 1. Direktur Utama/President Director 2. MD Business 3. SEVP Business Banking 4. EVP Treasury and Capital Markets 5. EVP Business 6. MD Finance & Planning 7. EVP Risk Management 8. MD Compliance & Corp Legal 9. Planning Performance Division Head 10. Corporate Banking 2 Division Head 11. Treasury & Capital Market Division Head

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite ALCO pada tahun 2022 adalah:

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite ALCO pada tahun 2022 adalah:

Struktur Keanggotaan Membership Structure	Nama Name	Jabatan Position	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Ritsuo Fukadai	Direktur Utama President Director	12/12	100%
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Widjaja Hendra	MD Business	11/12	91.6%
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Agung Subagiyo	EVP Business	7/12	58.3%
	Saptono Agus Irawan	SEVP Business Banking	10/12	83.3%
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Novy Angela Andow	EVP Treasury and Capital Market	9/12	75%
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members with Voting Rights	Helmi A. Hidayat	MD Finance and Planning	11/12	91.6%
Anggota Tidak Tetap Dengan Hak Suara Non-Permanent Members with Voting Rights	Masayoshi Kobayashi	EVP Risk Management	12/12	75%

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 (Permanent Voting Member) dan ditambah minimal oleh 1 (satu) orang dari Anggota Tidak Tetap Dengan Hak Suara (Non-Permanent Voting Member).

Realiasi Program Kerja Tahun 2022

Selama tahun 2022 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.

Performance Assessment ALCO

1. Performance assessment procedures

ALCO 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.

2. Performance assessment criteria

The ALCO conducts regular monthly meetings to monitor liquidity risk and Interest Rate Risk in Banking Book (IRRBB), in addition to review updates on global and domestic market conditions, it also discusses strategies to optimize the composition of the Balance Sheet and optimize Net Interest Margin (NIM) of the Bank.

Attendance at meetings always meets the minimum attendance requirements so that they are considered a Quorum and can be considered eligible in ALCO decision making.

Regarding the competence of ALCO members, as disclosed, at least the decisions of the Committees and Sub-Committees are decided by 75% of the Permanent Voting Members plus at least 1 (one) of the Non-Permanent Members with Voting Rights.

Realization of Work Programs in 2022

Throughout 2022, 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 as well as 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.



Ikhtisar
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Perusahaan
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Sosial dan
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Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Selama tahun 2022, Komite ALCO telah melakukan beberapa hal antara lain:

- Menyampaikan keadaan dan perkembangan terakhir dari market dan implikasinya bagi Bank dalam menentukan arah bisnis terkait suku bunga.
- Memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan kebijakan suku bunga Bank.
- Memantau keadaan asset dan liability Bank dan menyampaikannya secara berkala.

Rencana Kerja Tahun 2023

1. Menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan aset dan liabilitas Bank untuk memastikan risiko likuiditas, suku bunga, dan nilai tukar terkendali.
 - 1.2. Menetapkan dan mengevaluasi kebijakan dan strategi harga untuk produk-produk dana, pinjaman, dan rekening antar kantor.
- 2.1. Menetapkan dan mengevaluasi kebijakan dan strategi dalam penataan portofolio investasi.
- 3.2. Menetapkan dan mengevaluasi kebijakan dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga untuk mencapai net interest margin yang optimal.

In 2022, 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.
- Provide recommendations and/or approval of policies, strategies and guidelines for implementing the Bank's interest rate policy.
- Monitor the condition of the Bank's assets and liabilities, and delivers periodically.

Work Plan in 2023

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.
 - 1.2. Establish and evaluate pricing policies and strategies for products, such as funds, loans, and inter-office accounts.
- 2.1 Establish and evaluate policies and strategies for managing investment portfolios.
- 3.2. 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.

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 17 November 2022 sebagai berikut:

Susunan Keanggotaan Komite Pengarah Teknologi Informasi

Membership Structure of Information Technology Steering Committee

Ketua Chairman	Director of Information Technology
Sekretaris/Anggota Secretary/Member	Information Technology Division Head
Anggota Members	<ol style="list-style-type: none"> 1. Director /EVP Operation, Credit Administration & General Services 2. Director /EVP Finance & Planning 3. Director /EVP Risk Management 4. Head Office & Branch Operation Division (HOBD) Head 5. Financial Control Division (FCD) Head 6. Planning & Performance Division (PPD) Head 7. Internal Audit Division(IAD) Head 8. Risk Management Division (RMD) Head 9. Compliance Division (CPD) Head

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

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 17 November 2022 is as follows:

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. 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 aktifitas pengawasan dan pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya.
 7. Memberikan rekomendasi kepada Direksi sebagai salah satu bentuk upaya penyelesaian berbagai masalah terkait Teknologi Informasi, yang tidak dapat diselesaikan oleh satuan kerja pengguna atau penyelenggara secara efektif, efisien dan tepat waktu.
 8. Memberikan rekomendasi kepada Direksi terkait kesiapan Pusat Pemulihan Data, dimana tersedianya fasilitas pengganti pada saat Pusat Data mengalami gangguan atau tidak dapat berfungsi dan merekomendasikan diperlukannya pengujian secara berkala sebagai jaminan dalam mendukung rencana keberlangsungan kegiatan usaha. Dalam hal ini termasuk kesiapan Pusat Data dan Pusat Pemulihan Data jika terjadi relokasi antara keduanya.
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 that 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. 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. Memberikan rekomendasi kepada Direksi dalam pemilihan vendor terkait penyelenggaraan aktivitas Teknologi Informasi yang diserahkan kepada pihak ketiga, atas dasar uji kelayakan dengan melakukan evaluasi dan penilaian yang terkait dengan profil, produk, keahlian dan pengalaman penyedia jasa antara lain meliputi:
 - a. Eksistensi dan sejarah perusahaan (profil perusahaan).
 - b. Kualifikasi, latar belakang dan reputasi pemilik perusahaan.
 - c. Perusahaan lain yang telah menggunakan jasa yang sama dari penyedia jasa sebagai referensi.
 - d. Kondisi keuangan termasuk peninjauan terhadap laporan keuangan yang telah diaudit.
 - e. Kemampuan dan efektivitas pemberian jasa termasuk jaminan dan dukungan purna jual.
 - f. Teknologi dan arsitektur sistem.
 - g. Area pengendalian internal, sejarah pengamanan dan cakupan audit.
 - h. Kepatuhan terhadap hukum dan ketentuan yang berlaku.
 - i. Terpercaya dan keberhasilan dalam berhubungan dengan klien dan sub kontraktor.
 - j. Jaminan asuransi.
 - k. Kemampuan untuk menyediakan pusat pemulihan data dan rencana keberlangsungan bisnis dan/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
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.

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 company'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 sub-contractors.
 - j. Insurance guarantee.
 - k. Ability to provide data recovery center, business continuity plans, and/or business activities.
 - l. Risk management implementation.
 - m. Reports on the results of inspections conducted by 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. 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.

Rapat dan Mekanisme Pengambilan Keputusan

1. Jumlah anggota voting sebanyak 11 (sebelas) anggota, masing-masing anggota 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 merupakan keputusan yang dibuat oleh Komite Pengarah Teknologi Informasi dan akan disosialisasikan atau diedarkan kepada Unit Kerja yang terkait. Hasil Komite Pengarah Teknologi Informasi tersebut akan diajukan ke Rapat Direksi sebagai bentuk pengajuan saran atau rekomendasi untuk mendapatkan persetujuan dari Direksi.
8. Anggota Komite Pengarah Teknologi Informasi diluar Direksi adalah para Kepala Divisi. Apabila yang bersangkutan berhalangan hadir maka divisi yang bersangkutan bisa menugaskan orang yang bertanggung jawab untuk hal ini 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.

Meetings and Decision-Making Mechanisms

1. The number of voting members is 11 (eleven) people, with each 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. Every minutes of meeting 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. Every minutes of meeting must be written 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 are 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 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, diantaranya:
 - 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 Presiden Direktur 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 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 2022, Komite Pengarah Teknologi Informasi telah melaksanakan 6 (enam) kali rapat yang membahas agenda sebagai berikut:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	17 Januari 2022 17 January 2022	<ol style="list-style-type: none"> 1. Overview CBS Process 2. Final Proposal Vendor Result 3. Configuration Methodology Manage Service 4. Price Hybrid 5. Conclusion 	<ol style="list-style-type: none"> 1. IT Director 2. Compliance Director 3. Operation, Credit Administration & General Services Director 4. EVP Risk Management 5. ITD Head 6. FCD Head 7. PPD Head 8. HOPD Head 9. IAD Head 10. RMD Head 11. CPD Head
2	1 Maret 2022 1 March 2022	Procurement of Windows & Microsoft Office License	<ol style="list-style-type: none"> 1. IT Director 2. Compliance Director 3. Operation, Credit Administration & General Services Director 4. FCD Head 5. PPD Head 6. HOPD Head 7. IAD Head 8. RMD Head 9. ITD

Implementation of Activities and Meeting Frequency

Throughout 2022, the Information Technology Steering Committee has held 6 (six) meetings discussing the following agenda:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
3	14 Maret 2022 14 March 2022	<ol style="list-style-type: none"> 1. Upgrade Swift 7.6 2. Price Negotiation for CBS Project 	<ol style="list-style-type: none"> 1. IT Director 2. Compliance Director 3. Operation, Credit Administration & General Services Director 4. Finance & Planning Director 5. EVP Risk Management 6. FCD Head 7. PPD Head 8. HOPD Head 9. IAD Head 10. RMD Head 11. ITD
4	19 Agustus 2022 19 August 2022	<ol style="list-style-type: none"> 1. Procurement New CBS Infrastructure (Network & Server) 2. Swift Managed Services 	<ol style="list-style-type: none"> 1. IT Director 2. Operation, Credit Administration & General Services Director 3. Finance & Planning Director 4. Compliance Director 5. EVP Risk Management 6. PPD Head 7. FCD Head 8. RMD 9. ITD Head
5	1 November 2022	<ol style="list-style-type: none"> 1. Back up Centralization 2. IT Budget 2023 	<ol style="list-style-type: none"> 1. IT Director 2. Operation, Credit Administration & General Services Director 3. Finance Director 4. Compliance Director 5. EVP Risk Management 6. SEVP Business 7. PPD Head 8. FCD Head 9. IAD Head 10. ITD Head
6	25 November 2022	<ol style="list-style-type: none"> 1. Projects Evaluation 2022 2. RPTI 2023 3. RSTI 2023-2026 	<ol style="list-style-type: none"> 1. IT Director 2. Operation, Credit Administration & General Services Director 3. Business Director 4. EVP Risk Management 5. PPD Head 6. RMD Head 7. IAD Head 8. FCD 9. CAD Head 10. BSDD Head 11. ITD Head

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite Pengarah Teknologi Informasi pada tahun 2022 adalah:

The frequency of attendance and the attendance rate of members of the Information Technology Steering Committee meetings in 2022:

Struktur Keanggotaan Membership Structure	Nama Name	Jabatan Position	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Ketua dan Anggota Chair and Member	Cho Won June	MD Information Technology	6/6	100%
Sekretaris dan Anggota Secretary and Member	1. Sonny Joey S. N. 2. Henry	Information Technology Division Head	6/6	100%
Anggota Member	Bijono Waliman	MD Operation & Credit Administration	6/6	100%
Anggota Member	Helmi Arief Hidayat	MD Finance & Planning	4/6	66%
Anggota Member	Masayoshi Kobayashi	EVP Risk Management	5/6	93%
Anggota Member	1. Fong Kuan Liung 2. Damiana Vivian Susanto	Head Office Operation Division Head (OPD/HOPD)	4/6	66%
Anggota Member	1. Eko Bramantyo 2. Prinsa Akhiriah	Financial Control Division Head (FCD)	6/6	100%
Anggota Member	Rudyanto Gunawan	Planning & Performance Division Head (PPD)	6/6	100%
Anggota Member	Yuliana Sari	Internal Audit Division Head (IAD)	6/6	100%
Anggota Member	1. Roni Parolin 2. Yudhita Dewi Retnoningratri 3. M. Zainu Rohman	Risk Management Division Head (RMD)	5/6	93%

Penilaian Kinerja Komite Pengarah TI

Seluruh meeting yang dilakukan di tahun 2022 telah memenuhi quorum. Komite Pengarah Teknologi Informasi telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait Teknologi Informasi, diantaranya melakukan review terhadap strategi Teknologi Informasi, review anggaran Teknologi Informasi, melaksanakan evaluasi proyek Teknologi Informasi yang dikembangkan sesuai dengan kebutuhan dari business user dengan mengacu ke IT Road Map dan/atau Rencana Bisnis Bank serta memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.

Realisasi Program Kerja Tahun 2022

Selama tahun 2022, 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

Information Technology Steering Committee Performance Assessment

All meetings held in 2022 have fulfilled the quorum. The Information Technology Steering Committee has contributed to the implementation of all activities related to Information Technology, including review on Information Technology strategies, Information Technology budgets, evaluation on Information Technology projects that are developed according to the needs of business users with reference to the IT Road Map and/or the Bank's Business Plan, as well as making sure that investments in Information Technology projects will provide optimal results.

Realization of Work Programs in 2022

In 2022, the Information Technology Steering Committee has contributed to the implementation of all activities related to Information Technology, including:

1. Reviewed of the Information Technology strategy
2. Reviewed of the Information Technology budget.
3. Evaluated Information Technology projects that were developed according to the needs

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 2023

Komite IT dalam fungsinya untuk mendukung Operational dan Business bank dari segi Teknologi dan digital, memiliki rencana kerja untuk tahun 2023 sebagai berikut:

1. Card-less Withdrawal: Penarikan dana di mesin ATM tidak menggunakan Kartu ATM, namun melalui aplikasi Jtrust Mobile.
2. Master Card International: Kerjasama dengan Jaringan Internasional menggunakan Master Card Internasional. Untuk perluasan dari sisi pelayanan ke luar negeri dalam hal Payment, Purchase, dan Transaksi.
3. Laku Pandai Application: Rencana J Trust Bank untuk mengembangkan Layanan Keuangan Tanpa Kantor dalam rangka keuangan inklusif J Trust Bank.
4. Laku Pandai Project - Customer On Boarding, Rencana J Trust Bank untuk membuka network di Kawasan Indonesia Bagian Timur.
5. SmartFX, Sistem transaksi FX dengan nasabah.
6. Selling System for Mutual Fund: Sistem pengelolaan dan pemasaran Reksa Dana.
7. Budgeting Application System: Sistem pengelolaan budget.
8. EDMS, Electronic Document Management System.
9. Antasena: Aplikasi pelaporan ke Bank Indonesia.
10. OBOX: Aplikasi pelaporan debitur dan kreditor terbesar ke OJK.
11. Apollo: Aplikasi Pelaporan Manajemen resiko dan Modal ke OJK.
12. LLD (Migration): Aplikasi Pelaporan transaksi Devisa ke Bank Indonesia.
13. SLIK (Migration): Aplikasi pelaporan Loan ke OJK.
14. LPS Application - E- Reporting: Aplikasi pelaporan LPS ke OJK.
15. QRIS: Pengembangan Layanan Pembayaran Non Tunai (Quick Response Indonesian Standard) dan Debit online.
16. Finacle Core dan E-Channel Enhancement: Pengembangan di Core Banking & E-Channel.
17. EDC Machine enhancement: Mengembangkan kapasitas Mesin EDC, untuk transaksional.

of business users with reference to the IT Road Map and/or Bank Business Plan.

4. Ensuring investment in Information Technology projects will provide optimal results.

The 2023 Work Plan

The IT Steering 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 2023:

1. Card-less Withdrawal: to withdraw funds at an ATM machine without using an ATM Card, but through the Jtrust Mobile application.
2. Master Card International: Collaboration with International Networks using Master Card International, in order to expand services abroad, in terms of Payment, Purchase, and Transactions.
3. Laku Pandai Application: A plan by J Trust Bank to develop Remote Financial Services within J Trust's financial inclusion framework.
4. Laku Pandai Project - Customer On Boarding, a plan by J Trust Bank to open a network in Eastern part of Indonesia.
5. SmartFX, FX transaction system with customers.
6. Selling System for Mutual Fund: Mutual Fund management and marketing system.
7. Budgeting Application System: A budget management system.
8. EDMS, Electronic Document Management System.
9. Antasena: reporting application to Bank Indonesia.
10. OBOX: the largest debtor and creditor reporting application to OJK.
11. Apollo: Application for Risk and Capital Management Reporting to OJK.
12. LLD (Migration): Application for Reporting Foreign Exchange transactions to Bank Indonesia.
13. SLIK (Migration): Loan reporting application to OJK.
14. LPS Application - E-Reporting: LPS reporting application to OJK.
15. QRIS: Development of Non-Cash Payment Services (Quick Response Indonesian Standard) and Debit online.
16. Finacle Core and E-Channel Enhancement: Core Banking & E-Channel development.
17. EDC Machine enhancement: Developing EDC Machine capacity for transactional activities.

18. Network Optimization: Memaksimalkan kinerja jaringan.
19. Centralized Backup (include voice recording): Sentralisasi Back Up untuk aplikasi yang kritikal.
20. HRIS: Human Resource Information System.
21. EPMS: Electronic Performance Management System.
22. Core Banking New Generation: Replace Corebanking system (including replacement IBMB).
23. BI FAST: BI Fast payment System (Realtime Payment dari BI).
24. Upgrade OPICS 4.9 & Module SWIFT MX, upgrade OPICS untuk mendukung format message terbaru SWIFT.
25. Integrasi CRS - LOS, Integrasi aplikasi CRS dengan LOS.
26. Integrasi Smart AML - CBS, Integrasi aplikasi Smart AML dengan new CBS.
27. Enhancement API Smart AML - Dukcapil, Integrasi Smart AML dengan Dukcapil.
28. Microsoft Windows License: Pergantian Microsoft exchange karena berakhirnya masa support.
29. Enhancement Smart AML to GoAML: Integrasi aplikasi Smart AML ke Go AML.
30. Mobile Apps Appraisal: Aplikasi untuk melakukan appraisal secara mobile.
31. Virtual Account Enhancement: Pengembangan fitur Virtual Account.
32. Jtrust U: Pergantian Jtrust U.
33. Relokasi data center.

18. Network Optimization: Maximizing network performance.
19. Centralized Backup (including voice recording): Centralized Back Up for critical applications.
20. HRIS: Human Resource Information System.
21. EPMS: Electronic Performance Management System.
22. Core Banking New Generation: Core banking system replacement (including IBMB replacement).
23. BI FAST: BI Fast payment System (Realtime Payment from BI).
24. Upgraded OPICS 4.9 & SWIFT MX Module, upgraded OPICS to support SWIFT's newest message format.
25. Integration of CRS - LOS, Integration of CRS applications with LOS.
26. Smart AML - CBS integration: Integration of Smart AML application with new CBS.
27. Enhancement API Smart AML - Dukcapil (the Department of Population and Civil Registry), Integration of Smart AML with Dukcapil.
28. Microsoft Windows License: Microsoft Exchange replacement due to end of support period.
29. Enhancement of Smart AML to GoAML: Integration of the Smart AML application to Go AML.
30. Mobile Apps Appraisal: Application for conducting mobile appraisals.
31. Virtual Account Enhancement: Development of the Virtual Account feature.
32. Jtrust U: Substitution of Jtrust U.
33. Data Center Relocation.



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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 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 sirkulair sesuai dengan limit kredit yang diajukan.

Rapat Komite Kredit (RKK) dihadiri oleh pejabat pemegang kewenangan memutus kredit sesuai limit yang ditetapkan (*voting member*), perekomendasi, pengusul, dan *non-voting member*.

Pemutus kredit adalah pejabat yang karena kemampuan, kompetensi dan integritasnya diberi wewenang untuk memutus kredit yang mewakili fungsi *Business Unit* dan *Credit Risk Reviewer* sesuai dengan *four eyes principle*.

Keputusan kredit dibawah kewenangan Direksi/EVP dilakukan oleh minimal 2 (dua) Pemegang Kewenangan Memutus Kredit yaitu individu yang diberi kewenangan memutus kredit mewakili *Business Unit* dan *Credit Risk Reviewer* dengan Batas Wewenang Memutus Kredit yang ditetapkan oleh Direksi.

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 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 decide credit approval based on established limits (*voting members*), and people who provide recommendations and proposals, as well as *non-voting members*.

Decision makers in credit approval are officials, who are due to their ability, competence, and integrity, are authorized to make decisions on credit and representing functions of the Business Unit and *Credit Risk Reviewer* based on the four eyes principle.

Credit decisions under the authority of the Board of Directors/EVP are made by at least of 2 (two) Authorized Parties, which are individuals authorized to approve credit and represent Business Units and *Credit Risk Reviewers*. The Board of Directors set Limits of Authority in Credit Approval.

Susunan Anggota Komite Kredit

The Structure of Credit Committee Members

Sesuai dengan limit kredit yang ditetapkan dalam Pedoman Pelaksanaan Kredit tanggal 25 Juli 2022 diketahui bahwa susunan anggota Komite Kredit atau pemegang kewenangan adalah terdiri atas:

In accordance with the credit limit stipulated in the Credit Implementation Guidelines dated 25 July 2022, the structure of members of the Credit Committee or the owner of authority consists of:

Kategori A1 (> Rp100 miliar) Category A1 (> Rp100 billion)	
Voting Member Voting Member	<ol style="list-style-type: none"> 1. President Director 2. Managing Director (MD) Finance & Planning 3. Managing Director (MD) Business 4. Managing Director (MD) Credit Risk & Management All Delinquencies 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
Non-Voting Member Non-Voting Member	MD Compliance & Corporate Legal
Kategori A2 (> Rp20 miliar - Rp100 miliar) Category A2 (> Rp20 billion - Rp100 billion)	
Voting Member Voting Member	<ol style="list-style-type: none"> 1. President Director 2. Managing Director (MD) Business 3. Managing Director (MD) Credit Risk & Management All Delinquencies 4. SEVP Business Banking 5. EVP Credit Risk Reviewer
Non-Voting Member Non-Voting Member	MD Compliance & Corporate Legal
Kategori A3 (≤ Rp20 miliar) Category A3 (≤ Rp20 billion)	
Voting Member Voting Member	<ol style="list-style-type: none"> 1. Managing Director (MD) Business 2. Managing Director (MD) Credit Risk & Management All Delinquencies 3. SEVP Business Banking 4. EVP Credit Risk Reviewer
Non-Voting Member Non-Voting Member	MD Compliance & Corporate Legal

Tugas dan Tanggung Jawab

Komite Kredit bertanggung jawab untuk menelaah dan memberikan keputusan atas aplikasi/permohonan fasilitas kredit sesuai Batas Wewenang Memutus Kredit (BWMK)-nya dalam rangka pemenuhan prinsip kehati-hatian pemberian kredit yang sehat baik untuk permohonan fasilitas kredit baru, penambahan, perpanjangan, perubahan (penggantian agunan, perubahan jangka waktu/ *rescheduling*, restrukturisasi, dan sebagainya).

Duties and responsibilities

The Credit Committee is responsible for reviewing and making decisions on applications/credit facility 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. Provide complete information and analysis results to support credit applications.	√		

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
2.	Memastikan setiap kredit yang diberikan telah memenuhi atau sesuai dengan ketentuan perbankan dan asas-asas perkreditan yang sehat. Ensure that every approval on credit has met or complied with banking regulations and sound credit principles.	√	√	√
3.	Memastikan setiap pelaksanaan pemberian kredit telah sesuai dengan Kebijakan Perkreditan Bank (KPB). Ensure that each credit disbursement is in accordance with the Bank's Credit Policy (KPB).	√	√	√
4.	Memastikan bahwa pemberian kredit telah didasarkan pada penilaian/evaluasi yang jujur, objektif, cermat dan seksama, serta independen. Ensure that the credit approval is based on an honest, objective, careful, thorough, and independent assessment/evaluation.			√
5.	Memberikan opini/komentar independen menyangkut risiko kredit dan kepatuhannya. Provide independent opinion/comment regarding credit risk and compliance.			√
6.	Memutuskan usulan kredit yang sesuai dengan ketentuan perbankan dan asas-asas perkreditan yang sehat serta sesuai dengan KPB. Make decisions on credit proposals based on banking regulations and sound credit principles, as well as in accordance with the Bank's Credit Policy.		√	
7.	Memutus/menolak usulan kredit sesuai dengan batas wewenang yang telah ditentukan. Approve/reject credit proposals, in accordance with the established limits of authority.		√	
8.	Menetapkan jangka waktu kredit, suku bunga, biaya administrasi dan provisi. Determine terms of credit, interest rates, administration fees, and provision fees.		√	

Rapat dan mekanisme Pengambilan Keputusan Rapat

- 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 Division. Dalam kondisi tertentu, anggota Komite Kredit dianggap hadir apabila diikutsertakan dalam Rapat Komite Kredit secara teleconference dan turut menandatangani daftar hadir yang dikirim melalui sarana fax atau e-mail.
- 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.
- Kelengkapan dokumen dalam Komite Kredit:
 - Notulen Rapat teknis dan Lembar Opini,
 - Nota Analisis Kredit (NAK),

Meetings and Decision Making Mechanisms at Meetings

- 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 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 fax or e-mail.
- 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.
- Important documents in the Credit Committee meeting:
 - Minutes of technical meetings and Opinion Sheets,
 - Credit Analysis Note (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 Rapat Komite Kredit (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 2022, Komite Kredit telah melaksanakan rapat sesuai kebutuhan dan permohonan kredit yaitu setiap minggu rata-rata mengadakan rapat untuk membahas setidaknya atau minimal 2-3 proposal/permohonan kredit. Adapun beberapa tanggal pelaksanaan Rapat Komite Kredit adalah sebagai berikut:

- 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 any dissenting opinions, will be circulated to all committee members.

The Implementation of Activities and Meeting Frequency

In 2022, the Credit Committee has held meetings as needed and based on credit applications. The meetings were held every week where on average, the Committee discussed at least 2-3 credit proposals or applications. Details of the Credit Committee Meetings are as follows:

No	Tanggal Date	Agenda	Peserta Participants
1	26 Januari 2022 26 January 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
2	28 Januari 2022 28 January 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
3	2 Februari 2022 2 February 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
4	2 Februari 2022 2 February 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
5	2 Maret 2022 2 March 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
6	15 Maret 2022 15 March 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
7	14 April 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra

No	Tanggal Date	Agenda	Peserta Participants
8	13 April 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
9	17 Mei 2022 17 May 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
10	12 Mei 2022 12 May 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
11	3 Juni 2022 3 June 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
12	6 Juni 2022 6 June 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
13	8 Juli 2022 8 July 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
14	4 Juli 2022 4 July 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra



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No	Tanggal Date	Agenda	Peserta Participants
15	4 Agustus 2022 4 August 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
16	8 Agustus 2022 8 August 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
17	2 September 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
18	13 September 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra 7. Nobuyuki Wake
19	7 Oktober 2022 7 October 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Widjaja Hendra 6. Saptono A Irawan 7. Nobuyuki Wake
20	13 Oktober 2022 13 October 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra 7. Nobuyuki Wake
21	2 November 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra 7. Nobuyuki Wake

No	Tanggal Date	Agenda	Peserta Participants
22	7 November 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra 7. Nobuyuki Wake
23	8 Desember 2022 8 December 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra
24	21 Desember 2022 21 December 2022	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. Ritsuo Fukadai 2. Helmi Hidayat 3. Felix I Hartadi 4. R. Djoko Prayitno 5. Saptono A Irawan 6. Widjaja Hendra 7. Nobuyuki Wake

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 2022

Sepanjang tahun 2022, Komite Kredit telah melakukan lebih dari 100 kali rapat yang memenuhi kehadiran minimal 50% dari anggota Komite.

Di tahun 2022, Komite Kredit telah memberikan keputusan atau rekomendasi atas pemberian kredit (baru, tambahan, penurunan dan/atau perpanjangan, restrukturisasi non COVID-19 dan COVID-19) sesuai limit kewenangan, termasuk

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 2022

Throughout 2022, the Credit Committee has held more than 100 meetings that met the minimum requirement of 50% of the members.

in 2022, the Credit Committee has made decisions or recommendations on lending (new, top-up, reduction and/or extension, as well as non-COVID-19 and COVID-19 restructuring), based on the limits of authority, including determination/

penetapan/perubahan struktur kredit dan sesuai dengan Kebijakan Perkreditan Bank dan Pedoman Pelaksanaan Kredit Bank yang berlaku dengan memegang teguh prinsip kehati-hatian.

Rencana Kerja Tahun 2023

Rencana Kerja Komite Kredit untuk tahun 2023 antara lain sebagai berikut:

1. Menetapkan rencana kerja untuk tahun 2023 yaitu merekomendasikan dan/atau memutuskan pemberian kredit (baru, tambahan, penurunan dan/atau perpanjangan, restrukturisasi non-COVID-19 dan restrukturisasi COVID-19) sesuai limit kewenangan, termasuk penetapan atau perubahan struktur kredit.
2. 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.
3. 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.

change of credit structure, and in accordance with the Bank's Credit Policy and the Bank's Credit Implementation Guidelines by upholding the prudence principle.

The 2023 Work Plan

The Credit Committee Work Plan for 2023 is as follows:

1. Establish a work plan for 2023, such as recommending and/or terminating credit approval (new, top-up, reduction, and/or extension, as well as non-COVID-19 and COVID-19 restructuring), according to the limits of authority, as well as determine/change credit structure.
2. 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.
3. 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.

KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan PT Bank JTrust Indonesia Tbk (JTrust) adalah komite yang membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran-saran langkah perbaikan.

Struktur dan Keanggotaan

Berdasarkan Surat Keputusan (SK) Direksi tanggal 18 Mei 2022 tentang Komite Kebijakan Perkreditan, maka susunan Anggota Komite Kebijakan Perkreditan (KKP) per 31 Desember 2022 adalah sbb:

Susunan Keanggotaan Komite Kebijakan Perkreditan Membership Structure of the Credit Policy Committee

Ketua Chairman	Direktur Utama President Director
Sekretaris/Anggota Secretary/Member	EVP Risk Management
Anggota Voting Voting Members	<ol style="list-style-type: none"> 1. Direktur Utama/President Director 2. MD Business 3. MD Credit Risk & Management All Delinquencies 4. MD Compliance & Corporate Legal 5. MD Operation & Credit Administration 6. SEVP Business Banking 7. EVP Risk Management 8. EVP Business Linkage & Commercial 9. EVP Credit Risk Reviewer 10. Head of Business Linkage & Consumer Division 11. Head of Commercial & SME Banking Division 12. Head of Corporate Banking Division 13. Head of Japan & Korean Desk Division 14. Head of Management All Delinquencies Division 15. Head of Credit Risk Reviewer Division 16. Head of Head Office & Branch Operation Division 17. Head Credit & Administration Division 18. Head of Internal Audit Division 19. Head of Risk Management Division 20. Head of Compliance Division 21. Head of Corporate Legal & Litigation Division
Anggota Non Voting Non-Voting Members	MD/EVP/Kepala Divisi yang terkait dengan materi rapat MD/EVP/Head of Division relevant to meeting materials

Tugas dan Tanggung Jawab

Tugas dan Tanggung jawab KKP adalah:

1. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris, mengenai:
 - a. Hasil pengawasan atas penerapan dan pelaksanaan Pedoman Pelaksanaan Perkreditan
 - b. Hasil pemantauan dan evaluasi mengenai:
 - Perkembangan dan kualitas portofolio perkreditan secara keseluruhan;

CREDIT POLICY COMMITTEE

The Credit Policy Committee of PT Bank JTrust Indonesia Tbk (JTrust) 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 dated 18 May 2022 concerning the Credit Policy Committee, the structure of Members of the Credit Policy Committee (KKP) as of 31 December 2022 is as follows:

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;

- 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 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 (*minutes of meeting*) KKP sebagai laporan tertulis yang akan disampaikan kepada Direksi dan ditembuskan kepada Dewan Komisaris dan Risk Management Division.

Rapat dan Mekanisme Pengambilan Keputusan

1. Rapat Komite dipimpin oleh Ketua, dalam hal Ketua berhalangan hadir, maka rapat dipimpin oleh Anggota Voting yaitu MD Business/SEVP Business Banking.
2. Rapat komite dinyatakan kuorum apabila telah dihadiri oleh 2/3 (dua pertiga) dari total Anggota Voting termasuk minimal 3 (tiga) Anggota Voting yang merupakan bagian dari Direksi, dimana Ketua Komite termasuk salah satunya.
3. Apabila salah satu Anggota voting yang merupakan bagian dan Direksi berhalangan hadir, maka persetujuan Kebijakan Kredit dapat diperoleh melalui sirkulasi dengan proposal terlebih dahulu mendapat rekomendasi di dalam forum KKP.
4. Rapat KKP diadakan minimum 2 (dua) kali per tahun atau sewaktu-waktu diperlukan melalui forum secara tatap muka atau media komunikasi daring.
5. Notulen KKP akan diedarkan kepada seluruh Anggota Voting (walaupun tidak hadir dalam forum KKP) dan Anggota non-Voting yang hadir dalam KKP.

- 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;
 - Efforts to meet the adequacy of allowance for credit write-offs (Allowance for Impairment Losses/provisions).
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, which are submitted to the Board of Directors.
 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 chaired by the Chairman, and if the Chair is unable to attend, the meeting is led by a Voting Member, namely MD Business/SEVP Business Banking.
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. The Chair of the Committee is one of them.
3. If one of the Voting Members, who is also members of the Board of Directors is unable to attend, then Credit 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. The minutes of 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.

Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan 2 (dua) kali rapat yang membahas agenda serta tingkat kehadiran sebagai berikut:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Quorum		Keterangan Description
			Minimum	Realisasi Realization	
1	28 Maret 2022 28 March 2022	Aturan Lama di PPK yang sudah tidak berfungsi Hasil Analisa Prospek Industri Sektor ekonomi prioritas terkait insentif GWM Old Rules in the Credit Implementation Guidelines (PPK) that are no longer apply Results of the Industry Prospect Analysis Priority economic sectors related to incentives of Statutory Reserves Requirement (GWM)	66.67%	72.22%	Rapat luring dan daring (hybrid) Online and offline meeting (hybrid)
2	25 Agustus 2022 25 August 2022	Update Kebijakan Perkreditan Bank (KPB) Industry Outlook Midyear Updates on the Bank's Credit Policy Mid-year Industry Outlook	66.67%	66.67%	Rapat luring dan daring (hybrid) Online and offline meeting (hybrid)

Penilaian Kinerja Komite Kebijakan Perkreditan

- 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
 - Rapat KKP diadakan minimum 2 (dua) kali per tahun.
 - Kehadiran rapat anggota Komite Kebijakan Perkreditan telah memenuhi minimal 2/3 dari anggota.
 - Komite Kebijakan Perkreditan telah memberikan kontribusi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan portfolio perkreditan dan memberikan saran-saran langkah perbaikan.

The Implementation of Activities and Meeting Frequency

Throughout 2022, the Credit Policy Committee has held 2 (two) meetings to discuss the following agenda, along with the attendance rate:

Credit Policy Committee Performance Assessment

- 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.
- Performance assessment criteria
 - The Credit Policy Committee meetings are held at least 2 (two) times per year.
 - The attendance of the Credit Policy Committee members at these meetings has fulfilled the requirement of at least 2/3 of the members.
 - 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.

Realisasi Program Kerja Tahun 2022

Sepanjang tahun 2022, Komite Kebijakan Perkreditan telah melakukan sebanyak 2 (dua) kali rapat yang mencapai quorum.

Selama tahun 2022, 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 2023

Rencana Kerja Kebijakan Perkreditan untuk tahun 2023 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.

Realization of Work Programs in 2022

Throughout 2022, the Credit Policy Committee has held 2 (two) meetings that reached quorum.

During 2022, 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 2023 Work Plan

The Credit Policy Work Plan for 2023 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 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 prudential banking principle.





PENERAPAN FUNGSI KEPATUHAN BANK, AUDIT INTERN DAN AUDIT EKSTERN [2-27]

THE IMPLEMENTATION OF THE BANK'S COMPLIANCE FUNCTION, INTERNAL AUDIT, AND EXTERNAL AUDIT [2-27]

SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan memiliki peranan yang penting untuk memelihara citra Bank dan melindungi kepentingan Bank dengan membangun komunikasi dan hubungan baik dengan semua pihak serta memastikan aspek penghubung (*liaison officer*) antara Bank dengan pihak eksternal khususnya berkaitan dengan pasar modal, publik serta kebijakan internal berkaitan dengan penerapan tata kelola perusahaan yang baik.

Dasar Hukum

Ketentuan pembentukan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk merujuk pada Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

Profil Sekretaris Perusahaan

Sekretaris Perusahaan diangkat dan diberhentikan berdasarkan keputusan Direksi. Pengangkatan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk telah memenuhi persyaratan yang telah ditetapkan serta telah dilaporkan kepada OJK dan diumumkan kepada publik melalui situs IDXNet (e-reporting). Efektif sejak tanggal 29 Januari 2020 jabatan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk dipegang oleh Sdri. Ong Pey Fang, berdasarkan Surat Keputusan Direksi tanggal 29 Januari 2020.

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 parties, as well as acting as the liaison officer between the Bank and external parties, 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.

The 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.

Nama/Name: Ong Pey Fang

Usia Age	58 tahun 58 years old
Jenis Kelamin Gender	Perempuan Female
Kewarganegaraan Citizenship	Indonesia Indonesian
Domisili Domicile	Jakarta
Dasar Hukum Pengangkatan Legal Basis of Appointment	<ul style="list-style-type: none">Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.SK Direksi No.29.02/S.Kep.Dir-HCGD/JTRUST/I/2020 tanggal 29 Januari 2020.Regulation No. 35/POJK.04/2014 dated 8 December 2014 concerning Corporate Secretary of Issuers or Public Companies.Board of Directors Decree No.29.02/S.Kep.Dir-HCGD/JTRUST/I/2020 dated January 29, 2020.
Riwayat Pendidikan Educational Background	S1 di bidang Akuntansi (Royal Melbourne Institute of Technology), lulus cum laude pada tahun 1988. Bachelor's degree in accounting (the Royal Melbourne Institute of Technology), Graduated with distinction in 1988.
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none">PT Bank JTrust Indonesia Tbk (April 2019 – sekarang)EVP Compliance, PT Commonwealth Bank Indonesia (Maret 2017- Agustus 2018).EVP Compliance, PT Danamon Indonesia Tbk (Desember 2009 – Februari 2017).VP Business Support, ABN Amro NV Indonesia (Januari 2006 – Februari 2009).VP Business Coordinator, Citibank N.A. Indonesia (September 2002 – Desember 2005).
Kualifikasi/Sertifikasi Qualification/Certification	<ul style="list-style-type: none">Sertifikasi Manajemen Risiko Level 5Certification on Risk Management Level 5
Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2022 Training/Competency Improvement Participation in 2022	<ul style="list-style-type: none">19-May-22 Sustainability Governance for Long - Term Value Creation (IICD);31-May-22 Panduan Pelaporan Kesetaraan Gender untuk Laporan Tahunan dan Keberlanjutan (IDX, GRI & IBCWE)/Guidelines on Gender Equality Reporting for the Annual Report and the Sustainable Report (IDX, GRI & IBCWE)27-Jul-22 How to prevent & detect fraud in your procurement department (ACFE)1-Sep-22 Memahami dan Mendorong Implementasi ESG pada Perusahaan (ICSA)/Understanding and Encouraging the Implementation of ESG (Environment, Social, and Governance) at the Company/(ICSA)

Selain dari yang disebutkan di atas, Sekretaris Perusahaan senantiasa mengikuti/menghadiri sosialisasi peraturan-peraturan baru dari OJK dan BEI.

Other than those mentioned above, the Corporate Secretary always participates or attends dissemination of new regulations held by 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;
 - e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
4. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Otoritas Jasa Keuangan dan pemangku kepentingan lainnya.
5. Sebagai fasilitator dalam pelaksanaan tanggung jawab sosial perusahaan dan lingkungan.
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.

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 its 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. Implementation of the Company's orientation programs for the Board of Directors and/or the Board of Commissioners.
4. Act as a liaison between Issuers or Public Companies with the Financial Services Authority and other stakeholders.
5. Act as a facilitator in the implementation of corporate social responsibility 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.



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-
- 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. Mengkoordinasikan penyelenggaraan aktivitas CSR
 10. Sebagai penghubung antara Bank dengan pemegang saham, regulator, dan pemangku kepentingan lainnya.

- 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. Coordinate the implementation of CSR activities.
 10. Act as a liaison between the Bank and shareholders, regulators, and other stakeholders.

FUNGSI AUDIT INTERN

Audit Intern merupakan bagian dari sistem pengendalian intern dengan ruang lingkup pekerjaan audit intern yang mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas sistem pengendalian intern, manajemen risiko, serta proses dan sistem tata kelola bank yang bertujuan memberikan keyakinan bahwa pengendalian telah berjalan seperti yang ditetapkan.

Dengan perannya sebagai *Third line of defense*, Satuan Kerja Audit Intern (SKAI) PT Bank JTrust Indonesia Tbk harus memastikan bahwa pengendalian internal di setiap *line of defense* semakin kuat dan matang sesuai dengan ketentuan dan peraturan. Oleh karena itu SKAI terus melakukan inovasi dalam penggunaan metodologi serta tools audit sehingga pelaksanaan audit lebih efektif dan efisien.

Piagam Audit Internal

Piagam Audit Internal merupakan pedoman tata laksana kerja internal audit Bank yang memuat visi dan misi, fungsi dan ruang lingkup kerja, tanggung jawab, kewenangan, akuntabilitas, independensi, dan kode etik dari SKAI. Piagam Audit Internal ditinjau dan diperbarui secara berkala sesuai kebutuhan organisasi.

PT Bank JTrust Indonesia Tbk memiliki Piagam Audit Internal yang mendefinisikan: Tujuan, Aktivitas SKAI, Kewenangan dan Tanggung Jawab SKAI dalam Organisasi, termasuk hubungannya dengan Direksi dan Dewan Komisaris. Kepala SKAI bertanggung jawab langsung kepada Direktur Utama dan mempunyai garis pelaporan kepada Dewan Komisaris melalui Komite Audit. SKAI PT Bank JTrust Indonesia Tbk bertugas membantu Direktur Utama dan Dewan Komisaris untuk memastikan kecukupan dan efektivitas Sistem Pengendalian Intern (SPI), proses manajemen risiko, dan tata kelola Bank.

INTERNAL AUDIT FUNCTION

Internal Audit is part of the internal control system with internal audit scope of work, which includes cross-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 assurance that internal controls have been carried out accordingly.

With its role as the Third line of defense, the Internal Audit Work Unit (IAD) of PT Bank JTrust Indonesia Tbk must ensure that internal control in each line of defense is improving and more sophisticated, in accordance with provisions and regulations. Therefore, SKAI continues to innovate in the use of audit methodologies and tools to make audit implementation more effective and efficient.

The Internal Audit Charter

The Internal Audit Charter is the Bank's guideline for implementing internal audit, which contains vision and mission, functions and scope of work, responsibilities, authorities, accountability, independence, and code of ethics of IAD. The Internal Audit Charter is regularly reviewed and updated according to the needs of the organization.

PT Bank JTrust Indonesia Tbk has Internal Audit Charter which defines: Objectives, Activities, as well as Authorities and Responsibilities of IAD in the Organization, including its relationship with the Board of Directors and the Board of Commissioners. The Head of IAD is directly responsible to the President Director and must report to the Board of Commissioners through the Audit Committee. The IAD of PT Bank JTrust Indonesia Tbk is tasked with assisting the President Director and the Board of Commissioners in assuring the adequacy and effectiveness of the Internal Control System (SPI), risk management processes, and the Bank's governance.



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Sesuai Peraturan Otoritas Jasa Keuangan No.56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan Pedoman Penyusunan Piagam Audit Internal dan POJK No.01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, maka dalam pembentukan dan pelaksanaan tugasnya, SKAI PT Bank JTrust Indonesia telah membuat dan melaksanakan Piagam Audit Internal yang memuat:

- a. struktur dan kedudukan SKAI;
- b. tugas dan tanggung jawab SKAI serta hubungan dengan unit kerja yang melakukan fungsi pengendalian lain;
- c. wewenang SKAI;
- d. Kode Etik Audit Intern;
- e. persyaratan auditor intern dalam SKAI;
- f. pertanggungjawaban SKAI;
- g. larangan perangkapan tugas dan jabatan auditor intern serta pelaksana dalam SKAI dari pelaksanaan kegiatan operasional Bank termasuk dalam perusahaan anak;
- h. kriteria penggunaan tenaga ahli ekstern dalam mendukung fungsi audit intern;
- i. syarat dan ketentuan yang harus dipenuhi oleh SKAI untuk menjaga independensi apabila diminta untuk memberikan layanan konsultasi atau tugas khusus lain;
- j. tanggung jawab dan akuntabilitas kepala SKAI;
- k. persyaratan untuk mematuhi Standar Profesional Audit Intern;
- l. prosedur dalam koordinasi fungsi audit intern dengan ahli hukum atau auditor ekstern;
- m. kebijakan pembatasan penugasan secara berkala dan masa tunggu (*cooling-off period*) penugasan yang memadai kepada anggota SKAI; dan
- n. kebijakan pembatasan penggunaan jasa dan masa tunggu (*cooling-off period*) yang memadai bagi pihak ekstern.

Piagam Audit Internal dikaji ulang secara berkala atau sewaktu-waktu apabila diperlukan, di mana kaji ulang dan pengkinian terakhir telah dilakukan pada November 2021.

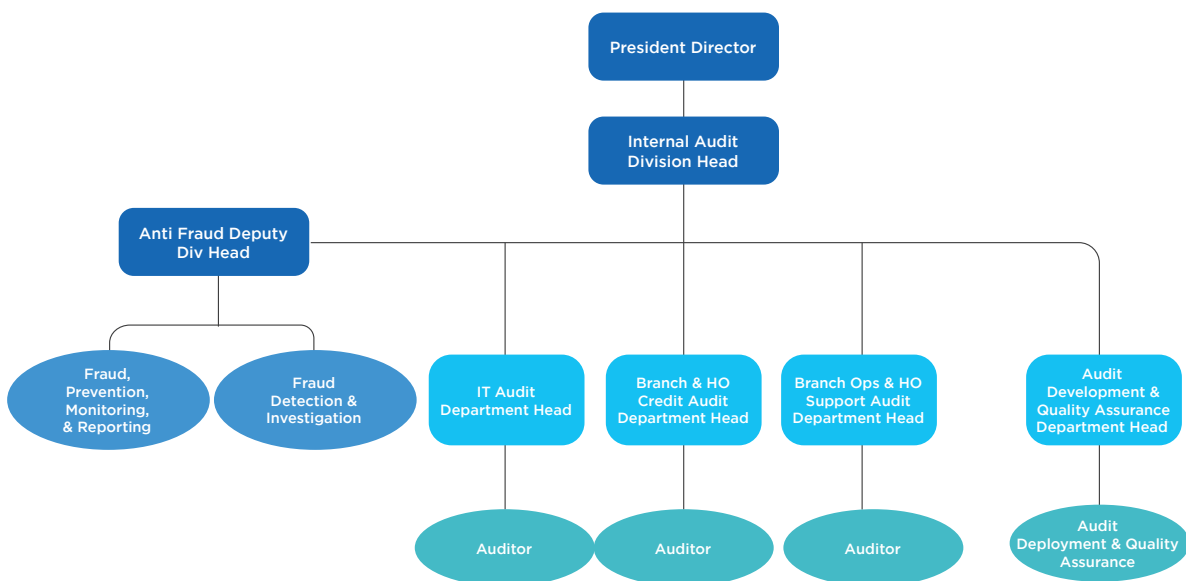
In accordance with the Financial Services Authority Regulation No.56/POJK.04/2015 dated 23 December 2015 concerning the Creation of Guidelines for the Establishment of the Internal Audit Charter and POJK No.01/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, therefore in establishing and executing its duties, the IAD of PT Bank JTrust Indonesia has set up and implemented Internal Audit Charter, which contains:

- a. structure and position of IAD;
- b. IAD duties and responsibilities, as well as its relations with work units that perform other control functions;
- c. IAD authority;
- d. Internal Audit Code of Ethics;
- e. internal auditor requirements in IAD;
- f. accountability of IAD;
- g. prohibition of concurrent duties and internal auditor positions, as well as executors in IAD 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 independence when asked to provide 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. adequate policy on periodic assignment restrictions and cooling-off period of assignment for IAD members; and
- n. policy on limiting the use of services and an adequate cooling-off period for external parties.

The Internal Audit Charter is reviewed periodically, or at any time if necessary, in which the latest review and update was carried out in November 2021.

Struktur Organisasi SKAI PT Bank JTrust Indonesia Tbk Per 31 Desember 2022

Organizational Structure of SKAI at PT Bank JTrust Indonesia Tbk as of 31 December 2022



Profil Pejabat Audit Internal

Berdasarkan POJK No.01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum pasal 19, dinyatakan bahwa Kepala SKAI diangkat dan diberhentikan berdasarkan surat keputusan dari Direktur Utama, surat persetujuan Dewan Komisaris, dan surat rekomendasi dari Komite Audit.

Pengangkatan Saudari Yuliana Sari sebagai Kepala SKAI telah dilaporkan kepada Otoritas Jasa Keuangan (OJK), melalui surat nomor 01.01/S.Dir-HCGD/JTRUST/IX/2021 tertanggal 1 September 2021 perihal Laporan Pergantian Kepala SKAI PT Bank JTrust Indonesia Tbk. Selanjutnya, pada 14 Desember 2022 Bank menyampaikan laporan perubahan atas Kepala Satuan Kerja Audit Intern (SKAI) PT Bank JTrust Indonesia kepada OJK melalui surat nomor 14.02/S.Dir-HCD/JTRUST/XII/2022 terkait pengunduran Saudari Yuliana Sari sebagai Kepala SKAI efektif per tanggal 14 Desember 2022 sekaligus menginformasikan fungsi kepala SKAI yang akan dilaksanakan oleh Direktur Utama.

Profile of Internal Audit Officer

Based on POJK No.01/POJK.03/2019, concerning Implementation of Internal Audit Function in Commercial Banks, the article 19 states that the Head of IAD is appointed and dismissed based on a decree from the President Director, a letter of approval from the Board of Commissioners, and a letter of recommendation from the Audit Committee.

The appointment of Yuliana Sari as Head of IAD has been reported to the Financial Services Authority (OJK) in a letter number 01.01/S.Dir-HCGD/JTRUST/IX/2021 dated 1 September 2021, concerning Report on the Head of IAD Replacement in PT Bank JTrust Indonesia Tbk. Then, on 14 December 2022, the Bank submitted a report on the change of the Head of the Internal Audit Work Unit (IAD) of PT Bank JTrust Indonesia to OJK in letter No. 14.02/S.DirHCD/JTRUST/XII/2022 regarding the resignation of Yuliana Sari as Head of IAD, effective since December 14 2022, and that Head of IAD function will be carried out by the President Director.

Profil Kepala Audit Internal/Profile of Head of Internal Audit

Nama/Name: **Yuliana Sari***

Usia Age	35 tahun 35 years old
Jenis Kelamin Gender	Perempuan Female
Kewarganegaraan Citizenship	Indonesia Indonesian
Domisili Domicile	Jakarta
Dasar Hukum Pengangkatan Legal Basis of Appointment	No. 24.01/S.Kep-Dir-HCGD/JTRUST/VIII/2021
Riwayat Pendidikan Educational Background	S1 Universitas Indonesia (Fakultas Psikologi) Bachelor's degree (Faculty of Psychology, University of Indonesia)
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> PT Bank JTrust Indonesia Tbk (2016 – 2022) <ul style="list-style-type: none"> Head of Internal Audit Division (September 2021 – Desember 2022) Deputy Head of Internal Audit Division (April 2019 – Agustus 2021) Head of Quality Assurance Department (Risk Management Division) (Maret 2017 – Maret 2019) Head of Policy & Procedure Section (Compliance Division) (Sept 2016 – Februari 2017) PT Bank Resona Perdania (2009-2016) as Operational Risk Dedicated Officer (Risk Management Division)
Kualifikasi/Sertifikasi profesi audit internal Qualification/Certification of Internal Audit Profession	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Level 4 Certified Bank Internal Audit Level Supervisor Certification on Risk Management Level 4 Certified Bank Internal Audit Level Supervisor
Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2022 Training/Competency Improvement Participation in 2022	<ul style="list-style-type: none"> 14 Oktober 2022, Internal E-Learning Compliance: Budaya Sadar Kepatuhan 19 September 2022, Jakarta Internal E-Learning Refreshment Risk Awareness 2022 1 September 2022, Internal E-Learning Anti Fraud 30 April 2022, Internal E-Learning Basic APU PPT 2 Januari 2022, Internal E-Learning Risk Management 14 October 2022, Internal E-Learning Compliance: Compliance Awareness Culture 19 September 2022, Jakarta Internal E-Learning Refreshment Risk Awareness 2022 1 September 2022, Internal E-Learning Anti Fraud 30 April 2022, Internal E-Learning Basic APU PPT 2 January 2022, Internal E-Learning Risk Management

*) Efektif mengundurkan diri per 13 Desember 2022. Selanjutnya Pelaksana Tugas Kepala Audit Internal dijabat oleh Ritsuo Fukadai. Lihat profil Direksi.
Effectively resigned on December 13, 2022. From then on, Mr. Ritsuo Fukadai is the Acting Head of Internal Audit. See the profile of the Board of Directors.

Profil Kepala Audit Internal/Profile of Head of Internal Audit

Nama/Name: **Ritsuo Fukadai****

***) Lihat profil Direksi.
See Director profil.

Pihak yang Mengangkat dan Memberhentikan Kepala Audit Internal

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.

Tugas dan Tanggung Jawab Audit Internal

Satuan Kerja Audit Internal (SKAI) PT Bank JTrust Indonesia Tbk merupakan unit independen yang tidak memihak dalam menjalankan tugasnya, meliputi aktivitas *Assurance* dan *Consulting bidang Risk/Control* yang didesain untuk dapat memberikan nilai tambah, dapat meningkatkan

Parties Appointing and Dismissing the Head of Internal Audit

The Head of IAD is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners based on the recommendation from the Audit Committee. The decision is then reported to the Financial Services Authority.

Duties and Responsibilities of Internal Audit

The Internal Audit Work Unit (IAD) of PT Bank JTrust Indonesia Tbk is an independent unit that is impartial in carrying out its duties, including Assurance and Consulting activities in the Risk/Control, which are designed to provide added value, improve operations, as well as assist and secure

operasional, membantu dan mengamankan pencapaian Rencana Bisnis Bank (RBB) dengan cara melakukan evaluasi efektivitas dan meningkatkan fungsi *Control*, *Risk Management*, dan *Governance Process*.

Dalam rangka pelaksanaan peran tersebut di atas, SKAI berperan sebagai *Strategic Business Partner* bagi semua unit kerja dan hal ini akan secara terus menerus dilakukan dalam rangka pencapaian tujuan dari PT Bank JTrust Indonesia Tbk.

Dalam rangka menjaga independensi fungsi audit intern, secara struktur organisasi posisi SKAI berada langsung di bawah dan melapor kepada Direktur Utama, dan mempunyai garis pelaporan kepada Dewan Komisaris melalui Komite Audit. SKAI berperan membantu Direktur Utama dalam menjabarkan hasil penilaian dan pengawasannya dalam hal proses pengendalian Intern (SPI), manajemen risiko, dan tata kelola perusahaan. Posisi, kewenangan, tanggung jawab, profesionalisme, organisasi, dan cakupan tugas SKAI telah mengacu pada POJK Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan POJK Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Intern.

SKAI membantu Bank dalam mencapai tujuan dengan pendekatan yang sistematis dan disiplin dalam mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian intern serta GCG. Aktivitasnya mencakup bidang-bidang operasional, kredit, teknologi, dan sistem informasi serta fungsi-fungsi pendukung di Kantor Pusat dan Kantor Cabang. Dalam menjalankan tugasnya, SKAI berwenang mengakses semua fungsi, catatan, properti dan karyawan Bank sesuai penugasan audit tanpa dibatasi oleh pihak manapun.

Sumber Daya Manusia dan Sertifikasi Profesi

Untuk meningkatkan kompetensi Audit Intern secara berkesinambungan sehingga memberikan nilai tambah (*value added*) bagi perusahaan, maka selama tahun 2022 seluruh Auditor telah diikutsertakan dalam program pelatihan dan sertifikasi.

Sampai dengan tahun 2022, Audit Internal telah memperoleh berbagai kompetensi seperti CBIA (*Certified Bank Internal Auditor*) dan sertifikasi

achievements of the Bank's Business Plan (RBB) by evaluating the effectiveness and improving the functions of Control, Risk Management, and Governance Process.

In carrying out these roles, IAD acts as a Strategic Business Partner for all work units and this will be continuously carried out in order to achieve the objectives of PT Bank JTrust Indonesia Tbk.

In order to maintain the independence of the internal audit function, the IAD's position within the organizational structure is directly under the President Director and reporting to him. The IAD also 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 supervision in the internal control, risk management and corporate governance processes. The IAD's position, authorities, responsibilities, professionalism, organization, and scope of duties are referring to POJK Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks and POJK Number 56/POJK.04/2015 concerning the Establishment and Guidelines for the Arrangement of Internal Audit Unit Charter.

IAD assists the Bank in achieving its goals with a systematic and disciplined approach in evaluating and improving the effectiveness of risk management, internal control, and GCG. Its activities cover the areas of operations, credit, technology, and information systems, as well as supporting functions at the Head Office and Branch Offices. In carrying out its duties, IAD has the authority to access all of the Bank's functions, records, properties, and employees, according to audit assignments without being restricted by any party.

Human Resources and Professional Certification

To continuously improve the competence of Internal Audit in order to provide added value for the Company, all auditors have enrolled in several training and certification programs in 2022.

