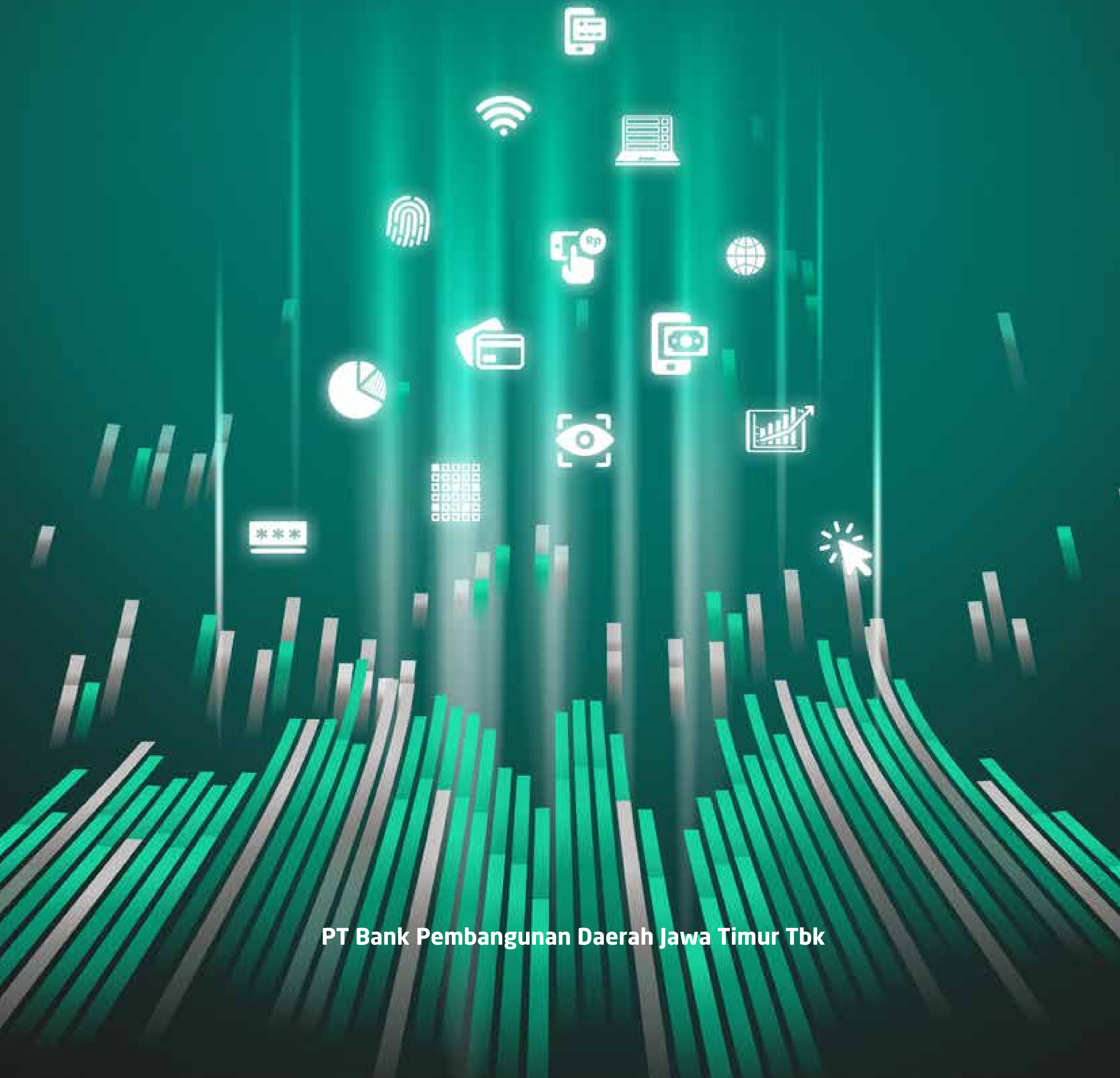
bankjatim

Laporan Keberlanjutan **2022** Sustainability Report

Harmonisasi Mewujudkan Pertumbuhan Berkelanjutan

Harmonization to Realize Sustainable Growth



PT Bank Pembangunan Daerah Jawa Timur Tbk

Harmonisasi Mewujudkan Pertumbuhan Berkelanjutan

Harmonization to Realize Sustainable Growth

Laporan Keberlanjutan
Sustainability Report
2022

Keberhasilan PT Bank Pembangunan Daerah Jawa Timur Tbk mempertahankan kinerja terbaik pada tahun 2022 merupakan cerminan atas kuatnya sinergi dan harmonisasi antar-unit kerja di lingkungan Bank. Melalui harmonisasi, maka berbagai tantangan menjadi lebih mudah dihadapi dan dicarikan solusi.

The success of PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) in maintaining the best performance in 2022 is a reflection of the results of strong synergy and harmonization between units within the Bank. Through harmonization, various challenges become easier and solutions are sought.