Until the end of 2022, Internal Audit has obtained various certifications, such as CBIA (*Certified Bank Internal Auditor*) and Risk Management

Manajemen Risiko level 1- 4. Untuk terus meningkatkan kompetensi auditor SKAI secara berkesinambungan sehingga mampu menjalankan fungsi audit intern secara profesional, maka kualifikasi/sertifikasi profesi yang diperlukan bagi auditor SKAI adalah:

- 17 (tujuh belas) anggota SKAI telah memperoleh sertifikasi manajemen risiko dari LSPP, 1 (satu) orang dengan latar belakang non perbankan akan disertakan untuk sertifikasi manajemen risiko dan secara bertahap disesuaikan dengan *mandatory level* yang harus dipenuhi.
- Selain itu, untuk mendukung kompetensi teknis, saat ini SKAI memiliki 11 (sebelas) orang auditor yang mempunyai *Certified Bank Internal Audit level auditor* dan 4 (empat) orang dengan level supervisor dari LSPP.
- Selain mengikuti proses sertifikasi profesi, seluruh auditor juga telah diikuti dalam *training-training* baik yang terkait dengan aktivitas audit maupun operasional bank (kredit, IT, dan lain-lain).

Seiring dengan dinamika Bank, SKAI dituntut untuk melakukan penyesuaian yang berkelanjutan agar mampu mempertahankan standar kinerja. Untuk itu PT Bank JTrust Indonesia Tbk senantiasa mengikutsertakan petugas dan pejabat SKAI ke pelatihan baik internal maupun eksternal agar diperoleh kualifikasi yang:

- a. Memiliki pengetahuan yang memadai secara umum dan teknis dalam bidang tugas yang relevan dengan spesialisasinya.
- b. Mempunyai perilaku yang independen, jujur, obyektif, tekun dan loyal.
- c. Memiliki kemampuan mempertahankan kualitas profesi yang profesional.
- d. Memiliki kecakapan interaksi dan komunikasi secara lisan maupun tulisan.
- e. Dapat meningkatkan perannya menjadi konsultan dan *catalyst*.

Metodologi Audit

Kepala SKAI menyusun *Annual Audit Plan* yang harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit.

Dalam menetapkan pandangan dan pemikirannya, Kepala SKAI diberikan ruang yang bebas dan obyektif serta bebas dari tekanan pihak manapun (independen), sehingga terhindar dari benturan kepentingan atas obyek atau kegiatan yang diperiksanya.

certification level 1-4. To continuously improve the competence of IAD auditors and allow them to carry out the internal audit function professionally, they must register for professional qualifications/certifications that are required for IAD auditors such as:

- All 17 (seventeen) IAD members have obtained risk management certification from LSPP, 1 (one) person with a non-banking background will be included for risk management certification, and this certification will be gradually adjusted to the mandatory level that must be met.
- In addition, to support technical competency, IAD currently has 11 (eleven) auditors with *Certified Bank Internal Audit level* and 4 (four) people with supervisory level from LSPP.
- Other than participating in a professional certification process, all auditors have been registered to trainings related to audit activities and bank operations (credit, IT, and others).

Due to the Bank's dynamics, IAD is required to make continuous adjustments in order to maintain performance standards. Therefore, PT Bank JTrust Indonesia Tbk always includes IAD officers and officials in internal and external training in order to obtain qualifications that:

- a. Have adequate general and technical knowledge in the field of work that is relevant to their specialization.
- b. Have an independent, honest, objective, diligent, and loyal behavior.
- c. Have the ability to maintain a professional quality in their profession.
- d. Have interaction and communication skills, both verbally and written.
- e. Can improve their roles as consultant and catalyst.

Audit Methodology

The Head of IAD prepares an *Annual Audit Plan*, which must be approved by the President Director and the Board of Commissioners, based on recommendations from the Audit Committee.

In enacting his views and thoughts, the Head of IAD is given a free and objective space and free from pressure from any party (independent), in order to avoid conflicts of interest on the objects or activities that are being audited.

Dalam melaksanakan audit, SKAI membuat analisa dan penelitian di bidang keuangan, akuntansi, operasional dan kegiatan lainnya melalui pemeriksaan/audit secara *on-site*, *on-desk* dan tematik, serta memberikan saran perbaikan dan informasi obyektif tentang kegiatan yang perlu mendapat perhatian khusus oleh semua tingkatan manajemen, juga mampu mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.

Audit dilakukan dengan metodologi *Risk Based Audit* bertujuan untuk melakukan evaluasi kelengkapan dan penilaian kehandalan/efektivitas dari SPI untuk dapat meminimalisir risiko, disamping itu temuan audit akan digunakan sebagai dasar dalam melakukan *corrective* dan *preventive action* atas kelemahan SPI dan meningkatkan *risk awareness* petugas dalam mengendalikan pekerjaan yang ditangani.

Efektivitas dan Cakupan Audit Intern dalam Menilai Seluruh Aspek dan Unsur Kegiatan Bank

Secara berkala, Komite Audit melakukan evaluasi terhadap efektivitas dan cakupan pelaksanaan audit intern dalam menilai kecukupan proses pengendalian intern, tata kelola dan manajemen risiko sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku.

Pelaksanaan audit intern dalam menilai kecukupan proses pengendalian intern yang efektif dan independen oleh SKAI telah berjalan dengan baik sesuai dengan rencana audit yang disusun pada awal tahun. Seluruh rencana audit tahun 2022 telah dapat direalisasikan sepenuhnya oleh SKAI dengan dukungan sumber daya yang cukup memadai. Kegiatan audit dilaksanakan berdasarkan pedoman program audit yang jelas sehingga pelaksanaan audit dapat dilakukan dengan lancar, serta laporan hasil audit dilengkapi dengan rekomendasi perbaikan yang cukup baik untuk mencegah terulangnya temuan audit yang sama di masa yang datang.

Kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku telah berjalan dengan baik dengan tidak ditemukan pelanggaran ketentuan seperti antara lain dalam laporan batas maksimum pemberian kredit (BMPK), laporan pagu devisa netto (PDN) dan penyampaian laporan keuangan publikasi audited.

In carrying out audits, IAD conducts analysis and research in the fields of finance, accounting, operations and other activities through on-site, on-desk and thematic inspections/audits, as well as provides suggestions for improvements and objective information about activities that need special attention by all management level, and is also able to identify all possibilities to improve and increase the efficiency of the use of resources and funds.

The audit is conducted by using the Risk Based Audit methodology aimed at evaluating the comprehensiveness and assessing the reliability/effectiveness of SPI in order to minimize risks. Moreover, audit findings will be used as a basis for carrying out corrective and preventive actions on SPI weaknesses and increasing the risk awareness of officers/personnel in managing work at hand.

Effectiveness and Scope of Internal Audit in Assessing All Aspects and Elements of the Bank's Activities

Periodically, the Audit Committee evaluates the effectiveness and scope of internal audit implementation in assessing the adequacy of internal control, governance and risk management processes in accordance with applicable laws and regulations.

The implementation of internal audit in assessing the adequacy of internal control processes that are effective and independent by IAD has run well, in accordance with the audit plan laid out at the beginning of the year. All audit plans for 2022 have been fully realized by IAD with the support from adequate resources. The audits are carried out based on clear guidelines on audit program, so they can be done smoothly, and audit reports are also attached with recommendations for improvements that are good enough to prevent the same findings in future audits.

The Bank's compliance with applicable laws and regulations has been going well with no violations in the provisions, such as the maximum lending limit (LLL) report, net foreign exchange position, and submission of audited financial reports that have been published.

Evaluasi atau Kaji Ulang atas Fungsi Audit Intern

Untuk melakukan evaluasi atau kaji ulang atas hasil kerja SKAI Bank dan kepatuhannya terhadap Penerapan Fungsi Audit Intern Pada Bank Umum serta perbaikan yang mungkin dilakukan sesuai dengan ketentuan dalam Peraturan OJK yang berlaku, maka paling kurang setiap 3 (tiga) tahun sekali dilakukan evaluasi atau kaji ulang oleh auditor/pihak ekstern. 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.

Tujuan Pelaksanaan Audit Intern Bank

SKAI dalam melaksanakan tugasnya terutama untuk memastikan terlaksananya SPI yang bertujuan untuk:

- Memastikan kecukupan pengamanan dana masyarakat, meliputi deposito, giro, tabungan serta dana pihak ketiga lainnya.
- Pengamanan *Assets* berupa audit atas Kualitas Aktiva Produktif (kredit) melalui audit unit kerja pengelola kredit (termasuk di dalamnya pemeriksaan Debitur sampel) untuk memastikan bahwa proses kredit (Inisiasi, Analisa, Keputusan, Pencairan dan *Monitoring*) telah dilakukan secara *prudent*.
- Pencapaian tujuan dan sasaran kegiatan operasional yang telah ditetapkan, pemanfaatan sumber daya secara ekonomis dan efisien, efektif dan mengawasi kegiatan tertentu seperti kegiatan sistem teknologi informasi (*Core Banking, Opics, Trade Innovation, Swift*, dan lain-lain).
- Kebenaran dan keutuhan informasi, termasuk pencatatan kewajiban Bank dan rekening administratif yang akurat, lengkap dan tepat waktu.

Evaluation or Review of the Internal Audit Function

In order to evaluate or review the work results of the Bank's Internal Audit Division and its compliance with the Implementation of the Internal Audit Function at Commercial Banks, as well as possible improvements in accordance with the provisions in OJK Regulations, an evaluation or review is carried out at least once every 3 (three) years by the external auditor/party. A 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 it was stated 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.

The Objective of the Bank's Internal Audit

In carrying out its duties, the IAD's main task is to ensure the implementation of Internal Control System (SPI), which aims to:

- Ensure adequate safeguarding of public funds, including deposits, current accounts, savings, and other third-party funds.
- Secure Assets, in the form of audit on Earning Asset Quality (credit) through an audit of the credit management work unit (including inspection of sample debtors) to ensure that the credit process (Initiation, Analysis, Decision, Disbursement, and Monitoring) has been carried out accordingly.
- Achieve the goals and objectives of operational activities that have been laid out, utilize resources economically, efficiently, and effectively, as well as supervise certain activities, such as those in information technology system (*Core Banking, Opics, Trade Innovation, Swift*, and others).
- Ensure correct and complete information, including accurate, comprehensive, and timely recording of the Bank's obligations and administrative accounts.

e. Kepatuhan terhadap kebijakan, rencana, prosedur, hukum dan peraturan, termasuk penilaian aspek-aspek yang dapat mempengaruhi Tingkat Kesehatan Bank.

Pelaksanaan Tugas Audit Intern

Pemeriksaan yang dilakukan SKAI meliputi aspek kegiatan operasional Bank, dengan tujuan menilai efektivitas SPI terutama penilaian kecukupan dan efektifitas atas sistem dan prosedur yang berlaku beserta implementasinya.

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.

Jumlah pegawai (auditor internal)

Audit Intern memiliki 18 (delapan belas) orang pegawai.

Realisasi/Pencapaian Penugasan Audit Intern

Selama tahun 2022, SKAI telah melaksanakan penugasan sesuai dengan rencana kerja audit tahun 2022 sebagai berikut:

e. Ensure compliance with policies, plans, procedures, laws and regulations, including assessment of aspects that may affect the Bank's Soundness Level.

The Implementation of Internal Audit Duties

Audits carried out by the IAD include aspects of the Bank's operational activities, which is aimed at assessing the effectiveness of the Internal Control System (SPI), especially in assessing the adequacy and effectiveness of applicable systems and procedures and their implementation.

Audits are conducted on 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, the IAD always pays attention to the Independence aspect in providing consulting services to the Bank's internal parties.

Number of employees (internal auditors)

Internal Audit has 18 (eighteen) employees.

Realization/Achievement of Internal Audit Assignment

Throughout 2022, the IAD has carried out assignments in accordance with the 2022 audit work plan as follows:



Ikhtisar
Utama
Main
Highlights



Laporan
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Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Obyek Audit Audit Object	2022		
	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian (%) Completion (%)
Kantor Cabang Branch Office	5	5	100 %
Kantor Cabang Pembantu Sub-Branch Office	9	9	100 %
Unit Kerja/Divisi Kantor Pusat Work Units/Divisions at Head Office	4	4	100 %
Audit Khusus ^{*)} Special Audit ^{*)}	0	26	-
Review Laporan Keuangan Financial Report Review	4	4	100 %
IT Objects	7	7	100 %
Total Audit	29	55	
Loan Review /Kredit	6	6	100 %
Audit Tematik ^{**)} Thematic Audit ^{**)}	5	5	100 %
Mandatory Audit ^{***)}	5	5	100 %
Sosialisasi Anti Fraud Anti Fraud Dissemination	48	48	100 %
Carry Over Audit	3	3	100 %
Total	96	122	127%

^{*)} Penugasan/Audit Khusus terkait dengan permintaan yang disampaikan oleh Manajemen dan atau OJK.

^{**)} Mencakup pelaksanaan tematik pada bidang kredit yaitu Agunan Multifinance, serta 4 tematik terkait kegiatan operasional yaitu Kajian Manajemen Risiko, APU PPT, Safe Deposit Box, & Customer Complaints.

^{***)} Mandatory Audit BI atas 5 proses di bidang Operasional (BI-RTGS; BI-SKN; BI-SSSS; BI-ETP dan KPDHN).

^{*)} Special Assignment/Audit related to requests submitted by the Management and or OJK.

^{**)} Includes thematic implementation in the credit sector, namely Collateral Multifinance, as well as 4 thematic related to operational activities, namely Risk Management Studies, AML-CFT, Safe Deposit Box, & Customer Complaints.

^{***)} BI Mandatory Audit of 5 processes in Operations (BI-RTGS; BI-SKN; BI-SSSS; BI-ETP and KPDHN).

Selain melakukan audit sesuai dengan rencana kerja audit, selama tahun 2022 SKAI juga telah melaksanakan fungsi konsultatif.

Apart from conducting audits in accordance with the audit work plan, in 2022 IAD has carried out its consulting function.

Kebijakan dan Pelaksanaan Rapat SKAI

The IAD Meeting Policy and Implementation

Kebijakan Rapat SKAI

The IAD Meeting Policy

- SKAI memiliki wewenang untuk menyelenggarakan rapat secara berkala (minimal 4 kali dalam setahun) dan insidental dengan Direksi, Dewan Komisaris dan Komite Audit.
- Mengikuti rapat yang bersifat strategis, seperti rapat ALCO, rapat IT Steering Committee, rapat Komite Manajemen Risiko, dan sebagainya sesuai ketentuan regulator.

- The IAD has the authority to hold meetings periodically (at least 4 times a year) and occasionally with the Board of Directors, the Board of Commissioners and the Audit Committee.
- Participate in strategic meetings, such as ALCO meetings, IT Steering Committee meetings, Risk Management Committee meetings, and other meetings, in accordance with regulatory provisions.

Pelaksanaan Rapat SKAI

Tabel frekuensi kehadiran dan tingkat kehadiran rapat SKAI dengan Direksi, Dewan Komisaris, dan/ atau Komite Audit pada tahun 2022.

The Implementation of IAD Meeting

Table of attendance frequency and attendance rate of IAD meetings with the Board of Directors, the Board of Commissioners, and/or the Audit Committee in 2022.

Nama Peserta SKAI Name of IAD Participants	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate	Hadir Fisik Physically Present	Hadir Secara Virtual Virtually Present
Rapat SKAI dengan Direksi IAD Meetings with the Board of Directors				
Yuliana Sari ¹⁾	7/7	100%	√	-
Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit IAD Meetings with the Board of Commissioners and/or the Audit Committee				
Yuliana Sari ¹⁾	19/19	100%	√	-
Armansyah S	9/19	47%	√	-
Yoseph W. S	8/19	42%	√	-
Royke Shando	8/19	42%	√	-
Arif Wibowo	12/19	63%	√	-
Budi Pudjitriono	14/19	74%	√	-
Imam Zarkasyi ²⁾	8/15	53%	√	-
Irma Suryani ³⁾	10/10	100%	√	-

- ¹⁾ Lepas jabatan sebagai Kepala SKAI per Desember 2022
²⁾ Resign per Oktober 2022
³⁾ Join per Juli 2022
¹⁾ No longer holds position as Head of IAD as of December 2022
²⁾ Resign as of October 2022
³⁾ Join as of July 2022

Tabel kehadiran rapat untuk masing-masing Peserta Rapat SKAI adalah:
Table of meeting attendance for each IAD Meeting Participant:

Rapat SKAI dengan Direksi
The IAD Meetings with the Board of Directors

Nama Peserta Rapat SKAI Name of IAD Meeting Participants	1	2	3	4	5	6	7	Σ Jumlah Kehadiran Number of Attendance
	Tgl 17/03/22	Tgl 24/03/22	Tgl 08/04/22	Tgl 24/05/22	Tgl 18/07/22	Tgl 10/11/22	Tgl 25/11/22	
Ritsuo Fukadai	√	√	√	√	√	√	-	86%
Felix I. Hartadi	√	√	-	-	√	√	-	57%
Helmi A. Hidayat	√	√	-	-	√	√	-	57%
Bijono Waliman	√	√	√	√	√	√	√	100%
Cho Won June	√	√	-	√	√	√	√	86%
R. Djoko Prayitno	√	√	-	-	√	√	√	71%
Widjaja Hendra	√	√	√	√	√	√	√	100%
Yuliana Sari ¹⁾	√	√	√	√	√	√	√	100%

- √ Hadir/Present
- Absen/Absent
¹⁾ Lepas jabatan sebagai Kepala SKAI per Desember 2022
²⁾ No longer holds position as Head of IAD as of December 2022

Rapat SKAI dengan Komite Audit

The IAD Meetings with the Audit Committee

Nama Peserta Rapat SKAI Name of IAD Meeting Participants	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Jumlah Kehadiran Number of Attendance
	Tgl. 12/01/22	Tgl. 13/01/22	Tgl. 18/01/22	Tgl. 19/01/22	Tgl. 23/02/22	Tgl. 09/03/22	Tgl. 14/04/22	Tgl. 21/04/22	Tgl. 25/05/22	Tgl. 28/07/22	Tgl. 03/08/22	Tgl. 10/08/22	Tgl. 19/08/22	Tgl. 01/09/22	Tgl. 14/09/22	Tgl. 19/10/22	Tgl. 03/11/22	Tgl. 23/11/22	Tgl. 30/11/22	
Benny Siswanto Komisaris Independen (Ketua Komite Audit) Independent Commissioner (Head of the Audit Committee)	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	100%
Bambang Setyoko Anggota Komite Audit (Pihak Independen) Member of the Audit Committee (Independent Party)	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	100%
I Gde Yadnya Kusuma Anggota Komite Audit (Pihak Independen) Member of the Audit Committee (Independent Party)	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	100%
Yuliana Sari Kadiv SKAI Head of IAD	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	100%
Armansyah Siregar Deputy SKAI Deputy Head of IAD	ffl	-	-	-	-	ffl	-	-	ffl	ffl	-	-	ffl	ffl	-	ffl	-	ffl	ffl	47%
Yoseph Wijaya S Kepala Departemen Head of Department	ffl	-	-	-	-	ffl	-	-	ffl	ffl	-	-	-	ffl	-	ffl	-	ffl	ffl	42%
Royke Shando Kepala Departemen Head of Department	ffl	-	-	-	-	ffl	-	-	ffl	ffl	-	-	-	ffl	-	ffl	-	ffl	ffl	42%
Arif Wibowo Kepala Departemen Head of Department	ffl	-	-	ffl	ffl	ffl	ffl	-	ffl	ffl	ffl	-	-	ffl	-	ffl	-	ffl	ffl	63%
Budi Pudjitriono Kepala Departemen Head of Department	ffl	-	-	-	-	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	-	ffl	ffl	74%
Imam Zarkasyi Kepala Departemen Head of Department	-	ffl	-	ffl	-	ffl	ffl	-	ffl	ffl	ffl	-	-	ffl	-	-	-	-	-	53%
Irma Suryani Kepala Departemen Head of Department	-	-	-	-	-	-	-	-	-	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	ffl	100%

Agenda Rapat SKAI dengan Direksi

The IAD Meeting Agenda with the Board of Directors

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	17 Maret 2022 17 March 2022	<ol style="list-style-type: none"> Masalah IT: negosiasi harga, lisensi windows, SWIFT 7.6 Masalah audit internal 	Direktur Utama dan 6 (enam) orang Direktur Bidang President Director and 6 (six) Directors
2	24 Maret 2022 24 March 2022	Update Persiapan Pemeriksaan OJK 2022 Update on 2022 OJK Inspection Preparation	Direktur Utama dan 6 (enam) orang Direktur Bidang President Director and 6 (six) Directors
3	8 April 2022	Update Persiapan Pemeriksaan OJK 2022 Update 2022 OJK Inspection Preparation	Direktur Utama dan 2 (dua) orang Direktur Bidang President Director and 2 (two) Directors
4	24 Mei 2022 24 May 2022	Update Persiapan Pemeriksaan OJK 2022 Update 2022 OJK Inspection Preparation	Direktur Utama dan 3 (tiga) orang Direktur Bidang President Director and 3 (three) Directors
5	18 Juli 2022 18 July 2022	Meeting terkait Pembahasan RBBR Meeting related to discussion on Risk-Based Bank Rating (RBBR)	Direktur Utama dan 6 (enam) orang Direktur Bidang President Director and 6 (six) Directors
6	10 November 2022	Kick Off Audit with Crowe	Direktur Utama dan 6 (enam) orang Direktur Bidang President Director and 6 (six) Directors
7	25 November 2022	<ol style="list-style-type: none"> Peninjauan dan Evaluasi Proyek TI Tahun 2022 RSTI 2023-2026 RPTI 2023 	4 (empat) orang Direktur Bidang 4 (four) Directors
		<ol style="list-style-type: none"> Review and Evaluation of the 2022 IT Projects IT Strategic Plan (RSTI) 2023-2026 IT Development Plan (RPTI) 2023 	

Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit

The IAD Meeting Agenda with the Board of Commissioners and/or the Audit Committee

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	12 Januari 2022 12 January 2022	<ol style="list-style-type: none"> Realisasi Audit Plan dan Sosialisasi Anti Fraud per 31 Desember 2021 Temuan Signifikan DMTL OJK & IAD per 31 Desember 2021 Progress Anti Fraud Aktivitas Lainnya 	<ol style="list-style-type: none"> Ketua dan 2 (dua) Anggota Komite Audit Kepala SKAI Wakil Kepala SKAI; dan 4 (empat) orang Kepala Departemen IA
		<ol style="list-style-type: none"> Realization of the Audit Plan and Anti-Fraud Outreach as of 31 December 2021 Significant Findings OJK & IAD Follow-up Monitoring List (DMTL) as of 31 December 2021 Anti-Fraud Progress Other Activities 	<ol style="list-style-type: none"> Chairman and 2 (two) Members of the Audit Committee Head of IAD Deputy Head of IAD; and 4 (four) Department Heads of IA
2	13 Januari 2022 13 January 2022	Pembahasan Laporan Hasil Audit Post Disbursement Control - CRRD Discussion of the Audit Result Report on Post Disbursement Control - Credit Risk Reviewer Division (CRRD)	<ol style="list-style-type: none"> Ketua dan 2 (dua) Anggota Komite Audit Kepala SKAI; dan 1 (satu) orang Kepala Departemen IA
			<ol style="list-style-type: none"> Chairman and 2 (two) Members of the Audit Committee Head of IAD; and 1 (one) Department Head of IA
3	18 Januari 2022 18 January 2022	Pembahasan Temuan Audit Laporan Keuangan 31 Desember 2021 Discussion of Audit Findings on the Financial Report 31 December 2021	<ol style="list-style-type: none"> Ketua dan 2 (dua) Anggota Komite Audit Kepala SKAI
			<ol style="list-style-type: none"> Chairman and 2 (two) Members of the Audit Committee Head of IAD
4	19 Januari 2022 19 January 2022	Pembahasan Hasil Pemeriksaan Review 9 Debitur Discussion of the Review Examination Results of 9 Debtors	<ol style="list-style-type: none"> Ketua dan 2 (dua) Anggota Komite Audit Kepala SKAI; dan 1 (satu) orang Kepala Departemen IA
			<ol style="list-style-type: none"> Chairman and 2 (two) Members of the Audit Committee Head of IAD; and 1 (one) Department Head of IA

Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit

The IAD Meeting Agenda with the Board of Commissioners and/or the Audit Committee

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
5	23 Februari 2022 23 February 2022	Pembahasan Hasil Pemeriksaan Kantor Akuntan Publik atas Laporan Keuangan 31 Desember 2021 Discussion of the Audit Results of the Public Accounting Firm on the Financial Statements 31 December 2021	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. 1 (satu) orang Kepala Departemen IA 4. 1 (satu) orang Kepala Departemen Financial Control <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. 1 (one) Department Head of IA 4. 1 (one) Head of Financial Control Department
6	9 Maret 2022 9 March 2022	Regular Update Internal Audit Per Februari 2022 <ol style="list-style-type: none"> 1. Realisasi Audit Plan dan Sosialisasi Anti Fraud 2021 per 28 Februari 2022 2. Temuan Signifikan IAD 3. DMTL OJK & IAD per 28 Februari 2022 4. Progress Anti Fraud 5. Aktivitas Lainnya Regular Updates on Internal Audit as of February 2022 <ol style="list-style-type: none"> 1. Realization of the 2021 Audit Plan & Anti-Fraud Outreach as of 28 February 2022 2. Significant findings by IAD 3. OJK & IAD Follow-Up Monitoring List (DMTL) as of 28 February 2022 4. Anti-fraud progress 5. Other activities 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 5 (lima) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 5 (five) Department Heads of IA
7	14 April 2022	Pembahasan <i>Management Letter</i> tahun 2021 oleh Kantor Akuntan Publik (KAP) Crowe Horwath Kepada Komite Audit Discussion of the 2021 Management Letter by Crowe Horwath Public Accounting Firm to the Audit Committee	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. EVP Risk Management 3. Kepala SKAI; dan 4. 3 (tiga) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. EVP Risk Management 3. Head of IAD; and 4. 3 (three) Department Heads of IA
8	21 April 2022	Pembahasan Temuan OJK IT Discussion of OJK Findings in Information Technology	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Kepala Departemen Audit IT 4. Kepala Divisi IT 5. EVP Business 6. Kepala Divisi Corporate Banking dan Deputy; serta kepala departemen unit bisnis <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Department Head of IT Audit 4. Head of IT Division 5. EVP Business 6. Head of Corporate Banking Division and the Deputy; as well as the Department Head of Business Unit
9	25 Mei 2022 25 May 2022	Regular Update Internal Audit Per April 2022 <ol style="list-style-type: none"> 1. Realisasi Audit Plan dan Sosialisasi Anti Fraud 2022 per 30 April 2022 2. Temuan Signifikan IAD 3. Daftar Monitoring Tindak Lanjut (DMTL) Temuan OJK & IAD per 30 April 2022 4. Progress Anti Fraud per 30 April 2022 5. Aktivitas Lainnya Regular Updates on Internal Audit as of April 2022 <ol style="list-style-type: none"> 1. Realization of the 2022 Audit Plan and Anti-Fraud Outreach as of 30 April 2022 2. Significant Findings of IAD 3. Follow-Up Monitoring List (DMTL) of OJK & IAD Findings as of 30 April 2022 4. Anti-Fraud Progress as of 30 April 2022 5. Other Activities 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 5 (lima) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 5 (five) Department Heads of IA

Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit

The IAD Meeting Agenda with the Board of Commissioners and/or the Audit Committee

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
10	28 Juli 2022 28 July 2022	<p>Regular Update Internal Audit Per Juli 2022</p> <ol style="list-style-type: none"> 1. Realisasi Audit Plan (termasuk Sosialisasi Anti Fraud) per 15 Juli 2022 2. Progress Anti Fraud Hingga 15 Juli 2022 3. Temuan Signifikan IAD 4. Daftar Monitoring Tindak Lanjut (DMTL) Temuan OJK, IAD & KAP per 15 Juli 2022 5. Progress Pemeriksaan OJK 2022 6. Aktivitas Lainnya <p>Regular Updates on Internal Audit as of July 2022</p> <ol style="list-style-type: none"> 1. Realization of the 2022 Audit Plan (including Anti-Fraud Outreach) as of 15 July 2022 2. Anti-Fraud Progress as of 15 July 2022 3. Significant Findings of IAD 4. Follow-Up Monitoring List (DMTL) of OJK & IAD Findings as of 15 July 2022 5. Progress on OJK inquiry 2022 6. Other Activities 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 6 (enam) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 6 (six) Department Heads of IA
11	3 Agustus 2022 3 August 2022	<p>Pembahasan Hasil Review Internal Audit Tiga Tahunan Oleh Pihak Eksternal</p> <p>Discussion of the Review Results of the Three-Year Internal Audit by External Parties</p>	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI; dan 3. 3 (tiga) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD; and 3. 3 (three) Department Heads of IA
12	10 Agustus 2022 10 August 2022	<p>Pembahasan Laporan Hasil Audit IT untuk OJK</p> <p>Discussion of Report on IT Audit Results for OJK</p>	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. 2 (dua) orang Kepala Departemen IA 4. Kepala Divisi Compliance dan 1 (satu) orang Kepala Departemen Compliance <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. 2 (two) Head of IA Department 4. Head of Compliance Division and 1 (one) Department Head of Compliance
13	19 Agustus 2022 19 August 2022	<p>Pembahasan Revisi Rencana Kegiatan Audit Intern Tahun 2022</p> <p>Discussion on the Revision of the 2022 Internal Audit Activity Plan</p>	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 2 (dua) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 2 (two) Department Heads of IA
14	1 September 2022	<p>Regular Update Internal Audit sampai dengan 15 Agustus 2022</p> <ol style="list-style-type: none"> 1. Realisasi Audit Plan (termasuk Sosialisasi Anti Fraud) per 15 Agustus 2022 2. Progress Anti Fraud Hingga 15 Agustus 2022 3. Temuan Signifikan IAD 4. Daftar Monitoring Tindak Lanjut (DMTL) Temuan OJK, IAD & KAP per 15 Agustus 2022 5. Pemenuhan SDM & Realisasi Biaya IAD 2022 6. Aktivitas Lainnya <p>Regular Updates on Internal Audit as of 15 August 2022</p> <ol style="list-style-type: none"> 1. Realization of the Audit Plan (including Anti-Fraud Outreach) as of 15 August 2022 2. Anti-Fraud progress as of 15 August 2022 3. IAD significant findings 4. Follow-Up Monitoring List (DMTL) of audit findings by OJK, IAD, and the Public Accounting Firm (KAP) as of 15 August 2022 5. HR Fulfillment & Realization of IAD Costs in 2022 6. Other activities 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 6 (enam) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 6 (six) Department Heads of IA

Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit

The IAD Meeting Agenda with the Board of Commissioners and/or the Audit Committee

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
15	14 September 2022	<p>Update progress aktivitas IT</p> <ol style="list-style-type: none"> 1. Diagram proses bisnis di IT dan alignmentnya dengan unit kerja lainnya 2. Progress pergantian New CBS 3. Progress BI Fast 4. Perbaikan yang sudah dilakukan IT atas temuan OJK & IAD yang signifikan 5. Kritisal isu lainnya terkait IT <p>Progress updates on IT activities</p> <ol style="list-style-type: none"> 1. Diagram of IT business process and its alignment with other work units 2. Progress on New CBS replacement 3. BI Fast progress 4. Improvements made by IT on significant findings by OJK and IAD 5. Other critical issues related to IT 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Direktur IT 3. Direktur Operasi & Credit Adm 4. Kepala SKAI 5. 2 (dua) orang Kepala Departemen IA 6. Kepala Divisi IT 7. 4 (empat) orang Kepala Departemen IT 8. Kepala Divisi Funding & Product; dan Kepala Departemen <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. IT Director 3. Director of Operation and Credit Administration 4. Head of IAD 5. 2 (two) Department Heads of IA 6. Head of IT Division 7. 4 (four) Department Heads of IT 8. Head of Funding & Product Division; and its Department Head.
16	19 Oktober 2022 19 October 2022	<p>Regular Update Internal Audit sampai dengan 10 Oktober 2022</p> <ol style="list-style-type: none"> 1. Realisasi Audit Plan (termasuk Sosialisasi Anti Fraud) per 10 Oct 2022 2. Progress Anti Fraud Hingga 10 Oktober 2022 3. Temuan Signifikan IAD 4. Daftar Monitoring Tindak Lanjut (DMTL) Temuan OJK, IAD & KAP per 10 Oktober 2022 5. Pemenuhan SDM & Realisasi Biaya IAD 2022 6. Aktivitas Lainnya <p>Regular Updates on Internal Audit as of 10 October 2022</p> <ol style="list-style-type: none"> 1. Realization of Audit Plan (including Anti-Fraud Outreach) as of 10 October 2022 2. Anti-Fraud progress as of 10 October 2022 3. IAD significant findings 4. Follow-Up Monitoring List (DMTL) of audit findings by OJK, IAD, and KAP as of 10 October 2022 5. HR fulfillment and realization of IAD cost in 2022 6. Other activities 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 5 (lima) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 5 (five) Department Heads of IA
17	3 November 2022	<p><i>Kick Off Meeting of General Audit of PT Bank J Trust Indonesia Tbk 31 December 2022</i></p>	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. 1 (satu) orang Kepala Departemen IA 4. Kepala Divisi Corporate Secretary 5. Kepala Departemen Financial Control <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. 1 (one) Department Head of IA 4. Head of Corporate Secretary Division 5. Head of Financial Control Department

Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit

The IAD Meeting Agenda with the Board of Commissioners and/or the Audit Committee

No	Tanggal Rapat Date of Meeting	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
18	23 November 2022	<p>Regular Update Internal Audit sampai dengan 15 November 2022</p> <ol style="list-style-type: none"> 1. Realisasi Audit Plan (termasuk Sosialisasi Anti Fraud) per 15 Nov 2022 2. Progress Anti Fraud Hingga 15 November 2022 3. Temuan Signifikan IAD 4. Daftar Monitoring Tindak Lanjut (DMTL) Temuan OJK, IAD & KAP per 15 November 2022 5. Pemenuhan SDM & Realisasi Biaya IAD 2022 6. Aktivitas Lainnya <p>Regular Updates on Internal Audit as of 15 November 2022</p> <ol style="list-style-type: none"> 1. Realization of the Audit Plan (including Anti-Fraud Outreach) as of 15 November 2022 2. Anti-Fraud progress as of 15 November 2022 3. Significant findings by IAD 4. Follow-Up Monitoring List (DMTL) of audit findings by OJK, IAD, and KAP as of 15 November 2022 5. HR fulfillment and Realization of IAD Costs in 2022 6. Other activities 	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 5 (lima) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; and 4. 5 (five) Department Head of IA
19	30 November 2022	<p>Penyampaian Rencana Kegiatan Audit Intern Tahun 2022</p> <p>Submission of the 2022 Internal Audit Activity Plan</p>	<ol style="list-style-type: none"> 1. Ketua dan 2 (dua) Anggota Komite Audit 2. Kepala SKAI 3. Wakil Kepala SKAI; dan 4. 5 (lima) orang Kepala Departemen IA <ol style="list-style-type: none"> 1. Chairman and 2 (two) Members of the Audit Committee 2. Head of IAD 3. Deputy Head of IAD; 4. 5 (five) Department Heads of IA

Rapat-Rapat Lain yang Diikuti oleh SKAI

Other Meetings Attended by IAD

No	Agenda	Frekuensi Frequency	Peserta Participants
1.	Rapat Regular SKAI dengan Direktur Utama (mengenai progress RKAT tahun 2022) IAD Regular Meeting with the President Director (regarding Annual Budget Work Plan/RKAT progress in 2022)	7 kali 7 times	Kepala SKAI, Wakil Kepala SKAI dan Kepala Departemen IA Head of IAD, Deputy Head of IAD, and Department Head of IA
2.	Rapat IAD Dengan Direktur Utama (tekait hal-hal diluar RKAT 2022) IAD Meeting with the President Director (regarding matters outside the 2022 RKAT)	5 kali 5 times	Kepala SKAI, Wakil Kepala SKAI dan Kepala Departemen IA Head of IAD, Deputy Head of IAD, and Department Head of IA
3.	Rapat Komite Pemantau Risiko Meeting of the Risk Oversight Committee	3 kali 3 times	Komite Pemantau Risiko, Direktur Bidang, Para Kepala Divisi, Kepala SKAI, Wakil Kepala SKAI, Kepala Departemen IA Risk Oversight Committee, Directors, Heads of Division, Head of IAD, Deputy Head of IAD, Department Head of IA
4.	Rapat Komite Kebijakan Kredit Meeting of the Credit Policy Committee	1 kali once	Direksi, EVP dan Para Kepala Divisi Directors, EVP, and Heads of Division
5.	Rapat IT Steering Committee Meeting of the IT Steering Committee	4 kali 4 times	Direksi, EVP, Kepala Divisi IT dan Kepala Departemen IT, Kepala SKAI dan Kepala Departemen IT Audit The BOD, EVP, Head of IT Division, and Department Head of IT, Head of IAD, and Department Head of IT Audit

Temuan Pemeriksaan Audit Intern

Beberapa kesimpulan penting terkait dengan hasil pemeriksaan terhadap beberapa Kantor Cabang, Kantor Cabang Pembantu dan Unit Kerja/Divisi di Kantor Pusat/Kredit sebagai berikut:

1. Pemeriksaan pada Kantor Cabang/Capem
Hasil Audit SKAI pada Kantor Cabang/Capem, secara umum dapat diungkapkan bahwa Sistem Pengendalian Intern sudah cukup memadai dalam banyak aspek material dalam hal kecukupan, efektivitas, dan keberlanjutan namun dibutuhkan perbaikan spesifik dalam jumlah memadai.

Perbaikan ke depannya perlu dilakukan terkait kelemahan pada petugas operasional maupun Supervisor (*Branch Manager & Branch Service Operation Manager*) yang belum sepenuhnya menjalankan monitoring dan *dual control* secara konsisten dan berkesinambungan terhadap aktivitas operasional di cabang.

2. Pemeriksaan Bidang Kredit
Dari hasil audit Kredit, temuan umumnya lebih disebabkan karena proses analisa pada saat inisiasi kredit dan monitoring pasca pencairan kredit yang belum optimal dan belum dilakukan dengan konsisten, sehingga berpengaruh kepada kualitas kredit.
3. Pemeriksaan pada Unit Kerja/Divisi di Kantor Pusat
Hasil audit SKAI pada Unit Kerja/Divisi di Kantor Pusat pada umumnya temuan audit lebih disebabkan karena *monitoring* yang belum diterapkan secara optimal atas aktivitas Operasional pada Divisi terkait, serta perlu ditingkatkannya komunikasi dan koordinasi pada unit kerja.

Rencana Kerja SKAI Tahun 2023

Organisasi SKAI di PT Bank JTrust Indonesia Tbk (BJTI) dibentuk sesuai dengan POJK No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, dan mandat dalam menerapkan fungsinya juga berdasarkan *Internal Audit Charter* yang disetujui oleh Direktur Utama dan Dewan Komisaris.

Dalam menjalankan fungsinya, SKAI fokus terhadap beberapa aspek seperti aspek Perkreditan, Operasional, Keuangan, dan Teknologi Informasi.

Internal Audit Findings

Several important conclusions related to audit results of several Branch Offices, Sub-Branch Offices, and Work Units/Divisions at Head Office/Credit are as follows:

1. Audits on Branch Offices/Sub-Branch Offices
Generally, the results of IAD Audit at Branch Offices/Sub-Branch Offices revealed that the Internal Control System is sufficient in many material aspects in terms of adequacy, effectiveness, and sustainability, but it requires specific improvements in sufficient quantities.

Future improvements need to be made due to weaknesses in operational officers and Supervisors (*Branch Manager & Branch Service Operation Manager*), who have not fully carried out consistent and continuous monitoring and dual control of operational activities in branch offices.

2. Audits on the Credit Sector
For audits on the Credit sector, the general findings are that the analysis process during credit initiation and monitoring after credit disbursement have not been optimal and have not been carried out consistently, which affects the quality of credit.
3. Audits on Work Units/Divisions at the Head Office
The results of IAD audits on Work Units/Divisions at the Head Office generally showed that monitoring has not been implemented optimally on Operational activities in related Divisions, as well as the needs to improve communication and coordination within work units.

IAD Work Plan for 2023

The IAD organization at PT Bank JTrust Indonesia Tbk (BJTI) was established in accordance with POJK No.1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, and the mandate in implementing its functions is also based on the Internal Audit Charter approved by the President Director and the Board of Commissioners.

In carrying out its functions, IAD focuses on several aspects such as Credit, Operations, Finance, and Information Technology. Additionally, IAD also

Selain itu SKAI juga membawahi unit Anti-Fraud yang terdiri atas departemen *Fraud Prevention, Monitoring & Reporting, serta Fraud Detection & Investigation*.

Adanya Unit Development yang membantu dalam pembuatan audit plan tahunan, *operating plan, pengembangan methodology audit, monitoring temuan, pengembangan sumber daya, monitoring anggaran* dan sebagai penunjang dalam hal adanya pemeriksaan dari regulator.

Setiap tahun akan dibuat rencana audit tahunan, yang mana rencana audit tahunan ini dibuat berdasarkan risiko dengan proses sebagai berikut:

1. Mendefinisikan *Audit Universe* yang terdiri dari semua Auditable unit di BJTI.
2. Terhadap *Audit Universe* ini dilakukan pengelompokan untuk selanjutnya dibuat *Risk Assessment* berdasarkan parameter-parameter yang dikembangkan.
3. Parameter *risk assessment* ini untuk setiap kelompok dapat berbeda tergantung dari kondisi masing-masing kelompok. Demikian juga halnya dengan *Anti-Fraud*.
4. Dari hasil *risk assessment*, rencana Anti-Fraud, ditambah dengan Audit yang sifatnya wajib, maka dibuatkan rencana audit tahunan yang selanjutnya akan dimintakan persetujuan ke Direktur Utama dan Dewan Komisaris dengan rekomendasi dari Komite Audit.

Rencana audit tahunan dibuat sedemikian rupa sehingga menyesuaikan dengan situasi dan kondisi Bank serta faktor-faktor eksternal dan global, seperti halnya Pandemi COVID-19. Demikian juga pelaksanaannya akan menyesuaikan dengan protokol kesehatan yang berlaku dimana banyak dilakukan *Audit Thematic, Off-site* sehingga kontak fisik dapat diminimalisir dengan hasil seoptimal mungkin.

oversees the Anti-Fraud unit, which consists of several departments, such as Fraud Prevention, Monitoring & Reporting, and Fraud Detection & Investigation.

There is also a Development Unit that assists IAD in preparing annual audit plans, operating plans, developing audit methodology, monitoring findings, developing resources, monitoring budgets, and becoming a support when there is audit from regulators.

The IAD formulated annual audit plan and this plan is made based on risks, with the following process:

1. Defining the Audit Universe, which consists of all Auditable units in BJTI.
2. Grouping of the Audit Universe is then carried out to create Risk Assessment based on the developed parameters.
3. The parameters of this risk assessment may differ for each group, depending on their respective conditions, and so do the parameters in Anti-Fraud.
4. From the risk assessment results, the Anti-Fraud plan, and mandatory audits, an annual audit plan is formulated, which then will seek approval from the President Director and the Board of Commissioners with a recommendation from the Audit Committee.

The annual audit plan is prepared in such a way that it adapts to the Bank's conditions, as well as external and global factors, such as the COVID-19 Pandemic. The implementation will also conform to applicable health protocols where many Thematic and Off-site Audits are carried out to minimize physical contacts and optimize results.



Rencana Audit tahun 2023 memiliki lingkup antara lain sebagai berikut:

- A. Audit Kantor Pusat
 - 1. 5 pemeriksaan Divisi *Support*.
 - 2. Tematik Kaji ulang Penerapan Manajemen Risiko
 - 3. Tematik Kaji ulang profil risiko (4)
 - 4. Tematik APU PPT
 - 5. Tematik Kaji ulang Manajemen Risiko Reputasi (2) semester 1 dan 2 tahun 2023

 - 6. Tematik Single Customer View
 - 7. Tematik Pelaksanaan SLIK

 - 8. Tematik Internal Capital Adequacy Assessment Process
- B. IT Audit 9 pemeriksaan
- C. *Compulsory* Audit 5 Pemeriksaan
- D. Audit Cabang
 - 1. 5 *Onsite Audit*
 - 2. 7 *Offsite Audit*
 - 3. 1 tematik (*Special rate* DPK).
- E. Audit Kredit
 - 1. 8 Divisi
 - 2. Tematik Kredit (Pemberian kredit kepada koperasi)
- F. Sosialisasi Anti-Fraud atas 42 Cabang dan 12 Divisi Kantor Pusat.

The 2023 Audit Plan covers the following scope:

- A. Head Office Audit
 - 1. 5 inspections of the Support Division.
 - 2. Thematic Review of Risk Management Implementation
 - 3. Thematic Review of risk profile (4)
 - 4. Thematic AML-CFT
 - 5. Thematic Review of Reputation Risk Management (2), the first half and second half of 2023
 - 6. Thematic Single Customer View
 - 7. Thematic Implementation of Financial Information Service System (SLIK)
 - 8. Thematic Internal Capital Adequacy Assessment Process
- B. IT Audit (9 cross-examination)
- C. *Compulsory* Audit (5 cross-examination)
- D. Branch Office Audit
 - 1. 5 Onsite Audits
 - 2. 7 Offsite Audits
 - 3. 1 thematic (*Special rate* Third-Party Funds).
- E. Credit Audit
 - 1. 8 Divisions
 - 2. 1 Thematic audit (loan disbursement to cooperatives)
- F. Anti-Fraud Dissemination in 42 Branch Offices and 12 Divisions at the Head Office.

PENERAPAN FUNGSI KEPATUHAN BANK

Fungsi Kepatuhan Dalam Organisasi

Pelaksanaan Fungsi Kepatuhan Bank mengacu pada POJK Nomor 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum yaitu mengelola langkah-langkah yang bersifat *ex-ante* (preventif) untuk:

- 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 Otoritas Jasa Keuangan 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.

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 PT Bank JTrust Indonesia Tbk No. 22.09/S.Dir-HCGD/JTRUST/II/2021 tanggal 22 Februari 2021

IMPLEMENTATION OF THE BANK'S COMPLIANCE FUNCTION

Compliance Function Within the Organization

The implementation of the Bank's Compliance Function refers to 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 Financial Services Authority 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.

Mechanism of Appointment and Dismissal of Head of Compliance Division

The Head of Compliance Division is appointed and dismissed based on the decision of the Board of Directors 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 Decree of the Board of Directors of PT Bank JTrust Indonesia Tbk No. 22.09/S.Dir-HCGD/JTRUST/II/2021 dated 22 February 2021.



Ikhtisar
Utama
Main
Highlights



Laporan
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Profil
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Corporate
Profile



Analisis dan
Pembahasan
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Nama dan Usia Name and Age	Vivery Ujiastuti 57 tahun /57 years old
Jenis Kelamin Gender	Perempuan Female
Kewarganegaraan Citizenship	Indonesia Indonesian
Domisili Domicile	Jakarta
Dasar Hukum Pengangkatan Legal Basis of Appointment	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
Riwayat Pendidikan Educational Background	Fakultas Ekonomi, Universitas Kristen Satya Wacana, Lulus Tahun 1989 The Faculty of Economics, Kristen Satya Wacana University, Graduated in 1989
Riwayat Pekerjaan Work Experiences	<ul style="list-style-type: none"> • PT Bank JTrust Indonesia Tbk (Februari 2021-saat ini) • PT Bank BRI Agroniaga Tbk (Oktober 1997- November 2020) • PT Bank Sino (Juni 1989-September 1997) • PT Bank JTrust Indonesia Tbk (February 2021-present) • PT Bank BRI Agroniaga Tbk (October 1997- November 2020) • PT Bank Sino (June 1989-September 1997)
Kualifikasi/Sertifikasi Profesi Professional Qualification/Professional Certification	<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Level 4 • Sertifikasi Kepatuhan Level 2 • Certification on Risk Management Level 4 • Certification on Compliance Level 2
Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2022 Training/Competency Improvement in 2022	<ul style="list-style-type: none"> • Undangan PPAK Pertemuan Koordinasi dalam Rangka Evaluasi Kebijakan Pelaporan tanggal 29 Agustus 2022. • Training Penyusunan Sustainable Report yang diadakan oleh LPPI tanggal 8 Desember 2022. • Webinar yang diadakan oleh FKDKP dengan tema "Membangun Resiliensi Perbankan dalam Menghadapi Tantangan di tahun 2023" tanggal 12 Desember 2022. • PPAK Invitation for a Coordination Meeting in the Evaluation of Reporting Policy on 29 August 2022. • Training on Sustainable Report Preparation held by the LPPI on 8 December 2022. • Webinar organized by FKDKP with the theme of "Building Banking Resilience to Face Challenges in 2023" on 12 December 2022.

Pedoman Operasional Kepatuhan

PT Bank JTrust Indonesia Tbk telah mempunyai Pedoman Operasional Kepatuhan berupa Standard Operating Procedure Kepatuhan Bank Revisi 02 yang berlaku efektif tanggal 10 Agustus 2021.

Prinsip Kepatuhan

Prinsip Kepatuhan yang diterapkan oleh PT Bank JTrust Indonesia adalah pelaksanaan fungsi Kepatuhan merupakan tanggung jawab personal 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:

- Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

Operational Guidelines for Compliance

PT Bank JTrust Indonesia Tbk already has Compliance Operational Guidelines in the form Bank Compliance Standard Operating Procedure – Revision 2, which is effective since on 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:

- Financial Services Authority Regulation Number 55/POJK.03/2016 dated 7 December 2016 concerning Implementation of Governance for Commercial Banks.
- Financial Services Authority Regulation Number 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Compliance Functions in Commercial Banks.

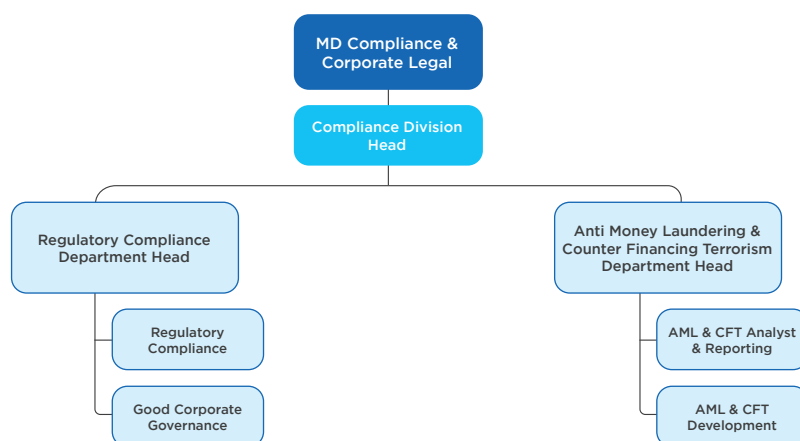
- Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Industri perbankan merupakan industri yang diatur sangat ketat (*highly regulated*) karena merupakan industri yang mendapat izin untuk mengelola dana masyarakat (*public funds custody*). Oleh sebab itu pengelolaan risiko kepatuhan di Bank menjadi sangat penting apalagi di tengah inovasi teknologi informasi dan digitalisasi dalam industri keuangan yang perkembangannya sangat cepat. Penerapan Fungsi Kepatuhan adalah salah satu faktor dalam penerapan Tata Kelola dan PT Bank JTrust Indonesia Tbk berkomitmen untuk mematuhi ketentuan dan peraturan, melalui pengelolaan risiko kepatuhan yang berdasarkan pada prinsip-prinsip kepatuhan, yaitu:

- Kepatuhan dimulai dari atas;
- Kepatuhan merupakan tanggung jawab semua pihak;
- Kepatuhan dijalankan untuk pemenuhan hukum dan peraturan;
- Implementasi kepatuhan agar dijalankan dengan kompetensi dan integritas sesuai dengan tanggung jawab;
- Berorientasi kepada pemangku kepentingan;
- Dedikasi kepada Bank; dan
- Orientasi kepada pemecahan masalah.

Struktur Organisasi Kepatuhan

Fungsi Kepatuhan Bank dilaksanakan oleh Direktur Kepatuhan dan Divisi Kepatuhan sesuai dengan Surat Keputusan Direksi Bank PT Bank JTrust Indonesia Tbk No. 08.07/S.Kep-Dir-HCGD/JTRUST/IV/2022 tertanggal 8 April 2022 tentang Struktur Organisasi Compliance Division yang strukturnya dapat digambarkan sebagai berikut:



- Financial Services Authority Regulation Number 4/POJK.03/2016 dated 26 January 2016 concerning Assessment of the Soundness Level of Commercial Banks.

The banking industry 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:

- Compliance starts at the top;
- Compliance is the responsibility of all parties;
- Compliance is carried out for conformity with laws and regulations;
- Implementation of compliance must be carried out with competence and integrity in accordance with the responsibilities;
- Stakeholders oriented;
- Dedicated to the Bank; and
- Problem-solving oriented.

Compliance Organizational Structure

The Bank'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 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.
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.

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 implementation 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. 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) 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.

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 Anti Pencucian Uang (APU) & Pencegahan Pendanaan Terorisme (PPT) 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.

- e) Establishing the necessary steps, 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.

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, Anti Money Laundering (AML) & -Counter-Terrorism Financing (CFFT) 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. 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.

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

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 APU & PPT 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/Division

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.

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

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 2022

Selama tahun 2022 Satuan Kerja Kepatuhan melalui *Regulatory Compliance Department* telah melaksanakan Fungsi Kepatuhan Bank pada seluruh unit kerja sebagai berikut:

1. Pemantauan pelaksanaan kepatuhan di unit kerja Bank melalui penilaian sendiri terhadap ketentuan dan peraturan perundang-undangan yang berlaku (*Regulatory Compliance Self Assessment/RCSA*) serta hasil dari unit independen lainnya (seperti unit Internal Audit, unit Manajemen Risiko) dan hasil pemeriksaan otoritas yang berwenang. Juga pemantauan

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 2022

In 2022, the Compliance Work Unit through the Regulatory Compliance Department, has carried out the Bank's Compliance Function in all work units as follows:

1. Monitor the implementation of 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 inspection results by competent authorities. The unit also monitors the obligation to submit

terhadap kewajiban penyampaian laporan rutin/non rutin kepada regulator secara akurat dan tepat waktu, dengan mengimplementasikan *Compliance Report Monitoring* (CRM) secara lebih efektif dan rutin disampaikan kepada setiap unit kerja terkait sebagai reminder-media sehingga Bank terhindar dari sanksi administratif baik berupa teguran tertulis maupun denda.

2. Melakukan uji kepatuhan untuk memberikan "*Compliance Opinion/Advisory*" atas kebijakan internal serta produk dan/atau aktivitas baru agar sesuai dengan ketentuan otoritas yang berwenang. Pemberian "opini/advispetunjuk" kepada unit kerja berdasarkan prinsip kehati-hatian dan pemenuhan ketentuan eksternal.
3. Melakukan penyusunan dan *review*/pengkinian ketentuan internal Bank terkait fungsi kepatuhan dan tata kelola yang baik (GCG), yaitu Kebijakan Tata Kelola Yang Baik Revisi 03 yang berlaku efektif pada 29 Juli 2022.
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:
 - Program Mingguan Induksi Pegawai Baru yang diselenggarakan oleh Human Capital GDivision (HCD).

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 and review/update the Bank's internal regulations related to the compliance and good governance (GCG) functions, such as the Good Governance Policy Revision 03, which has been effective since 29 July 2022.
4. Socialize compliance awareness to all personnel of J Trust Bank in order to develop Compliance Culture by:
 - a. Carrying out dissemination and training 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 database (Garoon and E-mail applications) 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:
 - *Weekly Induction Program for New Employees*, organized by Human Capital Division (HCD)HCGD.

- Rapat Bulanan Direksi yang diselenggarakan oleh Corporate Secretary Division.
 - e. Meningkatkan *Compliance Awareness* mengenai Prinsip Kehati-hatian Dalam Perbankan melalui aplikasi Garoon, serta melakukan sosialisasi kepatuhan Bank dalam *Compliance Awareness Lounge* melalui aplikasi J Trust U.
5. Laporan Kepatuhan
Regulatory Compliance Department menyampaikan aktivitas/fungsi kepatuhan Bank secara periodik dalam Laporan Kepatuhan kepada pihak internal dan otoritas yang berwenang sesuai dengan ketentuan.

Laporan kepatuhan ditandatangani oleh Direktur yang Membawahkan Fungsi Kepatuhan dan disampaikan secara semesteran (setiap periode Juni dan Desember) serta disajikan secara komparatif dalam 2 (dua) periode laporan dengan tembusan kepada Dewan Komisaris dan Direktur Utama. Selama tahun 2022 telah disampaikan Laporan Kepatuhan kepada Otoritas Jasa Keuangan dengan perincian sebagai berikut:

Laporan Kepatuhan Compliance Report	Nomor Surat Letter Number	Tanggal Surat Date of Letter
Semester I Th. 2022 First half 2022	No.27.06/S.Dir-CPD/JTRUST/VII/2022	27 Juli 2022 27 July 2022
Semester II Th. 2022 Second half 2022	No.30.11/S.Dir-CPD/JTRUST/I/2023	30 Januari 2023 30 January 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*, dengan membangun dan menyempurnakan infrastruktur GCG, antara lain melengkapi dan menyempurnakan Kebijakan dan SOP, reorganisasi berkesinambungan dalam upaya meningkatkan daya saing dengan tetap berpedoman pada prinsip kehati-hatian, dan governance process.