Salah satu tantangan yang berhasil diselesaikan Bank Jatim adalah konsolidasi internal untuk memperbaiki sejumlah proses bisnis meliputi konsolidasi kebijakan, struktur organisasi, sumber daya manusia, remunerasi, termasuk perbaikan kualitas dan kuantitas pemasaran. Dengan selesainya konsolidasi tersebut, maka Bank Jatim bisa fokus dalam mengembangkan bisnis, serta mengutamakan ketahanan dan kesehatan perusahaan guna mewujudkan pertumbuhan yang berkelanjutan.

Bank Jatim optimistis, kinerja yang terjaga pertumbuhannya merupakan pondasi yang kuat untuk terus tumbuh dan berkembang di masa-masa mendatang. Dengan pencapaian seperti itu, tak hanya jago kandang, Bank Jatim akan mampu mewujudkan impian sebagai BPD nomor satu di Indonesia.

One of the challenges that was successfully completed by Bank Jatim was internal consolidation to improve several business processes including consolidation of policies, organizational structure, human resources, remuneration, including improving the quality and quantity of marketing. With the completion of this consolidation, Bank Jatim can focus on developing its business, as well as prioritizing the resilience and health of the company in order to realize sustainable growth.

Bank Jatim is optimistic that maintained growth performance is a solid foundation to continue to grow and develop in the future. With such an achievement, Bank Jatim will not only be good at home but will be able to realize the dream of becoming the number one BPD in Indonesia.

Daftar Isi
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Ikhtisar Kinerja Keberlanjutan 2022
Sustainability Performance Highlights 2022

Kinerja Ekonomi / Economic Performance [OJK B.1]

Nilai Penyaluran Pembiayaan
Distribution Value of Financing

2022	2021	2020
10.040.622	9.460.296	8.411.193

Juta Rupiah / Million Rupiah

Nilai Penyaluran Kredit Konvensional
Convensional Lending Value

2022	2021	2020
44.293.186	39.239.204	38.467.530

Juta Rupiah / Million Rupiah

Penyaluran Kredit Bank Jatim Syariah
Bank Jatim Sharia Loan Distribution

2022	2021	2020
1.903.471	1.762.368	1.607.359

Juta Rupiah / Million Rupiah

Pendapatan Bunga dan Syariah
Interest and Sharia Income

2022	2021	2020
6.882.651	6.655.168	6.088.742

Juta Rupiah / Million Rupiah

Laba/Rugi Bersih
Net Profit/Loss

2022	2021	2020
1.542.824	1.523.070	1.488.962

Juta Rupiah / Million Rupiah

Pelibatan Pemasok Lokal/Dalam Negeri
Involvement of Local/Domestic Suppliers

2022	2021	2020
244 (99,19%)	216 (98,63%)	208 (100%)

Juta Rupiah / Million Rupiah

Produk Ramah Lingkungan
Environmentally Friendly Products

2022

1 (CSR *solar cell*)

2021

1 (CSR, *solar cell*)

2020

-

Unit Produk / Product Unit

Kuantitas Produk/Jasa
Product/Service Quantity

2022

9 produk dan jasa (simpanan, kredit konsumer, kredit menengah dan korporasi, treasuri, jasa bisnis, jasa kelembagaan, pembiayaan syariah, dana dan jasa syariah, *e-channel* dan jasa lainnya)

9 products and services (savings, consumer credit, medium and corporate loans, treasury, business services, institutional services, sharia financing, sharia funds and services, e-channels and other services).

2021

9 produk dan jasa (simpanan, kredit konsumer, kredit menengah dan korporasi, treasuri, jasa bisnis, jasa kelembagaan, pembiayaan syariah, dana dan jasa syariah, *e-channel* dan jasa lainnya).

9 products and services (savings, consumer credit, medium and corporate loans, treasury, business services, institutional services, sharia financing, sharia funds and services, e-channels and other services).

2020

9 produk dan jasa (simpanan, kredit konsumer, kredit menengah dan korporasi, treasuri, jasa bisnis, jasa kelembagaan, pembiayaan syariah, dana dan jasa syariah, *e-channel* dan jasa lainnya).

9 products and services (savings, consumer credit, medium and corporate loans, treasury, business services, institutional services, sharia financing, sharia funds and services, e-channels and other services).

Kinerja Aspek Ekonomi terkait Keberlanjutan
Performance of Economic Aspects related to Sustainability

Jenis Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB)
Types of products meet the criteria for sustainable business activities (KKUB)

2022	2021	2020
12	12	12

Unit produk / Product unit

Persentase Total Portofolio Kegiatan Usaha Berkelanjutan terhadap Total Portofolio (%)
Percentage of the total portfolio of sustainable business activities to the total portfolio (%)

Penghimpunan Dana
Fundraising

2022	2021	2020
-	-	-

Persen / Percent

Penyaluran Dana
Disbursement of Funds

2022	2021	2020
2,42%	2,30%	3,28%

Persen / Percent

Nominal Produk dan/atau Jasa yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB)

Nominal products and/or services meet the criteria for sustainable business activities (KKUB)