- Monthly Board of Directors meetings, organized by Corporate Secretary DivisionCSD.
 - e. Increasing Compliance Awareness on Prudent Banking Principles through the Garoon application, as well as socializing the Bank's compliance in the Compliance Awareness Lounge through the J Trust U application.
5. Compliance 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 2022, the Bank has submitted a Compliance Report to the Financial Services Authority with the following details:

6. The Bank has carried out and evaluated the process of implementing 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 implement 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 process includes building and improving 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*, dengan memantau penerapan Tata Kelola dan senantiasa berupaya menyempurnakan infrastruktur GCG melalui buku “Kebijakan dan SOP Tata Kelola Yang Baik (GCG) PT Bank JTrust Indonesia Tbk”.
 - e. Meningkatkan tanggung jawab setiap lini organisasi untuk menjaga kepentingan *stakeholders*.
 - f. Secara berkala/tahunan memberikan masukan/pengkinian data dan menyusun Laporan Pelaksanaan Tata Kelola Bank untuk melengkapi penyusunan Laporan Tahunan (*Annual Report*) yang dikoordinasikan oleh *Corporate Secretary Division*.
 - g. Bank melalui koordinasi *Compliance Division* qq Unit Kerja GCG melakukan penilaian sendiri (*Self Assessment*) Penerapan Tata Kelola (GCG) dan menyusun Laporan Pelaksanaan Tata Kelola PT Bank JTrust Indonesia Tbk secara berkala/tahunan untuk disampaikan kepada Otoritas Jasa Keuangan dan Pemegang Saham Bank termasuk dipublikasikan dalam situs web Bank sesuai dengan ketentuan penyampaian laporan yang berlaku.
 - h. Untuk memenuhi ketentuan regulator yang berlaku tentang Penilaian Tingkat Kesehatan Bank Umum, dan Penerapan Tata Kelola Bagi Bank Umum, maka Bank melalui *Compliance Division* qq Unit Kerja GCG telah mengkoordinasikan penilaian sendiri (*Self Assessment*) faktor Tata Kelola/GCG PT Bank JTrust Indonesia Tbk untuk posisi Desember 2022 dengan hasil penilaian sendiri adalah Peringkat 2 (Baik) yang mempunyai hasil yang sama apabila dibandingkan dengan hasil *Self Assessment* Bank untuk posisi Juni 2022 dengan Peringkat 2 (Baik).
- d. For *Governance Process*, the process includes monitoring the implementation of Governance and always trying 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. In order to comply with applicable regulatory requirements regarding the Soundness Rating Level of Commercial Banks, and the Implementation of Governance for Commercial Banks, the Bank, through the Compliance Division qq the GCG Work Unit, has conducted self-assessment of the Governance/GCG factors of PT Bank JTrust Indonesia Tbk as of December 2022. The self-assessment result was Rating 2 (Good), which has the same results when compared to the result of the Bank’s Self Assessment as of June 2022.

Selama tahun 2022 Satuan Kerja Kepatuhan melalui AML & CFT *Department* telah melaksanakan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme/APU & PPT 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 yang efektif pada 22 Maret 2022.

In 2022, the Compliance Unit through the AML & CFT Department has implemented the Anti-Money Laundering and Combating the Financing of Terrorism Program in the Financial Services Sector, in accordance with applicable regulatory provisions, including:

- a. Preparing the Bank’s internal regulations regarding the implementation of the AML & CFT program, namely Reporting SOP in the Implementation of AML-CFT to PPATK, which has been effective since 22 March 2022.

- b. Menyusun Rencana Kerja (*Action Plan*) 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.
- d. Sosialisasi/Pelatihan Regulasi APU-PPT.
- e. Opini & *Review* 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 (*screening*), pemantauan dan penetapan profil risiko nasabah serta pelaporan transaksi keuangan yang diwajibkan dalam regulasi Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.
- k. Pemantauan 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 pada tahun 2021 untuk periode penilaian tahun 2021.

- 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. Conducting socialization/training on AML-CFT Regulations.
- e. Opinion & Review on the Bank's Products/Operational Activities.
- f. Fulfillment 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. Identification of 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 periodically conduct mapping on 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 participating in the programs such as National Risk Assessment and Financial Integrity Rating on Money Laundering & Financing Terrorism, which were held by PPATK in 2021 for the 2021 assessment period.

- n. Berpartisipasi dalam mendukung program PPATK terkait dengan perubahan Sistem Pelaporan Transaksi Keuangan dari GRIPS System ke Go AML System.
- o. Mendukung proses analisa yang dilakukan oleh PPATK dalam upaya pencegahan dan pemberantasan tindak pidana pencucian uang di Indonesia.

- n. Supporting PPATK programs that are related to the change 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 2022 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 2022, the Compliance Work Unit coordinates with the Internal Audit Work Unit 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 2022

Indikator kepatuhan Bank dari perkembangan masing-masing faktor yang dimonitor selama tahun 2022 menunjukkan keadaan antara lain:

Compliance Indicators in 2022

The Bank's compliance indicators from the development of each factor monitored throughout 2022, show the following conditions:

Faktor-Faktor yang Dimonitor Monitored Factors	Indikator/Rasio Indicator/Ratio	Keterangan Description
	Posisi Desember 2022 As of December 2022	
Rasio Kecukupan Modal untuk Risiko Kredit, Operasional & Pasar Capital Adequacy Ration (CAR) for Credit, Operational, & Market Risks	14,86%	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)	0,30%	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) NPL Gross	1,80%	Patuh, memenuhi ketentuan di bawah 5% Comply, meets the requirement of below 5%
NPL Net	1,31%	Patuh, memenuhi ketentuan di bawah 5% Comply, meets the requirement of below 5%
Giro Wajib Minimum (GWM) Statutory Reserve Requirement GWM Rupiah Rupiah Reserve Requirement • Harian Daily • Rata-rata Average	7,63% 0,00% 7,63%	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%
Penyangga Likuiditas Makroprudensial (PLM) Macroprudential Liquidity Buffer	15,58%	Patuh, sudah sesuai ketentuan minimal 4% Comply, meets the minimum requirement of 4%
GWM Valas Foreign exchange Reserve Requirement	4,28%	
Liquidity Coverage Ratio (LCR)	144,89%	Patuh, memenuhi ketentuan batas minimum 100% Comply, meets the minimum requirement of 100%
Net Stable Funding Ratio (NSFR)	132,68%	Patuh, memenuhi ketentuan batas minimum 100% Comply, meets the minimum requirement of 100%

Faktor-Faktor yang Dimonitor Monitored Factors	Indikator/Rasio Indicator/Ratio	Keterangan Description
	Posisi Desember 2022 As of December 2022	
Ratio Pengungkit Leverage Ratio	9,21%	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 increasing
Profil Risiko Bank The Bank's Risk Profile Profil Risiko Risk Profile	2 Low To Moderate	Trend Peringkat Komposit Profil Risiko meningkat The trend in Risk Profile Composite Rating is increasing
Risiko Inheren Inherent Risks		
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 2022

- Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana kepada Pihak Terkait bulan Desember 2022 sebagai berikut:
Bulan Desember 2022
Tidak terdapat pelanggaran atau pelampauan BMPK dalam penyediaan dana kepada Pihak Terkait maupun Pihak Tidak Terkait Bank.
- 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 2022: Tidak terdapat pelanggaran PDN.
- Pemantauan Kewajiban Penyediaan Modal Minimum (KPMM)
Sesuai Laporan Profil Risiko PT Bank JTrust Indonesia Tbk TW IV tahun 2022, peringkat Profil Risiko Bank berada diperingkat 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 2022: Kondisi KPMM di atas ketentuan minimal.

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 2022

- The Legal Lending Limit (LLL) and Provision of Funds to Related Parties in December 2022 are as follows:
December 2022
There were no violations or excess of Legal Lending Limit in providing funds to the Bank's Related Parties or Non-Related Parties.
- 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 2022: There is no violation in NOP.
- 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 2022, the Bank's Risk Profile rating is at 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, the minimum capital adequacy is set at 10%-11% of RWA. The position of the Bank's KPMM in December 2022: KPMM is above the minimum requirement.

D. Pemantauan Rasio NPL

NPL maksimal adalah sebesar 5% dari total Kredit Yang Diberikan (KYD). Berikut perkembangan NPL untuk posisi bulan Desember 2022: Tidak terdapat pelanggaran NPL.

E. Pemantauan Giro Wajib Minimum (GWM)

1. GWM Primer Rupiah

GWM Primer Rupiah pada bulan Mei mengalami perubahan berdasarkan PADG No.22/10/PADG/2020 tentang Perubahan Kelima atas PADG No. 20/10/PADG/2018 tentang GWM Rupiah dan Valas Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah yang mulai berlaku tanggal 1 Mei 2020. Posisi GWM Primer Rupiah diuraikan sebagai berikut:

- a. GWM Rupiah Utama Harian (0,0%)
- 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. RIM Target berkisar 84%-94% dengan KPMM Insentif 14%. Parameter Giro RIM adalah:

- Parameter Disinsentif Bawah sebesar 0 (nol)
- Parameter Disinsentif Atas sebesar 0 (nol)

Rencana Kerja Kepatuhan Tahun 2023

A. Rencana Kerja Bidang Kepatuhan pada tahun 2023 mencakup:

1. Melaksanakan upaya yang bersifat preventif (*ex-ante*) melalui koordinasi dengan satuan kerja terkait agar senantiasa mematuhi

D. NPL Ratio Monitoring

The maximum NPL is 5% of the total loans. The following is the NPL position as of December 2022: There is no violation in NPL ratio.

E. Monitoring of Minimum Statutory Reserves (GWM)

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 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. Rupiah Secondary GWM

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 Exchange GWM is set at 4% of Third-party Funds in foreign currency for a certain period. The GWM ratio 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)

Compliance Work Plan for 2023

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

- berbagai ketentuan perbankan yang berlaku untuk memitigasi eksposur risiko kegiatan usaha bank yang diperkirakan akan terjadi.
- Melaksanakan upaya yang bersifat preventif (*ex-ante*) secara independen untuk meningkatkan efektivitas pelaksanaan tugas dan menghindari konflik kepentingan.
 - 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 berlaku serta menerapkan prinsip kehati-hatian dan tata kelola Bank yang baik (*Good Corporate Governance/GCG*).
 - 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.
 - 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.
 - Memantau dan membantu mengingatkan unit kerja lain melalui "*Compliance Report Monitoring*" terkait dengan pelaporan rutin dan tenggat waktu pelaporan yang harus disampaikan kepada OJK/BI ataupun pihak lainnya.
 - 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.
 - Sertifikasi Manajemen Risiko terhadap seluruh staf yang menjalankan fungsi kepatuhan (*regulatory compliance*) dan

- applicable banking regulations to mitigate possible risk exposures in the Bank's business activities.
- Carry out preventive measures (*ex-ante*) independently to increase the effectiveness of task implementation and avoid conflicts of interest.
 - 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 prudential principle and good governance (*Good Corporate Governance/GCG*).
 - 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.
 - Monitoring 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.
 - Monitoring and reminding other work units through "*Compliance Report Monitoring*" regarding routine reporting and deadlines on reporting that must be submitted to OJK/BI or other parties.
 - 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.
 - Risk Management Certification for all staff responsible to carry out regulatory compliance function and implement AML-

- 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. *Compliance Division* 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/symposium maupun sertifikasi, serta berkoordinasi dengan HCGD di mana *Compliance Division* memberikan *training* kepatuhan kepada karyawan pada unit kerja lain.
 - 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 berimbas terhadap kondisi Tingkat Kesehatan Bank dan kualitas dalam penerapan Tata Kelola Bank yang baik.
 12. Mengembangkan infrastruktur kepatuhan (*compliance tools*) 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.
- 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. 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*, 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 Questionary*, 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.
 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

- 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 Questionary*, 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. 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

- semesteran dalam rangka menyampaikan “Laporan Hasil Penilaian Sendiri (*Self-a 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 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*).
- C. Rencana Kerja Bidang Penerapan APU & PPT (AML & CFT) pada tahun 2023
- 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/
- a “Self-a 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 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 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. The Work Plan of AML & CFT Implementation in 2023
- 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

SEOJK.03/2017 tentang Penerapan Program APU PPT di Sektor Perbankan, yang telah diubah dengan POJK Nomor 23/POJK.01/2019 Tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.

Peraturan-peraturan di atas telah di adopsi ke dalam peraturan internal di PT Bank JTrust Indonesia Tbk yang tertuang dalam Kebijakan Penerapan Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT) Revisi 06 di bulan Mei 2021.

Dalam rangka meningkatkan efektivitas penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, AML & CFT melakukan proses berikut ini secara berkesinambungan:

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 Analisa Transaksi Keuangan (PPATK), hasil kajian risiko di dalam naskah *National Risk Assesment on Money Laundering & Terrorism Financing* serta hasil *assesment* dalam laporan individual *Financial Integrity Rating on Money Laundering & Terrorism Financing*.
2. Menyusun dan menyampaikan Rencana Kerja Tahunan Penerapan Program APU & PPT kepada Otoritas Jasa Keuangan.
3. 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)*.
4. Melakukan pengembangan fungsi sistem informasi (AML System) dalam mendukung kegiatan pemantauan risiko nasabah berdasarkan profil dan/atau transaksi, serta pelaporan kepada regulator yang diwajibkan dalam penerapan APU&PPT.
5. Meningkatkan pengetahuan dan pemahaman karyawan di Unit Kerja Khusus APU dan PPT dalam rangka pemantauan

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.

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.

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. 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. Prepare and submit the Annual Work Plan for the Implementation of AML & CFT Program to the Financial Services Authority.
3. 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.
4. Develop the 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 the implementation of AML & CFT.
5. Enhance the knowledge and understanding of employees in the AML and CFT Special Work Unit in order to monitor the

- pelaksanaan penerapan APU & PPT di PT Bank JTrust Indonesia Tbk.
6. Melakukan *review* dan evaluasi penerapan APU dan PPT di PT Bank JTrust Indonesia Tbk.
 7. Meningkatkan kualitas dan efektivitas proses-proses pengendalian internal (*Internal Control*) terkait penerapan APU dan PPT.
 8. Memberikan dukungan dan berpartisipasi secara aktif bagi pelaksanaan tugas pengawasan dan pelaksanaan strategis oleh manajemen Bank.
 9. Memberikan dukungan dan berpartisipasi secara aktif terhadap program PPATK & OJK antara lain yaitu, pelaksanaan Nasional *Risk Assesment* dan *Sectoral Risk Assesment On Money Laundering & Terrorism Financing* serta pelaksanaan *Financial Integrity Rating On Money Laundering & Terrorism Financing*, implementasi sistem pelaporan transaksi melalui Go AML PPATK, dan implementasi platform Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR) dan Sistem Informasi Pengguna Jasa Terpadu (SIPESAT).
 10. Mendukung institusi Penegak Hukum dalam pencegahan dan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme.
 11. 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.
- implementation of AML & CFT at PT Bank JTrust Indonesia Tbk.
6. Review and evaluate the implementation of AML and CFT at PT Bank JTrust Indonesia Tbk.
 7. Improve the quality and effectiveness of internal control processes related to the implementation of AML and CFT.
 8. Provide support and actively participate in the implementation of supervisory duties and strategic implementation by the Bank's management.
 9. 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, and implementation of the Alleged Terrorism Financing Information System (SIPENDAR) and Integrated Service User Information System (SIPESAT).
 10. Support law enforcement institutions in preventing and eradicating money laundering and terrorism financing.
 11. 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.

FUNGSI AUDIT EKSTERN

Pengawasan terhadap Bank 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 2022, Kantor Akuntan Publik (KAP) yang melakukan audit atas laporan keuangan Bank adalah KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global). Penunjukan KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan

EXTERNAL AUDIT FUNCTION

Other than internal auditors, the Bank'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 2022, the Public Accounting Firm (KAP) that audited the Bank's financial statements was KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global). The appointment of KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan



Ikhtisar
Utama
Main
Highlights



Laporan
Manajemen
Management
Report



Profil
Perusahaan
Corporate
Profile



Analisis dan
Pembahasan
Manajemen
Management
Discussion
and Analysis



Tata Kelola
Perusahaan
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Governance



Tanggung
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Sosial dan
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Social
Responsibility



Laporan
Keuangan
Financial
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dilakukan melalui proses yang sesuai dengan ketentuan yang berlaku. Penunjukan tersebut telah ditelaah dan diawasi serta mendapat rekomendasi dari Komite Audit termasuk dalam hal penetapan biaya audit atas dasar kewajaran.

Nama Akuntan Publik

Riva Utama Winata, CPA

Nama Kantor Akuntan Publik

KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan

Pengawasan Atas Auditor Eksternal

Komite Audit melakukan pengawasan selama pelaksanaan proses audit eksternal melalui pertemuan secara rutin dengan Akuntan Publik untuk membahas rencana pemeriksaan seluruh temuan dan perkembangan selama pemeriksaan yang dilakukan oleh Akuntan Publik, membantu dan memastikan bahwa tidak terdapat hambatan dalam pelaksanaan audit serta melakukan evaluasi atas kualitas proses audit, memastikan pelaksanaan audit telah sesuai ketentuan dan standar yang berlaku.

Frekuensi Komunikasi Akuntan Publik dan Direksi

Selama pemeriksaan yang dilakukan oleh Akuntan Publik, komunikasi dan kerja sama antara Akuntan Publik dan Direksi dilaksanakan secara intensif dan reguler.

Jumlah Periode Akuntan dan Kantor Akuntan Publik (KAP) Telah Mengaudit Laporan Keuangan Bank

Sesuai POJK No. 13/POJK.03/2017 dan SEOJK No. 36/SEOJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan, penunjukan KAP yang sama hanya dapat dilakukan untuk periode audit 5 (lima) tahun buku berturut-turut, kecuali jika memenuhi kondisi tertentu dan atas persetujuan dari otoritas yang berwenang.

Penunjukan KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global) untuk audit tahun 2022, telah dilaporkan kepada OJK melalui Surat No.26.04/S.Dir-FCD/JTRUST/IX/2022 tertanggal 26 September 2022.

Informasi mengenai Kantor Akuntan Publik yang melakukan audit Bank selama 5 (lima) tahun terakhir sebagai berikut:

was carried out based on applicable regulations. The appointment has been reviewed, monitored, and recommended by the Audit Committee, including in determining audit fees on a fair basis.

Name of the Public Accountant

Riva Utama Winata, CPA

Name of the Public Accounting Firm

KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan

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 carried out by the Public Accountant, 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 conducted by the Public Accountant, 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 Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global) for the 2022 audit has been reported to OJK through Letter No.26.04/S.Dir-FCD/JTRUST/IX/2022 dated 26 September 2022.

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
2022	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Riva Utama Winata, 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
2018	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjong Eng Pin, CPA

Jasa Lain yang Dilakukan Akuntan & KAP Terhadap PT Bank JTrust Indonesia Tbk Selain Memberikan Jasa Audit (Biaya Non-Audit) di Tahun 2022

Pada tahun 2022, terdapat fee yang dibayarkan kepada Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan sehubungan dengan pendampingan proses Penawaran Umum Terbatas (PUT II) Bank - 2022 yaitu sebesar Rp450.000.000.

Biaya Audit Tahun 2022

Pada tahun 2022, total biaya audit/review Bank sebesar Rp3.782.000.000 dengan rincian sebagai berikut:

Periode/Tahun Pemeriksaan Period/Year of Audit	Biaya Fee
Review - Maret 2022 March 2022	Rp319.000.000
Review - Juni 2022 June 2022	Rp319.000.000
Review - September 2022	Rp319.000.000
Limited Review - Agustus 2022 August 2022	Rp500.000.000
Audit - Desember 2022 December 2022	Rp2.325.000.000

Laporan Auditor Independen

Laporan Keuangan tahun buku 2022 telah disusun dan diaudit oleh Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global) dengan partner penanggung jawab adalah Riva Utama Winata, CPA yang berdasarkan Laporan Auditor Independen Nomor 00220/2.1051/AU.1/07/1692-1/1/III/2023 tanggal 24 Maret 2023 menyatakan opini "Wajar Tanpa Modifikasi", dalam semua hal yang material, posisi keuangan PT Bank JTrust Indonesia Tbk tanggal 31 Desember 2022, 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 2022

In 2022, there was a fee paid to the Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan as the firm provided services for the Bank's Limited Public Offering process (PUT II) Bank - 2022 worth Rp450,000,000.

Audit Fees for 2022

In 2022, total fee for the Bank's audit/review was Rp3,782,000,000 with the following details:

Independent Auditor's Report

The Financial Statements for the 2022 fiscal year have been prepared and audited by the Public Accounting Firm (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global) with the partner in charge was Riva Utama Winata, SE, CPA, who based on the Independent Auditor's Report Number 00220/2.1051/AU.1/07/1692-1/1/III/2023 dated 24 March 2023 expressed an "Unmodified" opinion, in all material respects, the financial position of PT Bank JTrust Indonesia Tbk as of 31 December 2022, as well as the Bank'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

THE IMPLEMENTATION OF RISK MANAGEMENT INCLUDING INTERNAL CONTROL SYSTEM

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 (*risk awareness*) dan kemampuan teknis yang memadai daripada seluruh unit kerja di J Trust Bank, dimana hal ini menjadi tanggung jawab dan melibatkan seluruh unit kerja di J Trust Bank.

Efektivitas penerapan tata kelola dan kerangka kerja manajemen risiko oleh PT Bank JTrust Indonesia Tbk meliputi 4 (empat) pilar yaitu:

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

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 Financial Services Authority 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 the implementation 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 the effectiveness of the implementation of risk management at the Bank and ensure that the implementation of risk management is adequate, in accordance

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;
- (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 menumbuhkan 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 (*Risk Oversight Committee*)

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) 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 and External Audit Work Units 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 Risk Oversight Committee at the Commissioner's



di tingkat Komisaris dan di tingkat Direksi dibantu oleh Komite Manajemen Risiko (*Risk Management Committee*).

level and by Risk Management Committee at the Director's level.

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”.

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) Branch*.

Berikut Struktur Organisasi Manajemen Risiko PT Bank JTrust Indonesia Tbk:

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

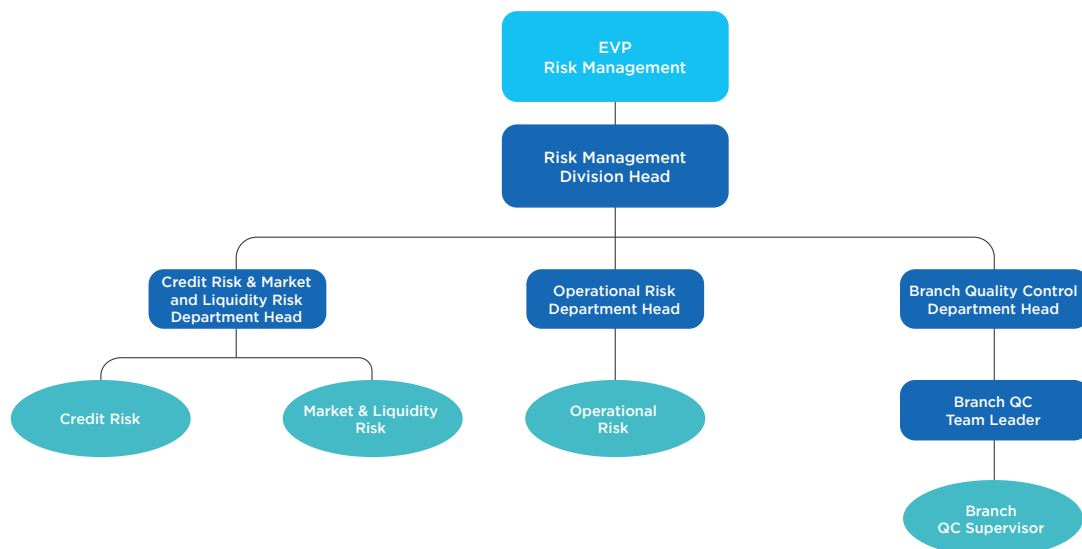
Details about the Risk Management Committee can be seen in the section of “Completion and Implementation of Duties of Committees at PT Bank JTrust Indonesia Tbk”.

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 Branch Quality Control (QC) work unit.

Below is the Organizational Structure of Risk Management at PT Bank JTrust Indonesia Tbk:



Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

- 1) Memberikan masukan kepada Direksi dalam penyusunan, kebijakan, strategi dan kerangka manajemen risiko.
- 2) Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.
- 3) Melakukan pemantauan atas strategi manajemen risiko yang telah disetujui oleh Direksi.
- 4) Pemantauan posisi/eksposur risiko secara keseluruhan dan jenis risiko.
- 5) Penerapan *stress testing* untuk mengetahui dampak implementasi kebijakan dan strategi manajemen risiko.
- 6) Melakukan kajian risiko atas usulan produk dan/atau aktivitas baru.
- 7) Melakukan *review* dan rekomendasi limit risiko dari usulan unit kerja bisnis dan operasional.
- 8) Menyusun dan menyampaikan laporan profil risiko kepada Komite Manajemen Risiko secara berkala untuk disampaikan kepada Direksi dan Otoritas Jasa Keuangan (OJK).
- 9) Menyusun laporan Kewajiban Penyediaan Modal Minimum (KPMM) dan *Internal Capital Adequacy Assessment Process* (ICAAP) secara berkala untuk disampaikan kepada Direksi dan OJK.

Program Sertifikasi Manajemen Risiko

Sampai dengan tahun 2022 jumlah pegawai yang telah memperoleh Sertifikasi Manajemen Risiko sebagai berikut:

Level	Jumlah Pegawai Number of Employees		
	Wajib Sertifikasi Mandatory Certification	Telah Sertifikasi Certified	%
1	141	117	83%
2	128	73	57%
3	30	25	83%
4	11	11	100%
5	7	7	100%
Total	317	233	74%

Untuk tahun 2023 jumlah pegawai yang wajib Sertifikasi Manajemen Risiko akan ditingkatkan pemenuhannya.

Duties and Responsibilities of the Risk Management Work Unit

- 1) Provide input to the Board of Directors in risk management plan, 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 proposal submitted by business and operational work units.
- 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.

Risk Management Certification Program

In 2022, the number of employees, who have obtained Risk Management Certification, are as follows:

In 2023, there will be more employees, who are 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.

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 strategis, risiko hukum, dan risiko reputasi.

Identifikasi

Identifikasi risiko dilakukan mencakup seluruh aktivitas bisnis dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko beserta dampaknya.

Pengukuran

Pengukuran risiko dimaksudkan agar Bank mampu menghitung eksposur risiko yang melekat pada kegiatan usaha, dan diperkirakan dampak terhadap permodalan. Salah satu pengukuran risiko tercermin dalam Laporan Profil Risiko triwulanan.

Pemantauan

Pemantauan risiko dilakukan antara lain dengan cara mengevaluasi limit transaksi *treasury* serta efektivitas proses manajemen risiko.

Pengendalian

Pengendalian risiko antara lain dengan memberikan tindak lanjut atas risiko yang bersifat *high* (aktivitas yang berisiko tinggi).

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. 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.

Identification

Identifying risks covers all business activities and is carried out by analyzing 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 risk management process.

Control

Risk control includes conducting follow-up on high risks (high-risk activities).

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*).

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

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). A 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*).

As a foreign exchange bank, J Trust Bank is exposed to exchange rate fluctuations (*Foreign Risk*), so the management of assets and liabilities in foreign exchange must be in accordance with provisions 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



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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 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.

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 handle 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 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 release.

Risiko Strategik

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 Teroris; 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 berupa Kebijakan *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:

Strategic 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

A 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 Policy.

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:



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1. Mengevaluasi dan menganalisis kecukupan kebijakan manajemen risiko secara berkala.
2. Mengevaluasi dan menganalisa laporan profil risiko secara triwulanan dan Tingkat Kesehatan Bank secara semesteran.
3. Mengawasi dan mengevaluasi pelaksanaan tugas Komite Manajemen.

c. Alat Organisasi Manajemen Risiko

Alat organisasi yang mendukung penerapan Manajemen Risiko secara efektif dinilai memadai dengan wewenang dan tanggung jawab yang jelas dalam setiap kegiatan usaha, antara lain:

1. Dalam mengelola risiko kredit ada pemisahan petugas pinjaman, antara Unit Bisnis dan *Unit Credit Risk Review*. Delegasi wewenang diatur dalam ketentuan internal tentang Komite Kredit (KK) dan Batas Wewenang Memutus Kredit (BWMK) dan dievaluasi secara rutin oleh pejabat yang berwenang.
2. Dalam pengelolaan risiko pasar dan likuiditas, fungsi manajemen risiko terdiri dari Divisi *Treasury & Capitals Market*, *Divisi 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.

1. Evaluate and analyze the adequacy of risk management policies periodically.
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 (BWMK) 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. 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.

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.

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.

Statement of the Board of Directors and/or Board of Commissioners on the Adequacy of Risk Management System

The Board of Directors and Board of Commissioners consider the Bank's risk management system is capable of managing existing risks to support the Bank in achieving its business plan in accordance with applicable regulations and prevailing business conditions.

PENERAPAN SISTEM PENGENDALIAN INTERNAL (INTERNAL CONTROL SYSTEM)

Bank 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. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
2. Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum
3. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.
4. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Bank Umum.

Sistem pengendalian intern dilakukan agar kegiatan operasional Bank dapat berjalan secara sehat, aman dan terkendali, di mana efektivitas serta keandalan dalam penyelenggaraannya menjadi tanggung jawab dari jajaran manajemen Bank. Selain itu, manajemen Bank juga berkewajiban untuk meningkatkan *risk culture* yang efektif pada organisasi Bank dan memastikan hal tersebut melekat di setiap jenjang organisasi. Bank telah mengimplementasikan fungsi pengendalian internal dalam kegiatan operasionalnya termasuk melalui pemisahan fungsi dan segregasi tugas, *dual control*, rekonsiliasi serta standar proses kerja dan pedoman pelaksanaan.

Bank menerapkan sistem pengendalian intern yang terdiri atas dua aspek penting yaitu pengendalian operasional dan pengendalian

IMPLEMENTATION OF INTERNAL CONTROL SYSTEM

The Bank adopts 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 Regulation (POJK) No. 18/POJK.03/2016 dated 16 March 2016 concerning Implementation of Risk Management for Commercial Banks.
2. The Financial Services Authority Regulation (POJK) No. 11/POJK.03/2022 dated 7 July 2022 concerning Implementation of Information Technology by Commercial Banks
3. Circular Letter of the Financial Services Authority No. 35/SEOJK.03/2017 dated 7 July 2017 concerning Standard Guidelines for Internal Control System in Commercial Banks.
4. Circular Letter of the Financial Services Authority No. 21/SEOJK.03/2017 dated 6 June 2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.

The internal control system is carried out so the Bank's operational activities can run in a healthy, secured, and controlled manner, in which the Bank's management is responsible for the effectiveness and reliability in its implementation. In addition, the Bank's management is also obliged to encourage an effective risk culture within the Bank's organization and making sure that the risk culture is embedded at every level of the organization. The Bank has implemented the internal control function in its operational activities, including through segregation of functions and segregation of duties, dual control, reconciliation, work process standards, and implementation guidelines.

The Bank implements internal control system that consists of two important aspects, namely operational control and financial control. Internal

keuangan. Pengendalian intern atas operasional dan Pelaporan Keuangan Bank dijalankan dengan mengacu pada *framework internasional: Committee of the Sponsoring Organizations of the Treadway Commission (COSO) - Internal Control Integrated Framework*, meliputi 5 (lima) komponen pengendalian yaitu:

control over the Bank's operations and Financial Reporting is carried out based on the international framework: Committee of the Sponsoring Organizations of the Treadway Commission (COSO) - Internal Control Integrated Framework, including 5 (five) control components, namely:

Komponen COSO COSO Component	Prinsip COSO COSO Principle	Implementasi Bank The Bank's Implementation
Lingkungan Pengendalian Control Environment	<ol style="list-style-type: none"> Menunjukkan Komitmen terhadap Nilai Integritas dan Etika. Tanggung Jawab Pengawasan. Menetapkan Struktur, Kewenangan, dan Tanggung Jawab Komitmen terhadap Kompetensi. Menegakkan Akuntabilitas. <ol style="list-style-type: none"> Demonstrate the Commitment to the Integrity and Ethical Values. Supervisory Responsibility. Determine the Structure, Authority, and Responsibilities Commitment to Competence. Uphold Accountability. 	<p>Dewan Komisaris, melalui Komite-komite yang telah dibentuk secara berkala melakukan pengkajian atas lingkungan pengendalian dan melakukan penilaian secara independen yang dikomunikasikan kepada Direksi untuk ditindaklanjuti.</p> <p>The Board of Commissioners, through the committees that have been established periodically, conducts review on the control environment and an independent assessment, which is communicated to the Board of Directors for a follow-up.</p>
Penilaian Risiko Risk Assessment	<ol style="list-style-type: none"> Menentukan Tujuan yang tepat. Mengidentifikasi dan menganalisa risiko. Menilai Risiko Penipuan. Mengidentifikasi dan Menganalisis Perubahan yang Signifikan. <ol style="list-style-type: none"> Determine the right objectives. Identify and analyze risks. Assess Fraud Risk. Identify and analyze significant changes. 	<p>Direksi telah menetapkan prosedur untuk mengantisipasi, mengidentifikasi dan menanggapi kejadian dan kendala yang dapat berpengaruh terhadap pencapaian sasaran. Dewan Komisaris, melalui Komite Pemantau Risiko, memastikan bahwa Direksi telah melaksanakan pengelolaan risiko secara baik.</p> <p>The Board of Directors has established procedures to anticipate, identify, and respond to occurrences and constraints that may affect target achievement. The Board of Commissioners, through the Risk Oversight Committee, ensures that the Board of Directors has implemented risk management accordingly.</p>
Kegiatan Pengendalian Control Activities	<ol style="list-style-type: none"> Memilih dan Mengembangkan Aktivitas Pengendalian. Memilih dan Mengembangkan Kontrol Umum atas Teknologi. Sosialisasi kebijakan dan prosedur. <ol style="list-style-type: none"> Select and Develop Control Activities. Select and Develop General Controls over Technology. Dissemination of policies and procedures. 	<p>Kebijakan dan prosedur bagi unit-unit bisnis utama dan unit-unit pendukung bisnis telah disusun serta disetujui oleh Direksi yang secara berkala ditinjau dan diperbarui oleh Satuan Kerja Manajemen Risiko. Satuan Kerja Kepatuhan bertanggung jawab untuk mensosialisasikan ketentuan perbankan yang berlaku, melakukan uji kepatuhan atas kebijakan internal baru serta usulan atas produk ataupun aktivitas baru, menerapkan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) serta memonitor pelaksanaan kepatuhan melalui <i>designated officer</i> di unit kerja lainnya yang diverifikasi oleh Unit Kerja Independen yang berada di lini pertahanan dua ataupun tiga (<i>2nd or 3rd line of defense</i>). Satuan Kerja Kepatuhan menyampaikan laporan kepatuhan secara berkala kepada Dewan Komisaris, Direksi dan Regulator. Pejabat Bank secara berkala meninjau kembali keberadaan dan efektivitas pengendalian, melakukan pembagian tugas yang memadai, melakukan verifikasi rutin atas akurasi data serta memiliki dan menguji rencana penanganan kondisi darurat.</p> <p>Policies and procedures for main business units and supporting units have been formulated and approved by the Board of Directors and are regularly reviewed and updated by the Risk Management Work Unit. The Compliance Work Unit is responsible for disseminating applicable banking regulations, conducting compliance tests on new internal policies and proposals for new products or activities, carrying out Anti-Money Laundering (AML) and Countering the Financing of Terrorism (CFT) programs, as well as monitoring compliance with the help of a designated officer at other work units, who is verified by the Independent Work Unit under the second or third line of defense. The Compliance Work Unit submits compliance reports periodically to the Board of Commissioners, the Board of Directors, and Regulators. The Bank's officials periodically review the presence and effectiveness of controls, set up fair division of tasks, carry out routine verification of data accuracy, as well as create and test emergency response plans.</p>

Komponen COSO COSO Component	Prinsip COSO COSO Principle	Implementasi Bank The Bank's Implementation
Informasi dan Komunikasi Information and Communication	<ol style="list-style-type: none"> Akses terhadap informasi yang relevan dan berkualitas Berkomunikasi kepada pihak internal. Berkomunikasi kepada pihak eksternal. <ol style="list-style-type: none"> Access to relevant and quality information. Communicate with internal parties. Communicate with external parties. 	<p>Telah tersedia prosedur mengenai pengumpulan data dan teknologi informasi yang dapat menghasilkan laporan kegiatan usaha, kondisi keuangan, penerapan manajemen risiko dan pemenuhan ketentuan yang mendukung pemenuhan tugas Direksi dan Dewan Komisaris.</p> <p>There have been procedures regarding data collection and information technology that can generate reports on business activities, financial conditions, risk management implementation, and compliance on provisions that support duties of the Board of Directors and the Board of Commissioners.</p>
Pemantauan Monitoring	<ol style="list-style-type: none"> Evaluasi berkelanjutan Mengevaluasi dan mengkomunikasikan kelemahan pengendalian intern <ol style="list-style-type: none"> Sustainable evaluation Evaluate and communicate weaknesses in internal control 	<p>Direksi, Pejabat Bank, Unit kerja di 2nd line of defense dan SKAI melakukan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama telah diprioritaskan dan menjadi bagian dari kegiatan sehari-hari, termasuk evaluasi secara berkala. Direksi dan Pejabat Bank memiliki komitmen dan telah melakukan tindak lanjut atas hasil pemantauan yang telah dilakukan maupun rekomendasi SKAI.</p> <p>The Bank's Board of Directors, Officers, work units in the 2nd line of defense, and IAD continuously monitor the effectiveness of the overall implementation of internal control. Monitoring of key risks has been prioritized and is part of daily activities, including periodic evaluations. The Board of Directors and Bank Officers have shown their commitments and take follow-up actions on the monitoring results as well as IAD's recommendations</p>

Masing-masing komponen terkait satu sama lain, harus dikendalikan secara terpadu (*integrated*) dan tanggung jawab implementasinya menjadi tanggung jawab semua unit kerja dengan tujuan penerapannya sebagai berikut:

- Strategic*, Rencana Bisnis Bank telah dimengerti, sejalan dan didukung oleh semua unit kerja.
- Operation*, berjalan dengan efektif dan efisien dalam menggunakan sumber daya manusia dan prasarana.
- Reporting*, akurat dan dapat dipercaya.
- Compliance*, aktivitas dan transaksi telah tunduk dengan ketentuan serta hukum.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Direksi dan Dewan Komisaris menyatakan bahwa sistem pengendalian internal yang dilakukan oleh PT Bank JTrust Indonesia Tbk dinilai sudah efektif dan memadai tercermin dari efektivitas pelaksanaan fungsi-fungsi pengendalian internal, antara lain fungsi audit internal, manajemen risiko, kepatuhan, finansial dan operasional control.

Each component is related to one another, must be controlled in an integrated manner, and its implementation is the responsibility of all work units, with the following objectives:

- Strategic, the Bank's Business Plan has been understood, aligned, and supported by all work units.
- Operation, running effectively and efficiently in using human resources and infrastructure.
- Reporting, accurate and reliable.
- 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

Board of Directors and the Board of Commissioners stated that 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

Selama tahun 2022, berikut hasil pemantauan SKAI atas penerapan sistem pengendalian internal secara *bankwide*:

No	Risk Owner	Sistem Pengendalian Internal (SPI) Internal Control System
1	Kantor Cabang Branch Offices	SPI pada Cabang sudah cukup memadai, namun tetap diperlukan peningkatan dan penyempurnaan/ <i>corrective action</i> terhadap penerapan SOP, Sistem serta monitoring dan dual kontrol atas pelaksanaan operasional, peningkatan <i>risk awareness</i> dan pelaksanaan <i>coaching</i> berkelanjutan Internal control system at branch offices is sufficient, but still needs improvement and refinement/ <i>corrective measures</i> on the implementation of SOP, system, monitoring, and dual control over operations, risk awareness enhancement, and sustainable coaching
2	Unit Kerja Kantor Pusat (Non Kredit) Work Units at Head Office (Non-Credit)	SPI sudah berjalan cukup memadai, walau demikian perlu optimalisasi dalam melakukan monitoring atas penyelenggaraan kegiatan operasional. Internal control system is adequate, but optimization is needed in monitoring the implementation of operational activities.
3	Unit Kerja Kredit Credit Work Units	SPI masih perlu dioptimalisasi pada <i>end to end</i> proses perkreditan dan pelaksanaan <i>dual control</i> oleh supervisor di unit terkait proses perkreditan perlu ditingkatkan. Internal control system needs to be optimized at the end-to-end credit process and in the implementation of dual control by supervisors in respective units.

Secara umum selama tahun 2022 terjadi peningkatan dalam proses sistem pengendalian intern, meskipun pada beberapa aspek diperlukan peningkatan seperti penyesuaian dan penerapan SOP yang sejalan dengan perkembangan bisnis dan proses aktivitas operasional, disiplin proses dan peningkatan kompetensi dari ketersediaan SDM sejalan dengan adanya potensi risiko dari aktivitas dan produk baru.

Upaya yang telah dilakukan untuk meningkatkan Sistem Pengendalian Internal antara lain:

1. Melakukan reorganisasi Bank yang disesuaikan dengan Rencana Bisnis Bank.
2. Melakukan *review*, revisi, penyesuaian kembali serta sosialisasi terhadap ketentuan internal yang ada.
3. Melakukan *assessment* terhadap pejabat maupun karyawan, yang ditindaklanjuti dengan pembekalan *training* dan sertifikasi.
4. Menerapkan pemberian *reward & punishment* secara *fair*.

Review of the Effectiveness of the Internal Control System

Following are the results of IAD's monitoring on the implementation of a bank-wide internal control system throughout 2022:

In general, there has been an improvement in the process of internal control system throughout 2022, even though some aspects still need to be optimized, such as adjustments and implementation of SOPs that are in line with business developments and operational activities, discipline process, and higher competency of available human resources, following the emergence of potential risks from new activities and products.

Efforts that have been made 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 program fairly.

PERKARA PENTING

Permasalahan hukum adalah permasalahan Hukum Perdata dan Hukum Pidana yang dihadapi Bank selama periode tahun laporan dan telah diajukan melalui proses hukum.

Pengungkapan permasalahan hukum minimal mencakup;

- Jumlah permasalahan hukum perdata dan pidana yang dihadapi dan telah selesai (telah mempunyai kekuatan hukum yang tetap).
- Jumlah permasalahan hukum perdata dan pidana yang dihadapi dan masih dalam proses penyelesaian.

Permasalahan hukum yang umumnya dihadapi oleh Bank adalah;

- Gugatan perdata dari debitur macet/nasabah, maupun dari pihak ketiga/pemilik jaminan;
- Penundaan Kewajiban Pembayaran Utang (PKPU) dan Kepailitan yang diajukan oleh kreditor lain, debitur itu sendiri (debitur macet), maupun Bank yang mengajukan terhadap debitur yang telah berstatus macet kreditnya;
- Laporan adanya tindak pidana yang berasal dari eksternal Bank ataupun yang melibatkan internal Bank (*Internal Fraud*).

Selama tahun 2022 jumlah permasalahan hukum yang dihadapi J Trust Bank dan telah diajukan melalui proses hukum sebagaimana tabel berikut;

LEGAL ISSUES

Legal issues are issues on Civil Law and Criminal Law faced by the Bank over a period of reporting year and have been filed through a legal process.

Disclosure of legal issues at least includes:

- Number of civil and criminal legal issues faced and resolved (with binding legal force).
- Number of civil and criminal legal issues faced and still in the settlement process.

Legal issues that are commonly faced by the Bank:

- Civil lawsuit from bad debtors/customers, as well as third parties/collateral owners;
- Suspension of Debt Payment Obligations (PKPU) and Bankruptcy filed by other creditors, the debtor himself (bad debtor), or a request filed by the Bank against debtors with credit default;
- Reports of criminal acts from external parties or those involving the Bank's internal (*Internal Fraud*).

Throughout 2022, the number of legal issues faced by J Trust Bank and submitted through legal processes can be seen in the following table:

Bank Sebagai Tergugat/Terlawan/Terlapor/Termohon (the Bank as Defendant/Respondent)

(satuan)

Permasalahan Hukum Legal Case	Jumlah Kasus Total Case	
	Perdata Civil	Pidana Criminal
A. Perkara Bank sebagai Tergugat/Terlawan Cases with the Bank as Defendant/Opposing Party		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Resolved (Has reached a verdict with binding legal force)	5	
Dalam proses penyelesaian In settlement process	13	
Total	18	
B. Perkara Bank sebagai Terlapor Cases with the Bank as the Reported		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Resolved (Has reached a verdict with binding legal force)		0
Dalam proses penyelesaian In settlement process		1
Total		1

Bank Sebagai Penggugat/Pelawan/Pemohon/Pelapor (the Bank as Plaintiff/Counterpart/Petitioner/Reporting Party)

(satuan)

Permasalahan Hukum Legal Case	Jumlah Kasus Total Case	
	Perdata Civil	Pidana Criminal
A. Perkara Bank sebagai Penggugat (Gugatan Perlawanan) Cases with the Bank as Plaintiff (Counter Lawsuit)		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Resolved (Has reached a verdict with binding legal force)	2	
Dalam proses penyelesaian In settlement process	5	
Total	7	
B. Perkara Bank sebagai Pemohon tentang Kepailitan Cases with the Bank as the Petitioner regarding Bankruptcy		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Resolved (Has reached a verdict with binding legal force)	0	
Dalam proses penyelesaian In settlement process	2	
Total	2	
C. Perkara Bank sebagai Pelapor adanya Dugaan Tindak Pidana Cases with the Bank as the Party Reporting on Alleged Criminal Acts		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Resolved (Has reached a verdict with binding legal force)		1
Dalam proses penyelesaian In settlement process		4
Total		5

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.

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.

Perkara Hukum yang Berdampak Material yang Dihadapi oleh Bank
(Legal Cases with Material Impacts Faced by the Bank)

Perkara perdata/pidana dengan nilai perkara yang signifikan yang dihadapi Bank sampai dengan periode 31 Desember 2022.

Civil/Criminal cases with a significant case value that the Bank faced until 31 December 2022:

No	Perkara /Kasus Cases	Pokok Perkara/Gugatan Major Case/Lawsuit	Nilai Gugatan (juta) Lawsuit Value	Pengaruh pada Kondisi Bank The Impact on Bank's Condition	Upaya Bank & Status Penyelesaian Perkara/Gugatan The Bank's Efforts & Case Settlement Status
1	<ul style="list-style-type: none"> ADS: HR Dkk GL Dkk WP BWG & Yayasan SR CC 	<ul style="list-style-type: none"> BJI sebagai Tergugat Adanya gugatan agar bank mengembalikan dana investasi produk yang dikeluarkan oleh ADS berupa <i>Discretionary Fund</i> BJI as Defendant A lawsuit for the Bank to return product investment funds issued by ADS in the form <i>Discretionary Fund</i> 	Materiil: <ul style="list-style-type: none"> Rp16.363,- Rp41.113,- Rp94.325,- Rp33.383,- & Rp24.277,- Rp12.787,- Immateriil: <ul style="list-style-type: none"> Rp10.000,- 	Membayar ganti rugi Pay the compensation	Bank berkoordinasi dengan pihak-pihak terkait dalam melakukan percepatan eksekusi isi putusan yang sudah berkekuatan hukum tetap (Case RT) serta mengajukan upaya hukum atas adanya sita eksekusi. <i>The Bank coordinates with related parties to accelerate the execution of legally-binding decisions (Case RT) and submitting legal action against confiscation.</i>
2	<ul style="list-style-type: none"> WST FGFL Dkk 	<ul style="list-style-type: none"> BJI sebagai Tergugat II BJI Dkk sebagai Tergugat BJI as Defendant II BJI et al as Defendants 	<ul style="list-style-type: none"> USD 116 USD 959 	Membayar ganti rugi Pay the Compensation	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). 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. Bank akan tetap berkoordinasi dengan Kuasa Hukum jika terdapat hal - hal yang akan menentukan langkah selanjutnya. 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). b. The Mauritius Court wrote a letter 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. The Bank will continue to coordinate with the Legal Counsel for the next steps.

4. Perkara Hukum yang Berdampak Material yang Dihadapi oleh Anggota Direksi dan Anggota Dewan Komisaris
Tidak terdapat perkara penting yang dihadapi oleh individu anggota Dewan Komisaris dan/ atau Direksi sepanjang tahun 2022.

4. Legal Cases with Material Impacts Faced by Members of the Board of Directors and the Board of Commissioners
There were no material cases faced by individual members of the Board of Commissioners and/or the Board of Directors in 2022.

PENYEDIAAN DANA, RENCANA STRATEGIS BANK, TRANSPARANSI DAN PENGUNGKAPAN ASPEK LAINNYA PROVISION OF FUNDS, THE BANK'S STRATEGIC PLANS, TRANSPARENCY, AND DISCLOSURE OF OTHER ASPECTS

KEBIJAKAN TRANSAKSI AFILIASI DAN TRANSAKSI BENTURAN KEPENTINGAN

Bank senantiasa beroperasi dengan mentaati ketentuan dan peraturan perundang-undangan yang berlaku, etika bisnis, dan kode etik/etika korporasi. 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 (*arms-length principle*), 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.

POLICY ON AFFILIATED TRANSACTIONS AND TRANSACTIONS WITH CONFLICT OF INTEREST

The Bank always operates in compliance with applicable laws and regulations, business ethics, and corporate ethics/code of ethics. The Bank regulates provisions regarding transactions with affiliated parties and transactions with conflict of interests in line with applicable regulations, in which arrangements and implementations are carried out with strong commitment from the Management and employees of PT Bank JTrust Indonesia Tbk.

In reference to POJK No. 42/POJK.04/2020 dated 1 July 2020, the Bank has a Policy on Affiliated Transactions and Transactions with Conflict of Interests which contains the principles/policies that underlie the implementation of transactions with affiliated parties and transactions that contain conflict of interests in 1 (one) transaction or a series of transactions for a specific purpose or activity, as a guideline and process in the Bank's internal to protect the interests of minority shareholders and as part of the implementation of good corporate governance principles. The policy is reviewed regularly at least once every 2 (two) years or if it is deemed necessary to align the implementation of the policy with the Bank's internal conditions and applicable external regulations.

The Bank has adequate procedure by comparing the terms and requirements of transactions that are equivalent to transactions conducted between non-affiliated parties, so that transactions are carried out in line with the generally accepted business practices, comply with the arm's-length principle, and do not contain Conflict of Interests. The Bank is required to keep documents related to the implementation of procedures referred to within the document retention period in line with the provisions of laws and regulations and the Bank's internal regulations.



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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 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.

Komisaris Independen secara khusus mengemban wewenang dan tanggung jawab untuk memberikan masukan terkait Transaksi Afiliasi dan/atau Transaksi Benturan Kepentingan guna memastikan transaksi tersebut dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms-length principle*) dan tidak merugikan Bank. Detail mengenai Transaksi Afiliasi yang dilakukan oleh Bank sepanjang tahun 2022 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*) **PROVISION OF FUNDS TO RELATED PARTY AND LARGE EXPOSURE OF FUNDS**

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.

Divisions that carry out Affiliated Transactions must coordinate with the Corporate Secretary Division (CSD), who will carry out assessments with the Compliance Director to ensure the transactions made are Affiliated Transactions, and whether the type of transactions is an activity that needs to be included in the Bank's Business Plan.

The Board of Commissioners is responsible for providing input on the disclosure and implementation of Affiliated Transactions and/or Transactions with Conflict of Interests, providing input and consent for the approval of loans with affiliated parties and carrying out active supervision of the Legal Lending Limit (LLL). Moreover, the Audit Committee supports the Board of Commissioners by performing its duties in reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interests within the Bank.

Independent Commissioners specifically have the authority and responsibility to provide input regarding Affiliated Transactions and/or Transactions with Conflict of Interests to ensure the transactions are carried out in arm's-length principle and do not harm the Bank. Details regarding Affiliated Transactions conducted by the Bank in 2022 have been disclosed in the Management Discussion and Analysis chapter in this Annual Report.

Provision of Funds to Related Party and Large Exposure of Funds are carried out based on POJK No.32/POJK.03/2018 as has been amended with POJK No.38/POJK.03/2019 concerning LLL and Provision of Large Funds, and they must not conflict with the Bank's internal credit policies/provisions, and must obtain approval from the Board of Commissioners before the transactions of providing funds to related parties occur.

Portfolio of Provision of Funds to Affiliated Parties of the Bank in total is set as much as 10% (ten percent) of the Bank's Capital.

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.

The Bank has created Provisions of Funds to Related Parties (individuals or groups, including other related parties) and Large Exposure of Funds (main debtors: individuals or groups) accordingly with normal price and requirement policies, and have received approvals from the Board of Commissioners.

Penyediaan dana kepada pihak terkait (*Related Party*) dan debitur inti (individu atau grup) per posisi tanggal 31 Desember 2022, dengan tabel sebagai berikut:

Provision of funds to related parties and main debtors (individuals or groups) as of 31 December, 2022, can be seen in the following table:

Penyediaan Dana Provision of Fund	Jumlah Debitur Number of Debtors	Nominal (jutaan rupiah) Nominal (million rupiah)
Kepada Pihak Terkait To Related Party	8	207.967
Kepada Debitur Inti To Key Debtors	25	9.124.753
• Individu Individual	17	5.749.643
• Grup Group	8	3.375.110

Keterangan:

Informasi terkait penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar telah diungkapkan dalam Laporan keuangan Audited dan dilaporkan ke Bank Indonesia

Note:

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

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 2022.

PT Bank JTrust Indonesia Tbk has and administered the list of details of Related Parties with the Bank and has submitted to the Financial Services Authority the position as of end-June and December 2022.

Bank tidak memiliki kasus ketidakpatuhan terhadap hukum, aturan, maupun peraturan yang berkaitan dengan transaksi pihak terkait yang signifikan atau material dalam tiga tahun terakhir.

The Bank has no cases of non-compliance with laws, rules or regulations relating to significant or material related party transactions in the last three years.

AKSES INFORMASI DAN DATA PERUSAHAAN

ACCESS TO COMPANY INFORMATION AND DATA

PT Bank JTrust Indonesia Tbk senantiasa berkomitmen untuk menjalankan seluruh proses bisnis secara transparan sebagai salah satu bagian dari prinsip Tata Kelola Perusahaan yang baik. Bank memberikan kemudahan kepada seluruh kepentingan dalam mengakses informasi dan data kinerja Bank baik yang bersifat keuangan maupun non keuangan melalui jalur komunikasi seperti siaran pers dan paparan publik. Bank juga menyebarluaskan informasi ke media cetak dan elektronik termasuk situs web Bank yang tersedia dalam bahasa Indonesia dan Inggris.

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.

Untuk mendapatkan informasi lebih lanjut, Bank memiliki beberapa kanal komunikasi yaitu:

- Layanan JTrust Call: Ask J 1500 615
- E-mail: customercare@jtrustbank.co.id
- Situs web: www.jtrustbank.co.id
- Layanan Investor Relations Bank melalui halaman web: <https://www.jtrustbank.co.id/id/information/investor-support>

Investor Relations

PT Bank JTrust Indonesia Tbk memiliki Departemen Investor Relations yang menjalankan fungsi untuk membina hubungan baik dan berinteraksi dengan para pelaku pasar modal. Dengan penyediaan informasi yang akurat, tepat waktu dan mudah diakses oleh pemegang kepentingan diharapkan dapat membantu pada investor dalam proses pengambilan keputusan investasi termasuk untuk menanamkan persepsi dan ekspektasi investor terkait strategi, kinerja operasional dan kinerja keuangan Bank.

Tugas dan tanggung jawab Departemen Investor Relations adalah:

- Mempelajari dan memahami perkembangan peraturan dan perundang-undangan yang berlaku serta memonitor pemenuhan peraturan dan perundang-undangan yang berlaku seperti Otoritas Jasa Keuangan, Bursa Efek Indonesia, Kustodian Sentral Efek Indonesia, dan lembaga terkait lainnya;
- Menyampaikan keterbukaan informasi kepada Regulator maupun Pemegang Saham sesuai dengan ketentuan yang berlaku;
- Mengelola daftar pemegang saham dan daftar pemilikan khusus;
- Menyampaikan Laporan berkala maupun insidental dalam rangka kepatuhan Bank sebagai perusahaan Publik;
- Mengkoordinasi penyelenggaraan Rapat Umum Pemegang Saham dan Rapat Umum Pemegang Saham Luar Biasa;
- Penyelenggaraan Paparan Publik.

Dalam kaitannya sebagai perusahaan publik, Paparan Publik wajib dilakukan minimal 1 (satu) kali dalam setahun dalam rangka pelaksanaan prinsip keterbukaan dan transparansi. Pada tahun 2022, Bank melakukan paparan publik sebanyak 1 (satu) kali. Bank juga menjalin hubungan strategis dengan pelaku pasar modal dengan senantiasa melakukan *update* kinerja keuangan dan non-keuangan agar meningkatkan kepercayaan di mata *stakeholder*.

For further information, the Bank has several communication channels, namely:

- JTrust Call Service: Ask J 1500 615
- E-mail: customercare@jtrustbank.co.id
- Website: www.jtrustbank.co.id
- 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 a Department of Investor Relations, 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 instill investors' perceptions and expectations regarding the Bank's strategies, operational performance, and financial performance.

Duties and responsibilities of the Department of Investor Relations are:

- Study and understand the development of applicable laws and regulations, as well as monitor compliance with applicable laws and regulations issued by the Financial Services Authority, the Indonesia Stock Exchange, the Indonesian Central Securities Depository, and other related institutions;
- Disclose information to Regulators and Shareholders, in accordance with applicable regulations;
- Manage the shareholder register and special ownership register;
- Submit reports on the Bank's compliance as a Public Company, periodically and occasionally;
- Coordinate the implementation of the General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders;
- Organize Public Expose.

As a public company, Public Expose must be conducted at least 1 (once) a year as part of efforts in implementing the principles of impartiality and transparency. In 2022, the Bank held 1 (one) public expose. The Bank also maintains strategic relations with capital market players by continuously updating financial and non-financial performances in order to increase stakeholders' trust.

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*, promosi, pengetahuan produk, dan tips keuangan. Selain itu kedua akun ini juga memberikan respons terhadap pertanyaan masyarakat baik yang sudah menjadi nasabah maupun yang belum menjadi nasabah.

Siaran Pers

Membangun hubungan baik dengan media massa melalui beragam kegiatan merupakan salah satu prioritas utama Bank, mengingat pentingnya peran media massa dalam perjalanan, perkembangan dan capaian dari PT Bank JTrust Indonesia Tbk.

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, promotions, 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.