2022	
1.118.560	
2021	**2020**
984.462	1.362.543

Juta Rupiah / Million Rupiah

Kinerja Keuangan Inklusif**

Inclusive Financial Performance**

Jumlah Agen

Number of Agents

2022	
2.912	
2021	**2020**
978	461

Agen / Agent

Nominal Produk dan/atau Jasa yang Disediakan oleh Agen

Nominal products and/or services provided by the Agent

2022	
1.757.998.220	
2021	**2020**
1.163.685.084	874.465.145

Persen / Percent

Kinerja Lingkungan / Environmental Performance [OJK B.2]

	Penggunaan Air (Kantor Pusat) / Water Usage (Head Office)	Penambahan (Pengurangan) Air / Water Addition (Reduction)	Pengaduan Lingkungan / Environmental Complaints
2022	24.885	2.362	Nihil/Nil
2021	22.523	(23.457)	Nihil / Nil
2020	45.980	620	Nihil / Nil
Unit	Meter Kubik / Cubic Meter	Meter Kubik / Cubic Meter	Juta Rupiah / Million Rupiah

	2022		2021		2020	
	Liter	GigaJoules	Liter	GigaJoules	Liter	GigaJoules
Penggunaan BBM (Solar) (Kantor Pusat) / Fuel (solar) Usage (Head Office)	106.440	3.640	99.501	3.403	101.491	3.471
Penambahan (Pengurangan) Penggunaan BBM / Fuel Addition (Reduction)	6.939	237	(1.990)	(68)	(12.191)	(417)
Penggunaan Listrik (Kantor Pusat) / Electricity Usage (Head Office)	2.492.224	8.972	1.802.688	6.490	2.105.891	7.581
Penambahan (Pengurangan) Penggunaan Listrik / Electricity Addition (Reduction)	689.536	2.482	(303.203)	(1.092)	(119.678)	(431)

Biaya Lingkungan (Ribu Rupiah) / Environmental Costs (IDR million)	2022	2021	2020
Ribu Rupiah / Thousand Rupiah	189.160*	232.270	19.200

Keterangan: *Di tahun 2022 terjadi penurunan pada pembiayaan penerangan jalan umum dengan menggunakan Solar Cell
Information: *In 2022 there has been a decrease in the financing of public street lighting using Solar Cells

Kinerja Sosial / Social Performance [OJK B.3]

Jumlah Total Pegawai
Total Number of Employees

2022	2021	2020
6.550	6.468	6.250

Orang / Person

Biaya Pengembangan Kompetensi
Competency Development Costs

2022	2021	2020
23.835	22.649	7.250

Juta Rupiah / Million Rupiah

Jumlah Penyaluran Dana CSR
Distribution of CSR Funds

2022	2021	2020
18,38	18,05	15,65

Miliar Rupiah / Million Rupiah

Jumlah Pegawai Tetap
Total of Permanent Employees

Orang / Person

	2022	2021	2020
Wanita / Female	1.896	1.692	1.713
Pria / Male	2.370	2.315	2.308

Pengurus Bank dan Kepala Cabang Berdasarkan Jenis Kelamin
Bank Management and Branch Manager by gender

Orang / Person

	2022	2021	2020
Wanita / Female	14	12	10
Pria / Male	47	44	47

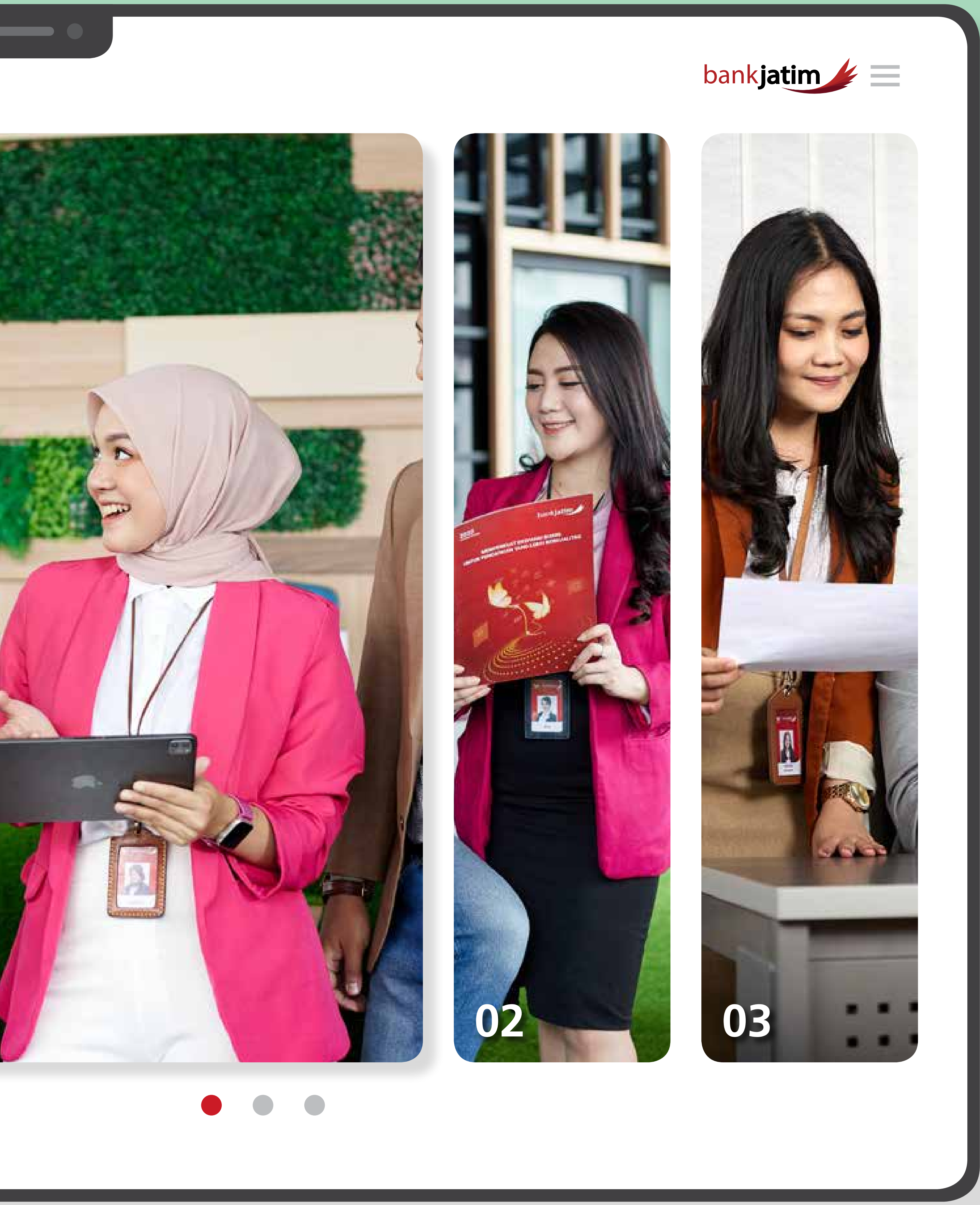
Rata-rata Jam Pelatihan Pegawai
Average Hours of Training Employees

Jam Per Tahun / Hours per Year

	2022	2021	2020
Wanita / Female	24	16	37,22
Pria / Male	24	16	15,35

Tentang Laporan Keberlanjutan

About Sustainability Report


02
03

Transparansi merupakan keharusan di era keterbukaan informasi saat ini, termasuk bagi korporasi. Dengan bersikap transparan, maka para pemangku kepentingan akan mengetahui apa saja yang sudah dilakukan oleh korporasi tersebut, termasuk dalam kaitannya dengan pemenuhan hak-hak pemangku kepentingan. Dalam konteks dan spirit itulah, Perseroan menerbitkan Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) Tahun 2022.

Penerbitan laporan ini merupakan kepatuhan Perseroan terhadap Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan. Bank Jatim sebagai bagian dari Bank Umum berdasarkan Kegiatan Usaha (BUKU) 3 – istilah ini kemudian diubah menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI), wajib menerapkan peraturan ini per 1 Januari 2019. Selanjutnya, sesuai dengan status Bank Jatim sebagai perusahaan publik, bentuk laporan ini merujuk Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16 /SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Selain POJK Keuangan Berkelanjutan, penerbitan laporan ini sekaligus merupakan implementasi dan tanggung jawab dan ketaatan Perseroan terhadap Undang-Undang yaitu Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, yang mewajibkan Perseroan Terbatas menyampaikan pelaksanaan kegiatan Tanggung jawab Sosial dan Lingkungan (TJSL). Laporan Keberlanjutan tahun 2022 merupakan laporan keberlanjutan ke-13 yang diterbitkan Perseroan. Laporan sebelumnya terbit pada 23 Februari 2022. [GRI 2-3]

Transparency is a must in the current era of information disclosure, including for corporations. By being transparent, stakeholders will know what the corporation has done, including in relation to fulfilling stakeholder rights. It is in this context and spirit that the Company published the 2022 Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim).

The publication of this report became the Company's compliance with the Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies or POJK Sustainable Finance. Bank Jatim as part of Commercial Banks based on Business Activities (BUKU) 3 – this term was later changed to Bank Group Based on Core Capital (KBMI), required to apply this regulation as of January 1 2019. Furthermore, in accordance with Bank Jatim's status as a public company, the form This report referred to Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.