Siaran Pers 2022

Siaran Pers 2022

Bulan Month	Judul Title
Januari January	J Trust Bank Gandeng Perbarindo Dukung Kebangkitan Ekonomi Bali J Trust Bank Partners with Perbarindo to Support Economic Revival in Bali
Februari February	J Trust Bank Dukung Kepemilikan Perumahan Berstandar Jepang di Kawasan Cikarang J Trust Bank Supports Ownership of Japanese Standard Housing in Cikarang area
	JTrust Group Salurkan Bantuan Kepada Masyarakat Penyintas Erupsi Gunung Semeru JTrust Group Distributes Aid to Survivors of Mount Semeru eruption
Maret March	J Trust Bank Kembangkan Kerja Sama dengan PT DAX Jaya Indonesia untuk Perumahan Berstandar Jepang di Indonesia Timur J Trust Bank Collaborates with PT DAX Jaya Indonesia for Development of Japanese Standard Housing in Eastern Indonesia
April	J Trust Bank Mendukung RMHC Selenggarakan Pekan Imunisasi Dunia 2022 J Trust Bank Supports RMHC in Organizing World Immunization Week 2022
Mei May	J Trust Bank Gelar Rapat Umum Pemegang Saham Tahunan J Trust Bank Holds Annual General Meeting of Shareholders
Juni June	J Trust Bank Siap Melayani Kebutuhan Pembiayaan Kepemilikan Rumah di Tangerang, Banten J Trust Bank is Ready to Serve Financing Needs for Home Ownership in Tangerang, Banten
	Kuartal I 2022 Kinerja Kredit dan DPK Tumbuh Positif, J Trust Bank Perkuat Komitmen CSR J Trust Bank Records Positive Growth in Credit Performance and Third-Party Funds in the First Quarter of 2022, Strengthens CSR Commitment
Juli July	Mencatat Laba Positif, J Trust Bank Adakan Rights Issue Tahap II With Positive Profit, J Trust Bank Holds Rights Issue Phase II
	J Trust Bank Tanda Tangan Kerja Sama dengan Kobelco Indonesia J Trust Bank Inks Partnership with Kobelco Indonesia
	J Trust Bank Optimalisasi Dukungan Pada Pelaku UMKM J Trust Bank Optimizes Support for MSME Players

Siaran Pers 2022

Siaran Pers 2022

Bulan Month	Judul Title
Agustus August	J Trust Bank Tanda Tangan Kerja Sama dengan PT Hexindo Adi Perkasa J Trust Bank Signs Partnership with PT Hexindo Adi Perkasa
	Kerjasama J Trust Bank dan Jababeka Memberi Kemudahan Memiliki Tempat Tinggal di Pusat Bisnis Koridor Timur Jakarta Collaboration between J Trust Bank and Jababeka Provides Facility for Residential Ownership in the Jakarta East Corridor Business Center
	J Trust Bank Berikan Jangka Waktu Pembiayaan Hingga 30 Tahun untuk Kepemilikan Perumahan Citaville Pilar Cikarang dan Citaville Parung Panjang J Trust Bank Provides Financing Period of Up to 30 Years for Home Ownership at Citaville Pilar Cikarang and Citaville Parung Panjang
	Posisi Modal Inti Minimum J Trust Bank Semakin Kuat J Trust Bank Records Stronger Minimum Core Capital
	J Trust Bank Raih Penghargaan di Ajang Indonesia Best Bank Awards 2022 dari Warta Ekonomi J Trust Bank Receives an Award at the 2022 Indonesia Best Bank Awards from Warta Ekonomi
	Kinerja Meningkat, Kuartal II Tahun 2022 J Trust Bank Bukukan Laba Bersih J Trust Bank Books Net Profit in the Second Quarter of 2022 as Performance Improves
September	Tingkatkan Portfolio Sektor Alat Berat, J Trust Bank Mantap Bersinergi dengan Beragam Pelaku Usaha To Increase Portfolios in the Heavy Equipment Sector, J Trust Bank is Committed to Creating Synergy with Various Business Players
Oktober October	J Trust Bank Tanda Tangan Kerja Sama dengan PT United Tractors Tbk J Trust Bank Inks Partnership with PT United Tractors Tbk
	Kinerja Kuartal III Tahun 2022: J Trust Bank Bukukan Laba Bersih dengan Kondisi Permodalan yang Semakin Kuat The Performance in the Third Quarter of 2022: J Trust Bank Records Net Profit and Stronger Capital
November	J Trust Bank Siap Melayani Kebutuhan Pembiayaan Kepemilikan Apartemen di Bandung, Jawa Barat J Trust Bank is Ready to Serve Financing Needs for Apartment Ownership in Bandung, West Java
	Produk KPR J Trust Bank Mudahkan Masyarakat Memiliki Hunian Premium di Shila Sawangan, Depok J Trust Bank Mortgage Products Allows People to Own Premium Housing in Shila Sawangan, Depok
	J Trust Bank Menggelar Paparan Publik 2022: Permodalan Semakin Kuat, Kinerja Keuangan Perseroan Sangat Baik J Trust Bank Holds Public Expose in 2022: The Bank Reports Stronger Capital, Excellent Financial Performance
	J Trust Bank Segera Penuhi Modal Inti Minimum Rp3 Triliun J Trust Bank to Meet Minimum Core Capital of Rp3 Trillion
	MNC Guna Usaha Indonesia Raih Pendanaan Dari J Trust Bank MNC Guna Usaha Indonesia Secures Funding From J Trust Bank
	J Trust Bank Raih Penghargaan IDXChannel CSR Award 2022 J Trust Bank Receives the 2022 IDXChannel CSR Award
Desember December	PT JTrust Bank Indonesia Tbk Penuhi Aturan Modal Inti PT JTrust Bank Indonesia Tbk Meets Core Capital Requirements

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 2022. Kebijakan tersebut menjadi acuan utama seluruh aktivitas pengadaan barang, jasa dan/atau alih daya yang dilakukan oleh unit-unit kerja Bank. Dengan ruang lingkup kebijakan sebagai berikut:

- a. Mengatur hal-hal yang harus dilaksanakan oleh seluruh Unit Kerja di Kantor Pusat/Kantor Cabang/Kantor Kas.
- b. Berlaku untuk proses Pengadaan Barang Jasa & Alih Daya yang menggunakan anggaran atas beban investasi dari unit kerja. Termasuk dalam pengadaan Jasa adalah antara lain Jasa Konsultan (Bidang Hukum, Audit, Perekrutan Karyawan, IT, Renovasi Gedung, Barang Promosi, dan Jasa lainnya).
- c. Membantu perusahaan untuk dapat berkonsentrasi pada pekerjaan pokoknya (*core business*) dengan melakukan penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain sehingga sumber daya Bank dapat dikerahkan pada pekerjaan-pekerjaan pokok.
- d. Mencakup penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain, 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

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 2022. 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/Cash 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 Bank 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

- dialihdayakan sesuai dengan ukuran dan standar yang ditetapkan dalam perjanjian.
- iii. menerapkan manajemen risiko secara efektif atas pelaksanaan Alih Daya, termasuk melaksanakan pengawasan secara berkala atas pelaksanaan pekerjaan oleh PPJ dan melakukan tindakan perbaikan secara dini dan efektif atas permasalahan yang 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.

- with aspects and standards stipulated in the agreement.
- iii. carry out effective risk management in Outsourcing, including conducting supervision of the work done 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. Efektif:
Kegiatan pengadaan barang jasa dan alih daya harus sesuai dengan kebutuhan/rencana yang telah ditetapkan serta dapat memberikan manfaat yang optimal bagi Bank
7. Efisien:
Kegiatan pengadaan barang jasa dan alih daya dilaksanakan untuk mencapai kualitas sesuai dengan yang ditetapkan dengan waktu yang disepakati pada tingkat harga yang terbaik yang senantiasa berlandaskan pada 4 Values - J Trust Bank:
 - a. *Super Integrity*
 - b. *Customer First*
 - c. *Discipline and Responsible*
 - d. *Learning and Trying More*

Kriteria Perusahaan Penyedia Jasa

1. Wajib berbadan hukum yang jelas (PT/CV/ Firma).
2. Domisili perusahaan jelas, dapat ditemukan keberadaannya, dan memiliki karyawan yang memadai.
3. Dapat menunjukkan Financial Report/Financial Highlight perusahaan.
4. Memiliki reputasi yang baik setelah dilakukan penelusuran secara Web 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.

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*

Criteria for Service Provider Company

1. Must have a clear legal entity (Limited Liability Company/Limited Partnership /Firm).
2. The company must have 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.



Metode Pengadaan Barang dan Jasa

1. Pengadaan Barang dan Jasa
 - a. Disampaikan melalui media JProc atau non JProc surat elektronik dan dilakukan melalui Metode Penunjukkan Langsung atau Penunjukkan Tidak Langsung, yaitu, masing-masing melalui metode penunjukan yang dapat terlaksana sekurang-kurangnya melalui proses seleksi dan negosiasi terhadap minimal penawaran harga dari 3 (tiga) vendor.
 - b. Evaluasi Vendor harus dilakukan 1 tahun sekali atau di akhir kontrak, untuk mengetahui hasil penilaian kinerja vendor.
2. Alih Daya
 - a. Pemborongan pekerjaan. Alih Daya dilakukan dengan menggunakan perjanjian kerja antara Bank dengan Perusahaan Penyedia Jasa untuk melakukan pemborongan pekerjaan tertentu dengan lebih menekankan standar hasil dari pekerjaan yang ditorongkan.
 - 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.

Procurement Methods of Goods and Services

1. Procurement of Goods and Services
 - a. Announced through JProc media or non-JProc electronic mail and 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. Vendor evaluation must be conducted once a year or at the end of a contract, in order to find out results of the vendor's performance assessment.
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.

- 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

- 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



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INFORMASI TENTANG KODE ETIK EMITEN/PERUSAHAAN PUBLIK [2-15]

Dalam rangka meningkatkan kinerja dan kepatuhan Bank terhadap perundang-undangan yang berlaku serta mengikuti pembaharuan dan pelaksanaan Tata Kelola Perusahaan yang baik, Bank menetapkan stándar etika dan perilaku yang wajib dijadikan pedoman oleh seluruh Anggota Bank yaitu:

- Dewan Komisaris
- Direksi
- Karyawan Tetap dan/atau Kontrak

Pedoman ini wajib dijalankan dalam melakukan hubungan bisnis dengan nasabah, rekanan dan rekan sekerja. Dengan dipatuhinya Kode Etik dan Perilaku Bisnis diharapkan dapat mencegah berkembangnya hubungan yang tidak wajar dengan pada nasabah, rekanan atau antara sesama Anggota Bank.

a. Hal-Hal Pokok yang Diatur dalam Etika Korporasi

1. Kerahasiaan
2. Konflik kepentingan
3. Penyalahgunaan wewenang
4. Perilaku pihak internal
5. Akurasi data
6. Integritas sistem perbankan
7. Sanksi pelanggaran/ketidakpatuhan
8. Supervisi dan administrasi

b. Bentuk sosialisasi kode etik dan upaya penegakannya

Dilakukan sosialisasi buku Etika Korporasi bagi seluruh karyawan terutama Anggota Bank pada saat bergabung di PT Bank JTrust Indonesia Tbk, di mana seluruh karyawan memahami informasi dan konsekuensinya.

INFORMATION ON THE CODE OF CONDUCT OF ISSUERS/PUBLIC COMPANIES [2-15]

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 Conduct

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 conduct and its enforcement

The Bank holds dissemination of the book on Corporate Conduct 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. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten Bank

Pernyataan dilakukan dengan mengisi *annual disclosure* 1 (satu) tahun sekali. Anggota Bank harus memahami dan mengetahui bahwa seluruh informasi yang berhubungan dengan Bank dan nasabah bersifat rahasia sebagaimana tercantum dalam Undang-Undang kerahasiaan Bank dan peraturan lainnya dan Anggota Bank wajib menjaga kerahasiaan informasi tersebut.

d. Dalam pelaksanaannya seluruh Anggota Bank diwajibkan:

1. Membuat Surat Pernyataan yang mengikatkan diri untuk melaksanakan:
 - Kode Etik Bankir Indonesia;
 - Kode Etik dan Perilaku Bisnis PT Bank JTrust Indonesia Tbk;
 - Semua peraturan yang berlaku di PT Bank JTrust Indonesia Tbk baik peraturan yang sudah ada maupun peraturan yang akan ada dikemudian hari; dan
 - 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.

c. A statement that the code of conduct applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer Bank

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. 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 Conduct;
 - 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; and
 - All applicable laws and regulations, whether they generally applies 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.



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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 2022, PT Bank JTrust Indonesia Tbk mengalokasikan sebagian biaya operasionalnya untuk mengembangkan dan memberdayakan kehidupan masyarakat serta lingkungannya, yang fokus membantu masyarakat dalam bidang pendidikan, kesehatan, sosial, keagamaan, lingkungan hidup, dan tanggap darurat bencana alam.

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 2022 yang menjadi bagian yang tidak terpisahkan dalam Laporan Tahunan Terintegrasi 2022.

PEMBERIAN DANA UNTUK KEGIATAN POLITIK

Sebagaimana tahun-tahun sebelumnya, selama tahun 2022 PT Bank JTrust Indonesia Tbk tidak pernah melakukan kegiatan politik atau memberikan sumbangan dana untuk kegiatan politik.

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 2022, PT Bank JTrust Indonesia Tbk allocates some of its operational budget to develop and empower people’s lives and the environment by creating programs that focus on helping the community in education, health, social, religion, environment, and emergency response to natural disasters.

Detailed explanations related to the Bank’s social responsibility are presented in a special section on “Integrated and Sustainable Corporate Social Responsibility” and the 2022 Sustainability Report, which is an integral part of the 2022 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 2022.

No	Nama Kegiatan Politik Name of Political Activities	Jumlah Total (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

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

para *stakeholders* melalui Publikasi Laporan Keuangan Tahunan, Laporan Keuangan Triwulanan dan Laporan lainnya yang disampaikan kepada regulator seperti Bank Indonesia (BI), Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) serta *stakeholders* lain sesuai dengan ketentuan yang berlaku.

Transparansi Kondisi Keuangan

Publikasi Laporan Keuangan Tahunan 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.

Di samping mempublikasikan Laporan Keuangan yang dimaksud, PT Bank JTrust Indonesia Tbk juga menyusun dan menyampaikan laporan publikasi dalam bentuk Laporan Tahunan Terintegrasi. 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 Bank, 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*

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), 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 (in 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.

In addition to publishing Financial Reports, PT Bank JTrust Indonesia Tbk also prepares and submits a publication in the form of Integrated 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 Bank, 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 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) and its opinion.

Transparency of Non-Financial Condition

Transparency must also be applied to information regarding the Bank's products or products from other financial institution, such *bancassurance*

yang dijual melalui bank, sehingga nasabah memperoleh informasi yang jelas mengenai manfaat dan risiko serta biaya-biaya yang melekat pada produk-produk tersebut.

Transparansi ini dapat berupa informasi dalam Bahasa Indonesia yang disampaikan kepada nasabah secara lengkap dan jelas mengenai karakteristik produk baik lisan maupun tulisan. Informasi minimal mencakup nama produk, jenis produk, manfaat dan risiko yang melekat, tata cara penggunaan produk, biaya-biaya produk, perhitungan bunga atau bagi hasil dan margin keuntungan, jangka waktu berlakunya produk dan penerbit produk Bank termasuk ada atau tidaknya penjaminan produk.

Apabila terdapat perubahan karakteristik produk, Bank segera memberitahukan kepada nasabah. Informasi mengenai produk yang disampaikan dengan jelas, benar, dan jujur serta dengan menggunakan media yang mudah dibaca dan diakses oleh nasabah.

Informasi mengenai produk yang ditawarkan kepada nasabah maupun non nasabah dapat diketahui dengan mendatangi kantor cabang terdekat, mengakses website www.jtrustbank.co.id. atau bisa langsung menghubungi Call Center J Trust Bank di J Trust Call di 1500615 dan Customer Care melalui e-mail customercare@jtrustbank.co.id.

Bank juga secara berkesinambungan melakukan pengkinian data nasabah, sehingga data pribadi yang disampaikan nasabah kepada Bank juga selain harus transparan juga merupakan data yang terkini, hal ini selain untuk meningkatkan perlindungan terhadap hak-hak pribadi nasabah dalam berhubungan dengan Bank dan juga untuk meminimalisir risiko lainnya yang diakibatkan ketidakbenaran atau ketidakakuratan data nasabah. Bank juga harus meminta persetujuan tertulis dari nasabah jika Bank akan memberikan dan atau menyebarluaskan Data pribadi Nasabah kepada Pihak lain untuk tujuan komersial, kecuali ditetapkan lain oleh peraturan perundang-undangan lain yang berlaku.

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 Bahasa Indonesia, which is delivered to customers in a complete and clear manner regarding product characteristics, both verbally and in writing. This information must at least 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., directly calling Call Center at J Trust Call at 1500615, or sending an email to Customer Care at 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.

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 nasabah yang masuk melalui J Trust Call 1500615, dan yang langsung diterima oleh *Customer Care* via *e-mail* customercare@jtrustbank.co.id.

Staff unit kerja *Customer Care* akan mencatat detail pengaduan nasabah untuk kemudian dilakukan eskalasi ke unit kerja bersangkutan untuk diselesaikan, melalui sistem aplikasi Ticketing Pengaduan Nasabah secara *online*, yaitu: JTrust Help Desk.

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 Bank melalui *Press Release*, Penerimaan Penghargaan, dan lain-lain.

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 complaints that are directly received by Customer Care via e-mail customercare@jtrustbank.co.id.

The staff of Customer Care work unit will record details of customer complaints and deliver them to related work units to be resolved. This is carried out through 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 Bank's Activities through Press Releases, Award Acceptance, etc.



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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 2022 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 Peseroan mempunyai saldo laba yang positif dan Pasal 22 Anggaran Dasar Peseroan disebutkan bahwa dividen hanya dapat dibayarkan sesuai dengan kemampuan keuangan Bank berdasarkan keputusan 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.

Bank sejak tahun 2008 hingga tahun 2022 tidak melakukan pembayaran dividen karena mencatat defisit (saldo rugi) sebesar Rp12.434.856 juta per 31 Desember 2021, dan sebesar Rp11.989.433 juta per 31 Desember 2020.

Kebijakan Pengungkapan Informasi/Larangan Transaksi oleh Orang Dalam/(Termasuk Insider Dealing)

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/

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 procedure based on applicable regulations.

Throughout 2022, there were 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 Bank's GMS to determine otherwise, in accordance with provisions of the Company'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 the GMS resolutions. To comply with the law and the Bank'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.

From 2008 to 2022, the Bank did not pay dividends because it recorded a deficit (loss balance) of Rp12,434,856 million as of 31 December 2021, and Rp11,989,433 million as of 31 December 2020.

Policy on Disclosure of Information/Prohibition of Insider Transactions/(Including Insider Dealing)

The Bank has a Prohibition of Insider Transactions Policy issued in March 2022 based on OJK Regulation No. 11/POJK.04/2017 concerning Reports of Ownership or Any Changes in Public Company Share Ownership, OJK Regulation No. 78/POJK.04/2017 concerning Securities Transactions That Are Not Prohibited for Insiders, OJK Regulation Number 55/POJK.03/2016 concerning

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.

Anggota Direksi atau anggota Dewan Komisaris wajib menyampaikan informasi kepada Divisi Corporate Secretary paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikannya atas saham Bank untuk kemudian dilaporkan ke Otoritas Jasa Keuangan paling lambat 10 (sepuluh) hari sejak terjadinya transaksi.

Dengan adanya kebijakan ini diharapkan transparansi Bank dapat di tingkatkan dan praktik transaksi oleh orang dalam untuk mendapatkan keuntungan pribadi dapat di cegah.

Tidak terjadi perdagangan orang dalam yang melibatkan Direksi/Dewan Komisaris, Manajemen, dan Karyawan Bank dalam tiga tahun terakhir.

Implementation of Governance for Commercial Banks, OJK Regulation No. 21/POJK.04/2015 and OJK Circular No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance, as well as the General Guidelines for Indonesian Corporate Governance (PUG-KI) 2021 by the National Committee on Governance Policy (KNKG).

This policy is structured to ensure that Bank insiders do not benefit 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 Bank employees.

The Bank enacts a prohibition or a Blackout period on its securities transaction where Insiders are not allowed to conduct the Bank 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 statements 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.

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 since the transaction.

The implementation of these policies is expected to improve the Bank's transparency and prevent insiders transactions, which aims to gain personal benefits, from happening.

There has been no insider trading involving the Board of Directors/Board of Commissioners, Management and Bank Employees in the last three years.



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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.

Kebijakan perlindungan konsumen bank tersebut mencakup antara lain:

- Bank menyediakan dan/atau menyampaikan informasi mengenai produk dan/atau layanan yang akurat, jujur, jelas dan tidak menyesatkan.
- Bank wajib melaporkan secara berkala adanya pengaduan dan tindak lanjut pelayanan dan penyelesaian pengaduan konsumen kepada OJK.
- Bank wajib menindaklanjuti dan menyelesaikan pengaduan 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 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 pennelepon.
 3. Berkewajiban untuk selalu melakukan proses identifikasi nasabah khususnya untuk layanan permintaan blokir kartu ATM, informasi saldo, mutasi, transaksi, informasi valas, informasi produk, Layanan *Internet Banking* dan *Mobile Banking* perorangan maupun Perusahaan sebelum menjawab pertanyaan pennelepon.

Customer 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 customer protection policy as an effort to provide customers with information about assistance and complaints related to the Bank's products and services.

Following are the bank's consumer protection policy:

- The Bank provides and/or deliver 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 & Customer Care of J Trust Bank 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. Obligated to always carry out customer identification process, especially for requests such as ATM card blocking, balance information, mutations, transactions, foreign exchange information, product information, as well as *Internet Banking* and *Mobile Banking* services, for both individuals and companies before answering inquiries from callers.

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.
- CUSTOMER CARE
 1. Menerima email dari nasabah/non-nasabah sesuai dengan ruang lingkup layanan J Trust Bank.
 2. Menyampaikan informasi kepada nasabah/non-nasabah melalui email dengan benar sesuai dengan ketentuan yang berlaku dan pertanyaan yang diajukan oleh nasabah/non-nasabah.
 3. Mengelola pengiriman *Email Blast* dari internal unit kerja *Customer Care*.
 4. Menerima pengaduan/keluhan nasabah melalui email 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 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 20 (dua 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 email dengan berpedoman pada system, *operation* dan *procedure* yang berlaku (selanjutnya disebut SOP).

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
 1. Receive emails from customers/non-customers that are related to the scope of services offered by J Trust Bank.
 2. Deliver information to customers/non-customers via email correctly, in accordance with applicable regulations and questions raised by customers/non-customers.
 3. Manage the delivery of Email Blasts from the internal Customer Care work unit.
 4. Receive customer objections/complaints via email 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, 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 20 (twenty) 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, 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	2022		2021	
	Jumlah Keluhan Number of Complaints	Penyelesaian Keluhan Complaint Settlement	Jumlah Keluhan Number of Complaint	Penyelesaian Keluhan Complaint Settlement
Keuangan Financial	365	100%	227	100%
Non Keuangan Non-financial	118	100%	198	100%
Kualitas Pelayanan Service Quality	16	100%	0	0%
Lainnya Others	402	100%	5	100%
Total	901	100%	430	100%

Tabel Penanganan Pengaduan Tahun 2022
Table of Compliant Settlement in 2022

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	65	100%	0	0%	0	0%
Kartu ATM/Debit/Mesin ATM ATM Card/Debit/ATM Machine	300	100%	0	0%	0	0%
Total	365	100%	0	0%	0	0%

KEBIJAKAN DAN KEGIATAN PENERAPAN STRATEGI ANTI-FRAUD

Kebijakan *Anti-fraud* PT Bank JTrust Indonesia Tbk merupakan bagian dari sistem pengendalian intern Bank dalam membangun budaya kepatuhan dan menciptakan kesadaran risiko atas potensi dan konsekuensi terjadinya *fraud* pada seluruh jenjang organisasi.

Kebijakan *Anti-fraud* PT Bank JTrust Indonesia Tbk mengatur mengenai kerangka kerja, tata kelola dan penerapan strategi *Anti-fraud* yang merupakan strategi Bank dalam mengendalikan *fraud* dengan memperhatikan karakteristik dan jangkauan dari potensi *fraud* serta diimplementasikan dalam bentuk sistem pengendalian *fraud*.

Bank telah menerapkan Strategi *Anti-fraud* berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) nomor 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti-fraud* Bagi Bank Umum, yang meliputi implementasi 4 (empat) Pilar strategi *anti-fraud* J Trust Bank yaitu Pilar I tentang Pencegahan, Pilar II tentang Deteksi, Pilar III tentang Investigasi, pelaporan dan sanksi; dan Pilar IV tentang 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:

- Pemberian informasi *Anti-fraud news* secara bulanan melalui media informasi internal Bank (aplikasi *Garoon*).
- Pemberian “Sosialisasi *Anti-fraud Awareness (AFA)*” kepada kantor-kantor cabang/capem/kas dan unit divisi.
- Pemberian test materi *Anti-fraud Awareness (AFA)* melalui program *e-learning* HCD.
- Sosialisasi *Anti-fraud Awareness (AFA)* dalam program *e-learning* HCD, video JTrust U, serta

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 fraud control system.

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. The work unit is tasked with coordinating the implementation of the Anti-fraud strategy of PT Bank JTrust Indonesia Tbk.

The Bank has consistently carried out programs in each Pillar of the Anti-fraud Strategy in a sustainable manner, such as through:

- Provide anti-fraud news on a monthly basis through the Bank’s internal media (*Garoon* application).
- Conduct dissemination on “Anti-fraud Awareness (AFA)” in branch/sub-branch/cash offices, and divisional units.
- Organize test on Anti-Fraud Awareness (AFA) material through the HCD e-learning program.
- Dissemination of Anti-fraud Awareness (AFA) in the HCD e-learning program, JTrust U



pemasangan poster Deklarasi *Anti-fraud* dan WBS di cabang- cabang dan divisi kantor pusat.

- e. Pembuatan dan sosialisasi Deklarasi *Anti-fraud*.
- f. Pengkinian dan sosialisasi Kebijakan Whistleblowing System (WBS).
- g. Pelaksanaan program *Know Your Employee* (KYE) terhadap karyawan Bank.
- h. *Implementasi Whistleblowing System* (WBS)
- i. Program *Surprise Audit*
- j. 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*.

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).

videos, and putting up posters on Anti-fraud Declaration and Whistleblowing System (WBS) in branch offices and divisions at the head office.

- e. Creation and dissemination of Anti-fraud Declaration.
- f. Updates and dissemination of the Whistleblowing System (WBS) Policy.
- g. Implementation of Know Your Employee (KYE) program for the Bank's employees.
- h. Implementation of the Whistleblowing System (WBS)
- i. Surprise Audit Program
- j. Investigation of cases with fraud indications
- k. Evaluation and monitoring of follow-up actions to resolve fraud cases

As an effort to increase awareness culture of fraud risk, since 2021, the Bank has continuously held mandatory Anti-fraud Awareness socialization program for new and existing employees, through face to face meetings and e-Learning media, which aims to increase employees' knowledge and awareness about fraud prevention and consequences.

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. The violation is related to the Bank's work processes and operational activities that significantly affect the Bank's finances, or could generate loss of more than Rp100,000,000 (one hundred million rupiah).

Status	Jumlah Kasus yang dilakukan oleh: Number of Cases by:						Tenaga kerja Alih Daya Outsourced Workers
	Dewan Komisaris dan Direksi The Board of Commissioners and the Board of Directors		Karyawan Tetap Permanent Employees		Karyawan Tidak Tetap Non-Permanent Employees		
	2022	2021	2022	2021	2022	2021	
Telah diselesaikan Settled	0	0	3	6	0	0	0
Dalam proses penyelesaian di internal Bank In the process of settlement at the Bank's internal	0	0	1	0	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	0	0	0	0	0
Total	0	0	4	6	0	0	0

Sanksi:

Sanctions:

Sanksi	2022	2021
Surat Teguran Reprimand Letter	2	8
Surat Peringatan 1 Warning Letter 1	2	5
Surat Peringatan 2 Warning Letter 2	4	5
Surat Peringatan 3 Warning Letter 3	0	0
Pemutusan Hubungan Kerja Termination of Employment	1	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 2022 sebagai berikut:

a. Cara penyampaian laporan pelanggaran

Sejak tahun 2012 Bank telah mengimplementasikan WBS yang berfungsi sebagai sarana penerimaan laporan indikasi *fraud* yang diketahui oleh karyawan di lingkungan kerjanya maupun sarana penerimaan laporan indikasi *fraud* dan atau adanya benturan kepentingan yang diketahui oleh nasabah/rekanan Bank. Mulai November 2021 Bank melakukan perubahan jalur informasi sarana WBS Bank menjadi sebagai berikut:

- Hotline number (021) 27889235.
- Aplikasi *Messaging J Trust U: J Trust Whistleblowing System*
- *E-mail* dengan alamat *e-mail: whistleblowingsystem@jtrustbank.co.id*.