In addition to the POJK on Sustainable Finance, the publication of this report was at the same time the implementation of the Company's responsibilities and compliance with the Law, namely Law no. 40 of 2007 concerning Limited Liability Companies, which required Limited Liability Companies to submit their Social and Environmental Responsibility activities. The 2022 Sustainability Report was the 13th sustainability report published by the Company. The previous report was published on 23 February 2022. [GRI 2-3]

Prinsip Pelaporan

Laporan kami susun dengan merujuk pada delapan prinsip pelaporan sebagaimana ditentukan dalam GRI 1: Landasan 2021 sebagai berikut:

1. Akurasi:
   Perseroan melaporkan informasi yang benar dan cukup terperinci agar dapat dilakukan penilaian dampak organisasi.
2. Keseimbangan:
   Perseroan melaporkan informasi dengan cara netral dan menyediakan gambaran yang seimbang tentang dampak negatif dan positif organisasi.
3. Kejelasan:
   Perseroan menyajikan informasi dengan cara yang dapat diakses dan dapat dipahami.
4. Keterbandingan:
   Perseroan memilih, menyusun, dan melaporkan informasi secara konsisten agar mereka dapat melakukan analisis mengenai perubahan dalam dampak organisasi seiring waktu dan analisis dampak ini yang berkaitan dengan dampak organisasi lain.
5. Kelengkapan
   Perseroan menyediakan informasi yang memadai agar penilaian dampak organisasi dapat dilakukan selama periode pelaporan.
6. Konteks keberlanjutan:
   Perseroan melaporkan informasi tentang dampak mereka dalam konteks yang lebih luas dari pembangunan berkelanjutan.
7. Ketepatan waktu:
   Perseroan melaporkan informasi secara rutin dan menyediakan informasi tersebut secara tepat waktu bagi pengguna informasi untuk mengambil keputusan.
8. Keterverifikasian:
   Perseroan mengumpulkan, mencatat, menyusun, dan menganalisis informasi dengan cara sedemikian rupa sehingga informasi tersebut dapat diteliti untuk menentukan kualitasnya.

Rujukan Laporan

Laporan ini disusun berdasarkan POJK No.51/POJK.03/2017, SEOJK Nomor 16/SEOJK.04/2021 dan GRI Standards Universal 2021 (Standard GRI) yang diterbitkan oleh *Global Sustainability Standards Board* (GSBB) lembaga yang dibentuk oleh *Global Reporting Initiative* (GRI) untuk menangani pengembangan standar laporan keberlanjutan. Sesuai dengan pilihan yang disediakan dalam Standard GRI: PT Bank Pembangunan Daerah Jawa Timur Tbk telah melaporkan informasi yang dikutip dalam indeks konten GRI ini untuk periode 1 Januari 2022-31 Desember 2022 "*in Accordance with the GRI Standards*" Selain itu, laporan juga mengadopsi Sektor Jasa Keuangan GRI G-4.

Selaras dengan komitmen untuk menyelenggarakan keuangan berkelanjutan, Bank Jatim berupaya untuk menyampaikan semua informasi dan data yang diminta oleh panduan. Untuk memudahkan pembaca menemukan informasi yang sesuai dengan panduan, kami menyertakan penanda khusus berupa huruf dan angka sesuai Lampiran II POJK No.51/2017 dan SEOJK Nomor

Reporting Principles

Our report was prepared by referring to the eight reporting principles as specified in GRI 1: Foundation 2021 as follows:

1. Accuracy:
   The Company reports information that was correct and detailed enough to allow an organizational impact assessment to be carried out.
2. Balance:
   The Company reports information in a neutral manner and provided a balanced picture of the negative and positive impacts of the organization.
3. Clarity:
   The Company presented information in an accessible and understandable manner.
4. Comparison:
   The Company selected, compiled, and reported information consistently so that they could carry out an analysis of changes in an organization's impact over time and an analysis of this impact in relation to the impact of other organizations.
5. Completeness
   The Company provided sufficient information so that an organizational impact assessment could be carried out during the reporting period.
6. Sustainability context:
   Companies report information about their impact in the broader context of sustainable development.
7. Punctuality:
   The Company reported information regularly and provided this information in a timely manner for information users to make decisions.
8. Verifiability:
   The Company collected, recorded, compiled and analyzed information in such a way that the information can be examined to determine its quality.

Report Reference

This report was prepared based on POJK No.51/POJK.03/2017, SEOJK Number 16/SEOJK.04/2021 and GRI Standards Universal 2021 (GRI Standards) issued by the Global Sustainability Standards Board (GSBB) – an institution formed by Global Reporting Initiative (GRI) to address the development of sustainability reporting standards. In accordance with the options provided in the GRI Standards: PT Bank Pembangunan Daerah Jawa Timur Tbk reported the information quoted in this GRI content index for the period 1 January 2022-31 December 2022 "In accordance with the GRI Standards." In addition, the report also adopted the GRI G-4 Financial Services Sector.

In line with the commitment to implement sustainable finance, Bank Jatim seeks sought easier for readers to find information according to the guidelines, we include special markers in the form of letters and numbers in accordance with Appendix II POJK No.51/2017 and SEOJK Number 16/SEOJK.04/2021, or include the GRI Standard disclosure number behind the sentence or

16/SEOJK.04/2021, atau pencantuman angka pengungkapan Standar GRI di belakang kalimat atau alinea yang relevan. Data lengkap kecocokan isi laporan dengan kedua rujukan disajikan di bagian belakang laporan ini dimulai halaman 208.

paragraph that relevant. Complete data on the compatibility of the contents of the report with the two references was presented at the back of this report starting on the page 208.

Melalui laporan ini, kami berharap para pemangku kepentingan, seperti nasabah, pemasok, pekerja, pemegang saham, regular, dan pemangku kepentingan lainnya, dapat mengetahui komitmen dan kontribusi Bank Jatim dalam upaya pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/* SDG's). Untuk itu, kami juga menyampaikan tautan materialitas laporan ini dengan SDGs, sesuai dengan SDG Compass, The Guide for Business Action on the SDGs, yang disusun oleh GRI, *United Nations Global Compact*, dan *The World Business Council for Sustainable Development* (WBCSD), yang bisa ditemukan pada halaman 217.

Through this report, we expected that stakeholders, such as customers, suppliers, workers, shareholders, regular and other stakeholders, could find out about the commitment and contribution of Bank Jatim in efforts to achieve the Sustainable Development Goals (SDG's). For this reason, we also convey the materiality link of this report with the SDGs, in accordance with the SDG Compass, The Guide for Business Action on the SDGs, compiled by GRI, United Nations Global Compact, and The World Business Council for Sustainable Development (WBCSD), which could be found on the page 217.

Data keuangan dalam laporan ini menggunakan nominasi Rupiah, kecuali diindikasikan lain. Dalam melaporkan data keuangan, kami menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan ("PSAK") Indonesia. Sedangkan untuk data keberlanjutan, kami menggunakan teknik pengukuran data yang berlaku secara internasional. Untuk menjangkau pembaca yang lebih luas, laporan ini dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris. Untuk membantu pemangku kepentingan melakukan analisis tren kinerja Perusahaan, data kuantitatif dalam laporan ini disajikan dengan menggunakan prinsip daya banding (*comparability*), minimal dalam tiga tahun berturut-turut.

Financial data in this report used Rupiah nominations, unless otherwise indicated. In reporting financial data, we used techniques based on the Indonesian Statement of Financial Accounting Standards ("PSAK"). As for sustainability data, we used data measurement techniques that applied internationally. To reach a wider audience, this report was prepared in two languages, namely Indonesian and English. To assist stakeholders in analyzing the Company's performance trends, the quantitative data in this report were presented using the principle of comparability, at least for three consecutive years.

Cakupan dan Batasan Laporan

Laporan ini mencakup seluruh kegiatan operasional Kantor Pusat Bank Jatim dan seluruh kantor cabang di Indonesia di bidang ekonomi, lingkungan dan sosial beserta dampak yang ditimbulkannya selama periode 1 Januari-31 Desember 2022, termasuk di dalamnya dampak yang bermakna positif. [GRI 2-2]

Report Scope and Boundary

This report covered all operational activities of the Bank Jatim Head Office and all branch offices in Indonesia in the economic, environmental and social fields and their impacts during the period January 1- December 31, 2022, including positive impacts. [GRI 2-2]

Siklus, Periode Pelaporan dan Pernyataan Penggunaan

Sebagai bagian tak terpisahkan dari Laporan Tahunan Perseroan, laporan ini terbit setahun sekali. Bank Jatim telah melaporkan informasi yang dikutip pada indeks konten GRI untuk periode dari 1 Januari-31 Desember 2022 "Sesuai dengan Standard GRI." [GRI 2-3]

Cycle, Reporting Period and Statement of Use

As an integral part of the Company's Annual Report, this report was published once a year. Bank Jatim reported the information quoted on the GRI content index for the period from January 1 to December 31, 2022 "In accordance with GRI Standards." [GRI 2-3]

Perubahan Terkait Laporan

Pada Laporan Keberlanjutan 2022 tidak terdapat perubahan terkait topik material dibanding tahun sebelumnya. Penetapan tidak adanya perubahan dilakukan setelah Perseroan melakukan peninjauan terhadap topik material tahun 2021 dengan melibatkan pemangku kepentingan internal dan eksternal sesuai panduan GRI Standards Universal Tahun 2021. Melalui peninjauan tersebut, selain mengidentifikasi dan menilai dampak secara berkesinambungan, sekaligus Perseroan dapat memastikan bahwa topik material dalam laporan ini mewakili dampak paling signifikan selama tahun pelaporan.

Changes Regarding Reports

In the 2022 Sustainability Report there were no changes related to material topics compared to the previous year. Determination of no changes was made after the Company conducted a review of material topics for 2021 by involving internal and external stakeholders according to the GRI Standards Universal guidelines for 2021. Through this review, apart from identifying and assessing impacts on an ongoing basis, the Company could also ensure that material topics in reports this represents the most significant impact during the reporting year.