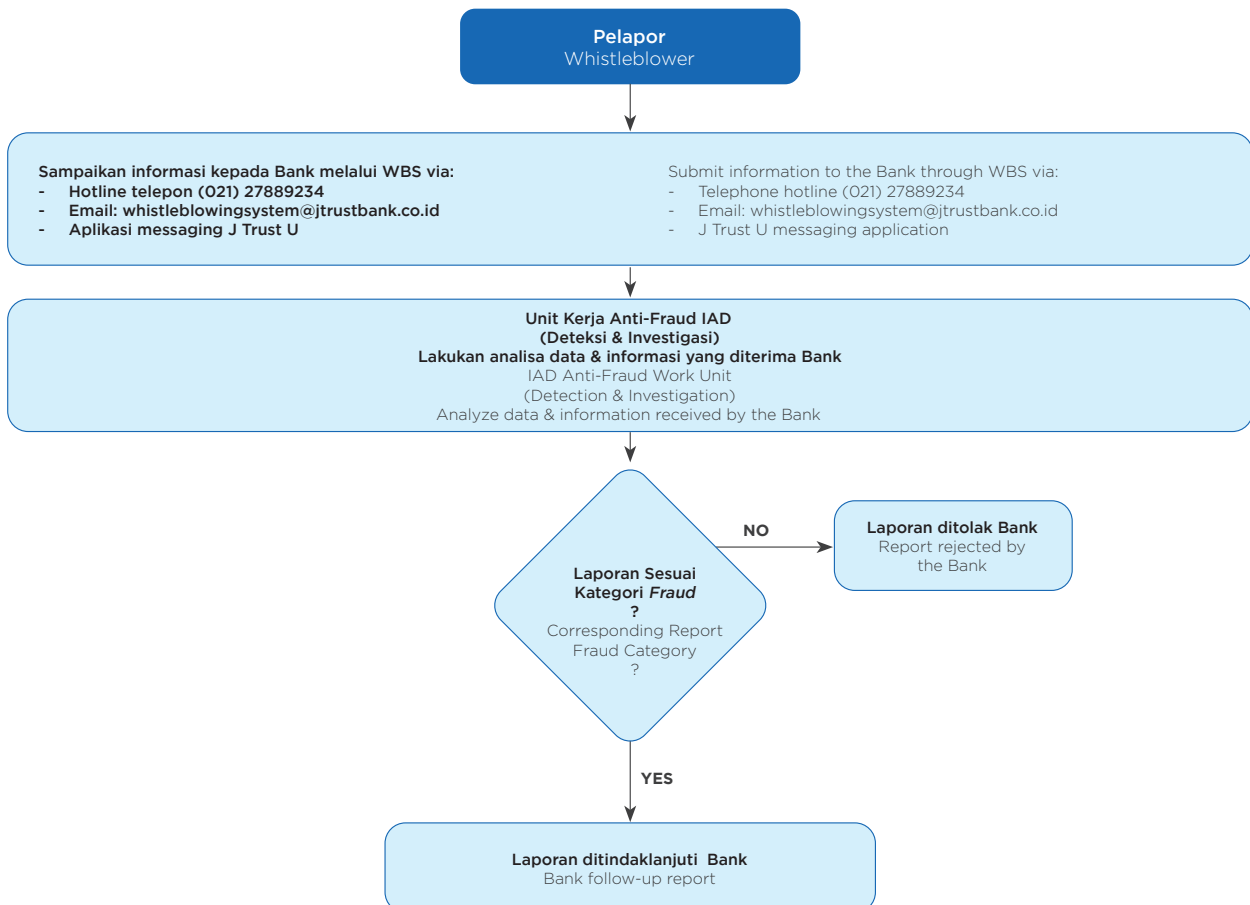
WHISTLEBLOWING SYSTEM

As a manifestation of internal control efforts, PT Bank JTrust Indonesia Tbk carries out a policy of Whistleblowing System (WBS) thoroughly in every aspect of business activity. The mechanism and results of the WBS for 2022 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 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. In November 2021, the Bank has made changes to submission channel for WBS to;

- Hotline number (021) 27889235.
- J Trust U Messaging Application: J Trust Whistleblowing System
- E-mail: whistleblowingsystem@jtrustbank.co.id.



b. Perlindungan bagi pelapor (whistleblower)

Manajemen Bank berkomitmen untuk melindungi pelapor *fraud* yang beritikad baik dan akan patuh terhadap segala peraturan perundangan yang terkait serta best practices yang berlaku dalam penyelenggaraan Sistem Pelaporan Pelanggaran (*Whistleblowing System*).

Perlindungan yang diberikan kepada pelapor *fraud* meliputi perlindungan Bank terhadap perlakuan yang merugikan seperti pemecatan yang tidak adil, penurunan jabatan/pangkat, diskriminasi dalam segala bentuk, dan catatan yang merugikan dalam arsip pribadi pegawai (*personal file record*).

c. Penanganan pengaduan

Seluruh informasi yang masuk ke dalam WBS JTrust Bank akan dianalisa terlebih dahulu, serta dilakukan pengumpulan bukti-bukti adanya indikasi *fraud*. 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 J Trust 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 lanjuti.

e. Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir

Selama tahun 2022 seluruh laporan ditindaklanjuti dan diselesaikan, dengan perincian sebagai berikut:

b. Protection for whistle-blowers

The Bank's management is committed to protecting 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 informants in fraud cases includes the Bank's 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 in the JTrust Bank WBS will be analyzed first as well as collecting evidence of 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 system in J Trust Bank is managed by the Anti-fraud Department, which is part of the Internal Audit Division (IAD). Any complaints in the J Trust 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 2022, all reports were followed up and settled, with the following details:

Status Laporan Whistleblowing (WB) Whistleblowing (WB) Report Status	Jumlah Total
Total Laporan WB yang diterima Total WB reports received	33
Laporan WB yang diproses investigasi WB reports that are eligible for investigation	25
1. Laporan WB yang telah selesai investigasi (CLOSED) WB reports that have been investigated (CLOSED)	25
2. Laporan WB yang masih dalam proses investigasi (OPEN) WB reports that are being investigated (OPEN)	0
Laporan WB yang tidak diteruskan investigasi (PRE-CLOSED) WB reports that are not investigated (PRE-CLOSED)	8

f. Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses

Sanksi/tindak lanjut yang dilakukan Bank atas proses penyelesaian pengaduan pada tahun 2022 sebagai berikut:

1. Bank melakukan tindak lanjut terhadap proses penyelesaian pengaduan dengan melakukan pelaporan kepada Manajemen untuk mendapatkan persetujuan melakukan proses investigasi terhadap pengaduan dimaksud.
2. Kepada para pelaku yang dinyatakan bersalah atau bertanggung jawab terhadap terjadinya kasus oleh Bank maka Perusahaan menjatuhkan sanksi *punishment* yang berupa pemberian Surat Peringatan, permintaan untuk membayar ganti kerugian yang dialami Bank, 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.

f. Sanctions/follow-up on complaints that have been processed

Sanctions/follow-ups that are carried out by the Bank to find resolutions on the complaints in 2022 are as follows:

1. The Bank follows up on the complaint resolution process via reports to Management to obtain approval to investigate the complaint in question.
2. Those who are found guilty or responsible by the Bank for the fraud cases will receive punishment/sanction in the form of Warning Letter, requests to pay compensation for the Bank's losses, as well as other administrative sanctions, such as transfer to other work units, whether the units are located in the city or outside the city where the perpetrator is on duty, and termination of employment.

RENCANA STRATEGIS BANK

Bank pada tahun 2021 menetapkan rencana strategis Bank untuk rencana jangka panjang (*corporate plan*) dan rencana jangka menengah dan pendek (*business plan*) yang kemudian dikoreksi pada bulan Juni 2022 dengan penjelasan sebagai berikut:

1. Rencana Jangka Pendek
Rencana Bank jangka pendek direfleksikan dalam uraian Rencana Bisnis Bank tahun 2022-2024 dengan pembahasan untuk 1 (satu) tahun ke depan yaitu tahun 2022 di mana perekonomian sudah mulai membaik pasca pandemi virus COVID-19. Beberapa strategi fokus bisnis yang telah dilaksanakan pada tahun 2022 adalah sebagai berikut:
 - a. Memperkuat permodalan dan profitabilitas
 - i. Memperkuat Permodalan
Selama tahun 2022 Bank telah melakukan penambahan setoran modal secara bertahap untuk memenuhi POJK No. 12/POJK.03/2020 perihal Konsolidasi Bank Umum, yang mensyaratkan modal inti minimum Bank sebesar Rp3 triliun pada tahun 2022 melalui:
 - Penambahan Dana Setoran Modal (DSM) oleh Pemegang Saham Pengendali (PSP) secara bertahap pada tahun 2022, sebagai berikut:
 - Bulan Juli 2022 Pemegang Saham Pengendali (PSP) melakukan penambahan Dana Setoran Modal (DSM) sebesar Rp501,86 miliar
 - Bulan September dan Oktober 2022 kembali Pemegang Saham Pengendali (PSP) melakukan penambahan Dana Setoran Modal (DSM) sebesar Rp140 miliar
 - Dan untuk memenuhi modal inti minimum Bank sebesar Rp3 Triliun pada bulan Desember 2022 Pemegang Saham Pengendali (PSP) melakukan penambahan Dana Setoran Modal (DSM) kembali sebesar Rp360 miliar.
 - Melakukan Right Issue atau Hak Memesan Efek Terlebih Dahulu (HMETD) II melalui konversi Dana Setoran Modal dan publik pada

THE BANK STRATEGIC PLAN

In 2021, the Bank 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 2022 with the following explanation:

1. Short-Term Plans
The Bank's short-term plans are laid out in the description of the Bank's Business Plan for 2022-2024, with a discussion for 1 (one) year ahead, which is the year of 2022 where the economy has started to recover post COVID-19 virus pandemic. Several business focus strategies that have been implemented in 2022 are as follows:
 - a. Strengthening capital and profitability
 - i. Strengthening Capital
Throughout 2022, the Bank has injected additional capital in stages to comply with POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks, which requires a minimum core capital of Rp3 trillion in 2022 through:
 - Gradual increase of Capital Deposit Funds (DSM) by Controlling Shareholders in 2022, as follows:
 - In July 2022, the Controlling Shareholder injected additional Capital Deposit Fund of Rp501.86 billion
 - In September and October 2022, the Controlling Shareholder injected another Capital Deposit Funds (DSM) of Rp140 billion
 - And to meet the Bank's minimum core capital of Rp3 trillion in December 2022, the Controlling Shareholder made another Capital Deposit Fund (DSM) of Rp360 billion.
 - Conducted Rights Issue or Pre-emptive Rights to Purchase Securities II (HMETD II) through the conversion of Capital Deposit Funds and public

triwulan II tahun 2022 sebesar Rp1,190 miliar dan telah mendapat persetujuan OJK Pengawas efektif bulan November 2022.

- Berencana untuk melakukan Right Issue atau Hak Memesan Efek Terlebih Dahulu (HMETD) III melalui konversi Dana Setoran Modal dan publik kembali pada triwulan II tahun 2023 sebesar Rp1.001,86 miliar.

ii. Meningkatkan Laba Perusahaan

Beberapa strategi bank untuk meningkatkan Laba Perusahaan yaitu:

1. Peningkatan Pendapatan Bisnis melalui peningkatan pertumbuhan kredit pada segmen korporasi dan retail secara berimbang dengan memberikan bunga yang kompetitif melalui Pricing Strategy.
2. Peningkatan pendapatan dari fee-based income melalui strategi:
 - Meningkatkan dana murah melalui Program CASA berbasis teknologi dengan meluncurkan produk dan program baru, meluncurkan fasilitas Internet Banking ritel, Mobile Banking, SMS Banking, 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 business dan produktifitas kantor cabang.

b. Menyeimbangkan likuiditas dan meningkatkan profitabilitas

- i. Bank memantau dan menjaga rasio likuiditas dengan ketat sehingga senantiasa memenuhi ketentuan peraturan regulasi yang berlaku.
- ii. Menjaga kelebihan dana seoptimal mungkin tanpa mengesampingkan kebutuhan transaksi operasional sehingga secara bersamaan turut memperkuat profitabilitas bank.

funds in the second quarter of 2022, which was amounted to Rp1.190 billion, and has received OJK approval, effective since November 2022.

- Plans to carry out Rights Issue or Pre-emptive Rights to Purchase Securities III (HMETD III) through another conversion of Capital Deposit Funds and the public funds in the second quarter of 2023, with targeted amount of Rp1,001.86 billion.

ii. Increasing the Company's Profits

Followings are the Bank's strategies to increase profits:

1. Boost Business Revenue by providing more loans for corporate and retail segments proportionately by offering competitive interest rates through Pricing Strategy.
2. Increase fee-based income through the following strategies:
 - Higher low-cost funds through the technology-based CASA Program by launching new products and programs, retail Internet Banking facilities, Mobile Banking, SMS Banking, working with third parties for financial inclusion by launching products of financial education program, *micro saving*, *micro insurance*, and *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. Balancing liquidity and improving profitability

- i. Closely monitors and maintains liquidity ratio in order to comply with the provisions of applicable regulations.
- ii. Maintain excess funds as good as possible without eliminating the needs for operational transactions. This will simultaneously help strengthen the Bank's profitability.

- 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 dari berbagai bidang dengan menerapkan *digital transformation*
 - iii. Optimalisasi *New Core Banking System* dengan mengeluarkan produk-produk yang berbasis teknologi sesuai kebutuhan saat ini dan akan datang

Dalam hal infrastruktur, bank terus berupaya untuk memperbaiki pelayanan perbankan dengan dukungan teknologi informasi sehingga proses operasional kegiatan usaha Bank menjadi lebih cepat dan akurat dan memenuhi kebutuhan pelayanan nasabah. Hal ini pada akhirnya dapat memberikan pelayanan yang memuaskan bagi seluruh nasabah sesuai dengan visi dan misi Bank.

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 Pihak Ketiga, seperti menurunkan tingkat suku bunga deposito, meluncurkan produk dan program baru untuk meningkatkan

- c. Carrying out efficiency and digitalization, such as:
 - i. Cut general and administrative costs, as well as labor costs in recruiting new employees
 - ii. Perform cost efficiency in various fields by implementing digital transformation
 - iii. Optimizing the *New Core Banking System* by issuing technology-based products according to current and future needs

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 of both Local Banks and 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, such as lowering deposit interest rates, launching new products and programs to increase low-cost funds, launching retail

- dana murah, meluncurkan fasilitas *Internet Banking* ritel, *Virtual Account*, *Mobile Banking*, dan mempertahankan segmen *mass affluent* (komunitas *chinese* sebagai nasabah utama) melalui layanan prioritas *banking*, sehingga diharapkan dapat menambah jumlah 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 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, di antaranya:
- a. Perbaiki *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*. Melakukan kajian awal untuk pengembangan Produk *FinTech* dan *android based mobile application* sebagai alternatif *Channel Customer Acquisition*, diharapkan akan memudahkan *Customer* untuk mengajukan pinjaman ke J Trust Bank dan memperluas jangkauan Bank dengan *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 network 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 make it an organizational culture with commitment and involvement from all aspects 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 focus on *Corporate banking*, *Commercial & SME*, and *Business Linked* and *Consumer Retail* segments. Conducting an initial study for the development of *FinTech* products and *android-based mobile applications* as an alternative to the *Customer Acquisition Channel* is expected to make it easier for customers to apply for loans to J Trust Bank and widen the Bank's reach despite limited

jaringan kantor cabang yang masih terbatas. Memperluas rencana kerja sama dengan Bank Daerah di Jepang yang memfasilitasi perusahaan Jepang skala SME yang akan berinvestasi di Indonesia.

- c. Peningkatan *Fee Based Income*
 Alternatif perolehan pendapatan utama dari pendapatan bunga seiring dengan peningkatan volume bisnis kredit yang memiliki *margin* lebih besar juga melalui *fee-based income* dari komisi, transaksi valas, dan *fee* produk dan aktivitas Bank.
- d. Berdasarkan Kategori KBMI (Kelompok Bank Berdasarkan Modal Inti) dari Otoritas, 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*.

network of branch offices. Expanding partnerships with Regional Banks in Japan that facilitate SME-scale Japanese companies that will invest in Indonesia.

- c. Increasing 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.
 - Strengthening Corporate Branding.

PENERAPAN KEBIJAKAN ANTI KORUPSI [205-1]

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

IMPLEMENTATION OF ANTI-CORRUPTION POLICIES [205-1]

In reference with regulations/legal basis for enforcement of anti-corruption 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. Undang-Undang Nomor 28 Tahun 1999 tentang Penyelenggaraan Negara Yang Bersih dan Bebas dari Korupsi, Kolusi dan Nepotisme. [205-1]

Bank telah memiliki Kode Etik dan Perilaku Bisnis yang menjunjung tinggi nilai-nilai perusahaan yaitu Integritas dan Tanggung Jawab yang di jalankan oleh Manajemen dan Karyawan Bank. Oleh karena itu, Manajemen dan Karyawan telah konsisten melakukan tindakan-tindakan untuk mencegah terjadinya kecurangan suap dan korupsi, seperti:

1. Tidak menerima hadiah dan imbalan dari pihak ketiga dengan maksud untuk mempengaruhi, keputusan bisnis dengan cara apa pun.
2. Tidak melakukan kegiatan yang 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, fraud, suap dan/atau gratifikasi dapat segera diimplementasikan. Selanjutnya akan dilakukan dengan pelaksanaan pelatihan/sosialisasi anti korupsi kepada karyawan J Trust Bank.

12. Law No. 28 of 1999 concerning the State Governance that is Clean and Free from Corruption, Collusion, and Nepotism. [205-1]

The Bank has Code of Ethics and Business Conduct that upholds 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. 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.



SANKSI ADMINISTRATIF DARI OTORITAS TERKAIT

Selama tahun 2022 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.

ADMINISTRATIVE SANCTIONS FROM RELATED AUTHORITIES

Throughout 2022, there were no material administrative sanctions that significantly affected the Bank's business continuity or administrative sanctions to the Board of Directors and the Board of Commissioners that were imposed by regulators.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA IMPLEMENTATION OF CORPORATE GOVERNANCE GUIDELINES IN PUBLIC COMPANIES

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.

Pedoman Tata Kelola Perusahaan Terbuka memuat praktik tata kelola perusahaan yang baik sesuai dengan praktik internasional mencakup 5 (lima) aspek, dan 8 (delapan) prinsip tata kelola perusahaan yang baik, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik berdasarkan pendekatan "Comply or Explain". Penerapan di Bank adalah sebagai berikut:

As a public company, the Bank 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.

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>A. Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham.</p> <p>The Relationship of Public Companies with Shareholders to Secure Shareholders' Rights</p>	<p>Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).</p> <p>Principle 1: 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>Comply.</p> <ul style="list-style-type: none"> - PT Bank JTrust Indonesia Tbk menjunjung tinggi hal pemegang saham dalam melakukan pemungutan suara yang mengedepankan independensi dan kepentingan pemegang saham. - Rekomendasi ini diterapkan oleh PT Bank JTrust Indonesia Tbk dalam pengambilan keputusan untuk setiap agenda RUPS Bank. - Penghitungan hasil pemungutan suara dilakukan oleh pihak independen yaitu Biro Administrasi Efek dan Notaris, sehingga pemegang saham dapat terjaga dalam proses pemungutan suara tersebut. - 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. - PT Bank J Trust Indonesia Tbk highly respects shareholders' rights to vote and prioritizes independence and interests of shareholders. - This recommendation is implemented in decision making for each of the Bank's GMS agenda. - 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. - 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.

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><i>Comply.</i></p> <ul style="list-style-type: none"> - RUPS Tahunan merupakan hirarki tertinggi dalam organisasi perusahaan yang mempunyai kewenangan yang tidak diberikan kepada Dewan Komisaris atau Direksi Bank dalam batas-batas yang ditentukan dalam Undang-Undang RI No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar Bank Pasal 19. - Seluruh Anggota Direksi dan anggota Dewan Komisaris hadir dalam RUPS Tahunan secara fisik maupun melalui media telekonferensi. - 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. <p>- The Annual GMS is the highest hierarchy in the Bank's organization whose authority cannot be delegated to the Bank'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 Bank's Articles of Association, Article 19.</p> <p>- All members of the Board of Directors and members of the Board of Commissioners attend the annual GMS physically or through teleconference.</p> <p>- 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.</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> <p>Ringkasan risalah RUPS sejak RUPST tanggal 30 Juni 2016 hingga saat ini tersedia dalam Situs Web J Trust Bank (www.jtrustbank.co.id)</p> <p>Summary of the GMS Minutes of Meeting is available on the website of J Trust Bank (www.jtrustbank.co.id) from the AGMS on 30 June 2016 to present.</p>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
	<p>Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor</p> <p>Principle 2: 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 communication policy with shareholders or investors.</p> <hr/> <p>2.2 Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p>2.2 Public Companies discloses Communication Policy of Public Companies with shareholders or investors on website.</p>	<p><i>Comply.</i> PT Bank JTrust Indonesia Tbk memiliki kebijakan komunikasi dengan pemegang saham atau investor. Komunikasi yang dilakukan oleh Bank di antaranya melalui pelaksanaan RUPS, kegiatan perusahaan melalui <i>Press Release</i>, 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 <i>e-mail</i> dan nomor telepon baik dalam situs web maupun Laporan Tahunan, akses Media Sosial (Facebook, Instagram, LinkedIn, Youtube), <i>Call Center</i>, sebagai sarana bagi pemegang saham maupun investor agar dapat melakukan komunikasi dengan Bank secara mudah.</p> <p>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.</p> <hr/> <p><i>Comply.</i> PT Bank JTrust Indonesia Tbk telah mengungkapkan kebijakan komunikasi Bank dengan pemegang saham atau investor yang diunggah ke Situs Web J Trust Bank (www.jtrustbank.co.id)</p> <p>PT Bank Jtrust Indonesia Tbk has disclosed the Bank's communication policy with shareholders or investors and uploaded the policy to the J Trust Bank website (www.jtrustbank.co.id)</p>



Ikhtisar
Utama
Main
Highlights



Laporan
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Profil
Perusahaan
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Profile



Analisis dan
Pembahasan
Manajemen
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and Analysis



Tata Kelola
Perusahaan
Corporate
Governance



Tanggung
Jawab
Sosial dan
Lingkungan
Corporate
Social
Responsibility



Laporan
Keuangan
Financial
Statements

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
<p>B. Fungsi dan Peran Dewan Komisaris</p> <p>The Roles and Functions of the Board of Commissioners</p>	<p>Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.</p> <p>Principle 3: 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>Comply.</p> <ul style="list-style-type: none"> - Penentuan jumlah anggota Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, dan mempertimbangkan: <ul style="list-style-type: none"> • Kondisi keuangan dan kemampuan Bank. • Kebutuhan, ukuran organisasi dan kompleksitas usaha Bank. - Jumlah komposisi Dewan Komisaris per 31 Desember 2022 adalah sebagai berikut: <ul style="list-style-type: none"> • Jumlah anggota Dewan Komisaris 4 (empat) orang (2 orang Komisaris Independen, 1 orang Komisaris Utama, dan 1 orang Komisaris) yang tidak melebihi jumlah anggota Direksi. 2 (dua) orang dari anggota Komisaris tersebut berkewarganegaraan Jepang. • Anggota Dewan Komisaris yang berdomisili di Indonesia sebanyak 3 (tiga) orang, sedangkan 1 (satu) orang berdomisili di Jepang. • Jumlah anggota Komisaris Independen adalah 50% dari jumlah keseluruhan anggota Dewan Komisaris. - Determination of the number of members of the Board of Commissioners refers to the Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 concerning the Implementation of Governance in Commercial Banks, and considers: <ul style="list-style-type: none"> - The Bank's financial conditions and capabilities. - The Bank's needs, size of organization, and business complexity. • The number of members of the Board of Commissioners is 4 (four) persons (2 Independent Commissioners, 1 President Commissioner, and 1 Commissioner) which does not exceed the number of members of the Board of Directors. 2 (two) of the members of the Board of Commissioners are Japanese nationals. • There are 3 (three) members of the Board of Commissioners domiciled in Indonesia, while 1 (one) member is domiciled in Japan. • The number of Independent Commissioners is 50% of the total number of members of the Board of Commissioners.

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> Penentuan komposisi 4 (empat) orang anggota Dewan Komisaris Bank memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman sejalan dengan kriteria utama dengan mempertimbangkan integritas, kompetensi, profesionalisme dan reputasi keuangan yang memadai sesuai dengan persyaratan uji kemampuan dan kepatutan yang telah ditetapkan oleh Otoritas Jasa Keuangan (OJK).</p> <p>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).</p>
	<p>Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.</p> <p>Principle 4: 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> <hr/> <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"> - <i>Self Assessment</i> dilakukan oleh masing-masing anggota Dewan Komisaris untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegal dan individu. - 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. <hr/> <p><i>Comply.</i></p> <ul style="list-style-type: none"> - Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris, telah diungkapkan melalui Laporan Tahunan Bank. - The self-assessment policy to evaluate the performance of the Board of Commissioners has been disclosed in the Bank's Annual Report.

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> 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).</p> <p>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).</p>
		<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> Dewan Komisaris melalui Komite Nominasi & Remunerasi yang menjalankan fungsi Nominasi dan Remunerasi termasuk menyusun Kebijakan suksesi dalam proses Nominasi anggota Direksi.</p> <p>The Board of Commissioners, through the Nomination & 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.</p>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
<p>C. Fungsi dan Peran Direksi.</p> <p>The Roles and Functions of the Board of Directors.</p>	<p>Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.</p> <p>Principle 5: Strengthen the Membership and Composition of the Board of Directors.</p>	<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> <hr/> <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> <hr/> <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>Comply.</p> <ul style="list-style-type: none"> - Penentuan jumlah anggota Direksi mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, dan mempertimbangkan: <ul style="list-style-type: none"> • Kondisi keuangan dan kemampuan Bank. • Kebutuhan, ukuran organisasi dan kompleksitas usaha Bank. - Per 31 Desember 2022, jumlah anggota Direksi terdiri dari 7 (tujuh) orang. - Determining the number of members of the Board of Directors refers to the Financial Services Authority Regulation (POJK) No.55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks, and considers: <ul style="list-style-type: none"> • The Bank's financial condition and capability. • The Bank's needs, size of organization, and business complexity. - As of 31 December 2022, the Board of Directors consisted of 7 (seven) people. <hr/> <p>Comply.</p> <p>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.</p> <p>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 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.</p> <hr/> <p>Comply.</p> <p>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.</p> <p>The Company's Finance Director, Mr. Helmi Arief Hidayat, has 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.</p>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
	<p>Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.</p> <p>Principle 6: 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> <hr/> <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> <hr/> <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> Setiap tahun Direksi melaporkan hasil kerjanya untuk tahun berjalan dalam RUPS tahunan Bank. Selain itu Bank melakukan penilaian kinerja Direksi melalui pengisian kertas kerja <i>Self-Assessment</i> untuk faktor penilaian tugas dan tanggung jawab Direksi secara kolegal dan Individu berbasis balance scorecard.</p> <p>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.</p> <hr/> <p><i>Comply.</i> Kebijakan penilaian sendiri (<i>self-assessment</i>) 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> <hr/> <p><i>Comply.</i> 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>

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<p>D. Partisipasi Pemangku Kepentingan.</p> <p>Stakeholders' Participation.</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> <hr/> <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> <hr/> <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> <p>Kebijakan mencegah <i>insider trading</i> 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 (<i>Insider Trading</i>) dalam transaksi pribadi instrumen pasar keuangan, termasuk surat berharga Bank oleh karyawan dan manajemen sebagai pelaku pasar.</p> <p>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.</p> <hr/> <p><i>Comply.</i></p> <p>Bank telah memiliki kebijakan anti fraud, sedangkan kebijakan anti korupsi/penyuapan masih dalam proses sejalan dengan rencana Penerapan SNI-ISO 37001 Tahun 2016 tentang Sistem Manajemen Anti Penyuapan (SMAP). Komitmen Bank dalam menerapkan kebijakan anti korupsi telah dipaparkan pada laporan tahunan ini.</p> <p>The Bank has an anti-fraud policy, while the policy on anti-corruption/ bribery is still being processed in line with implementation plan of SNI-ISO 37001 of 2016 concerning Anti-Bribery Management System (SMAP). The Bank's commitment to implementing anti-corruption policies has been described in this annual report.</p> <hr/> <p><i>Comply.</i></p> <p>Perusahaan memiliki kebijakan pengadaan barang jasa tentang seleksi pemasok atau <i>vendor</i>, serta prosedur pemilihan pemasok atau kontraktor, dan juga diungkapkan dalam bagian kebijakan dan seleksi <i>vendor</i> pada laporan tahunan ini.</p> <p>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.</p>



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		<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> <hr/> <p>7.5 Perusahaan Terbuka memiliki kebijakan sistem whistleblowing.</p> <p>7.5 The Public Company has a policy on whistleblowing system.</p> <hr/> <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>Perusahaan menerapkan dan menghargai hak-hak kreditur dengan memperlakukan persamaan (<i>equal treatment</i>) kepada seluruh kreditur, pelaksanaan hak dan kewajiban tepat waktu, dan tidak ada informasi perusahaan yang disembunyikan.</p> <p>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.</p> <hr/> <p>Comply. Perusahaan telah memiliki ketentuan mengenai <i>whistleblowing system</i> dalam bentuk Kebijakan Penerapan <i>Whistleblowing System</i> (WBS) tersendiri, yang merupakan pemisahan dari ketentuan Kebijakan Pengendalian Penerapan Strategi <i>Anti-Fraud</i>.</p> <p>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.</p> <hr/> <p>Comply. 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 <i>Executive Vice President</i> (EVP). 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.</p> <p>The Bank has 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). 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.</p>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
E. Keterbukaan Informasi. Information Disclosure	Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Improve the Disclosure of Information.	8.1 Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. 8.1 Public Companies utilizes wider use of information technology to disclose information, other than the Companies' Websites. 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. 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 of major and controlling shareholders.	Comply. Selain melalui Situs Web J Trust Bank (www.jtrustbank.co.id), Perseroan juga memanfaatkan penggunaan teknologi informasi lainnya seperti media cetak dan platform media sosial seperti Facebook, Instagram, YouTube dan LinkedIn, dan lain-lain sebagai saluran media keterbukaan informasi Perseroan. Other than the website of J Trust Bank (www.jtrustbank.co.id), 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. Comply. Komposisi pemegang saham publik telah diungkapkan dalam Laporan Tahunan Perseroan. The composition of public shareholders has been disclosed in the Company's Annual Report.



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