Peninjauan secara internal dilakukan melalui diskusi secara online pada 24 Februari 2023 yang diikuti oleh pemangku kepentingan internal Perseroan, yaitu manajemen dan karyawan lintas divisi, termasuk para penanggung jawab penyusunan laporan, sedangkan pengumpulan data telah dilakukan pada akhir tahun 2022. Sementara itu, peninjauan topik material tahun 2021 oleh pemangku kepentingan eksternal dilakukan melalui diskusi dengan akademisi, konsultan dan pengguna laporan pada pekan ketiga Maret 2023. Sebelum wawancara dilakukan, Perseroan mengirimkan daftar topik material terpilih Laporan Keberlanjutan Tahun 2021 dilengkapi daftar topik material GRI Standards Tahun 2021 sebagai acuan. [GRI 3-1]

An internal review was carried out through an online discussion on 24 February 2023 which was attended by the Company's internal stakeholders, namely management and employees across divisions, including those responsible for preparing reports, while data collection was carried out at the end of 2022. Meanwhile, a review of material topics for 2021 by external stakeholders was carried out through discussions with academics, consultants and report users in the third week of March 2023. Before the interviews were conducted, the Company sent a list of selected material topics for the 2021 Sustainability Report accompanied by a list of material topics for the 2021 GRI Standards as a reference. [GRI 3-1]

Proses untuk menentukan topik material

Process for determining material topics

Berdasarkan peninjauan secara internal dan eksternal, kedua pemangku kepentingan menyatakan topik material tahun 2021 masih relevan dengan kondisi faktual yang dihadapi Perseroan pada tahun 2021. Dengan demikian, tidak terdapat perubahan dalam daftar topik material laporan tahun 2022 dibanding tahun 2021. Daftar Topik material laporan tahun 2022 yang berjumlah enam topik setelah dilakukan peninjauan oleh pemangku kepentingan internal dan eksternal telah disetujui oleh Direksi. Daftar topik material Laporan Keberlanjutan Perseroan Tahun 2022 selengkapnya adalah sebagai berikut: [GRI 3-2]

Based on internal and external reviews, the two stakeholders stated that the material topics for 2021 were still relevant to the factual conditions faced by the Company in 2021. Thus, there was no change in the list of material topics for the 2022 report compared to 2021. List of material topics for the 2022 report a total of six topics after being reviewed by internal and external stakeholders had been approved by the Board of Directors. The complete list of material topics for the Company's 2022 Sustainability Report is as follows: [GRI 3-2]

Topik Material Material Topics	Kenapa Topik Ini Material Why is this topic material	Nomor Pengungkapan GRI Standards Disclosure Number GRI Standards	
Topik Ekonomi/ Economic Topics			
Kinerja ekonomi/ Economic performance	Menggambarkan pencapaian dan kinerja Perusahaan selama tahun pelaporan Describes the achievements and performance of the Company during the reporting year	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value generated and distributed
		302-3	Kewajiban program pensiun manfaat pasti dan program pensiun lainnya Obligations of defined benefit pension plans and other pension plans
		302-4	Bantuan finansial yang diterima dari pemerintah Financial assistance received from the government
Dampak Ekonomi Tidak Langsung/ Indirect Economic Impacts	Menggambarkan manfaat atas keberadaan Perusahaan bagi masyarakat di sekitarnya Describe the benefits of the existence of the Company for the surrounding community	203-1	Investasi infrastruktur dan dukungan layanan/ Infrastructure investment and support service
		203-2	Dampak ekonomi tidak langsung yang signifikan Significant indirect economic impact
Topik Lingkungan/ Environmental Topics			
Energi/ Energy	Menggambarkan kepedulian Perusahaan terhadap pengelolaan energi tak terbarukan yang ketersediaannya kian terbatas Describes the Company's concern for the management of non-renewable energy whose availability is increasingly limited	302-1	Konsumsi energi dalam organisasi Energy consumption in the organization
		302-2	Konsumsi energi di luar organisasi Energy consumption outside the organization
		302-3	Intensitas energi energy intensity
		302-4	Pengurangan konsumsi energi Reduction of energy consumption
		302-5	Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reduction in that energy needed for products and services.
Emisi Emission	Menggambarkan kepedulian Perusahaan terhadap emisi gas rumah kaca yang berdampak besar terhadap perubahan iklim Describes the Company's concern for greenhouse gas emissions which have a major impact on climate change	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions
		305-2	Emisi energi GRK (Cakupan 2) tidak langsung Energy GHG emissions (Scope 2) no direct
		305-3	Emisi GRK (Cakupan 3) tidak langsung lainnya Other indirect (Scope 3) GHG emissions
		305-4	Intensitas emisi GRK GHG emission intensity
		305-5	Pengurangan emisi GRK GHG emission reduction
		305-6	Emisi zat perusak ozon (ODS) Emissions of ozone depleting substances (ODS)
		305-7	Nitrogen Oksida (NOX), sulfur oksida (SOX), dan emisi udara signifikan lainnya Nitrogen Oxide (NOX), sulfur oxide (SOX), and other significant air emissions
Topik Sosial/Social Topics			
Kepegawaian/ Staffing	Menggambarkan komitmen Perusahaan tentang pentingnya pengelolaan pegawai/ SDM Describes the Company's commitment to the importance of managing employees/HR	401-1	Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover
		401-2	Tunjangan yang diberikan kepada karyawan purna waktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees
		401-3	Cuti melahirkan Maternity leave

Topik Material Material Topics	**Kenapa Topik Ini Material** Why is this topic material	**Nomor Pengungkapan GRI Standards** Disclosure Number GRI Standards	
Pelatihan dan pendidikan Training and education	Menggambarkan komitmen Perusahaan dalam upaya meningkatkan kompetensi pekerja Describes the Company's commitment in efforts to improve competence worker	404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee
		404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs to upgrade employee skills and programs transition assistance
		404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews

Pernyataan Ulang Informasi

Untuk mendukung validitas isi laporan, apabila terdapat pernyataan ulang informasi yang diberikan dalam laporan sebelumnya, kami memberi tanda *disajikan kembali. Pada laporan ini, penyajian kembali antara lain pencapaian Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2019-2021, kualitas aset produktif dan giro wajib minimum (valuta asing) tahun 2021, total liabilitas tahun 2020-2021, target dan realisasi RBB tahun 2020-2021, pertumbuhan e-Chanel tahun 2021, penyaluran pembiayaan pelaku UMKM, penyaluran kredit Bank Jatim (Korporasi), Kewajiban Pemenuhan Modal Minimum (KPMM), NPL Gross ROE, dan Posisi Devisa Neto. Pernyataan ulang yang dilakukan bertujuan untuk memperbaiki informasi yang disampaikan pada tahun sebelumnya. [GRI 2-4]

Restatement of Information

To support the validity of the contents of the report, if there was a restatement of the information provided in the previous report, we marked *restated. In this report, the restatement includes the achievement of the Sustainable Finance Action Plan (RAKB) for 2019-2021, the quality of earning assets and statutory reserves (foreign currency) for 2021, total liabilities for 2020-2021, targets and realization of RBB for 2020-2021 , e-Chanel growth in 2021, distribution of MSME financing, Bank Jatim (Corporate) lending, Minimum Capital Adequacy Requirement (KPMM). The restatement made aims to correct the information submitted in the previous year. [GRI 2-4]

Verifikasi oleh Pihak Independen

GRI merekomendasikan penggunaan *external assurance* oleh pihak ketiga yang independen untuk memastikan kualitas dan keandalan informasi yang disampaikan dalam laporan ini. Untuk itu, Perseroan melakukan penjaminan terhadap laporan ini dengan menggandeng pihak ketiga yang independen, yaitu SR Asia Indonesia Verifikasi dilakukan sesuai dengan standar AA1000 dari *AccountAbility* tahun 2018. Perseroan tidak memiliki hubungan kerja sama lain dengan *assuror* selain pekerjaan penjaminan terhadap laporan ini. Selain itu, *assuror* juga tidak terlibat dalam proses penyusunan laporan sehingga tidak ada benturan kepentingan dalam proses penjaminan. Proses penetapan *assuror* dilakukan melalui persetujuan Direksi, yang diwakili oleh Sekretaris Perseroan. [GRI 2-5]

Verification by Independent Party

GRI recommended using external assurance by an independent third party to ensure the quality and reliability of the information presented in this report. For this reason, the Company guaranteed this report by cooperating with an independent third party, namely SR Asia Indonesia Verifikasi Verification is carried out in accordance with the AA1000 standard of AccountAbility 2018. The company had no other cooperative relationship with the assuror other than guarantee work on this report. In addition, the assuror was also not involved in the report preparation process so that there was no conflict of interest in the guarantee process. The process of determining the assuror was carried out through the approval of the Board of Directors represented by the Corporate Secretary. [GRI 2-5]

Aksesibilitas dan Umpan Balik

Kami mengundang para pembaca dan pemangku kepentingan untuk mengakses dan mengunduh laporan keberlanjutan melalui website kami di www.bankjatim.co.id, www.bankjatim.id. Kami menyambut baik komentar, ide dan umpan balik dari para pembaca demi perbaikan kualitas laporan kami berikutnya. Masukan-masukan tersebut dapat disampaikan kepada kami melalui: [GRI 2-3]

Corporate Secretary
PT Bank Pembangunan Daerah Jawa Timur Tbk.
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- Phone: (031) 531 0090 - 99
- Fax: (031) 531 0838
- Email: corsec@bankjatim.co.id
- Call Center (24hours): 14044

Accessibility and Feedback

We invited readers and stakeholders to access and download the sustainability report through our website at www.bankjatim.co.id, www.bankjatim.id. We welcomed comments, ideas and feedback from readers to improve the quality of our next report. These inputs could be submitted to us via: [GRI 2-3]

Corporate Secretary
PT Bank Pembangunan Daerah Jawa Timur Tbk.
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Penjelasan Direksi [GRI 2-22] [OJK D.1]

Explanation from the Board of Directors [GRI 2-22] [OJK D.1]

Bank Jatim telah menyusun dan menetapkan inisiatif dan kebijakan strategis guna merealisasikan target-target RBB yaitu meningkatkan pertumbuhan bisnis pasca pemulihan pandemi COVID-19, melakukan inovasi teknologi, dan meningkatkan efisiensi.

Bank Jatim developed and established strategic initiatives and policies to realize the targets. Bank Business Plan's target was to increase business growth after the recovery from the COVID-19 pandemic, carry out technological innovations, and increase efficiency.

Busrul Iman

Direktur Utama

President Director

Pemegang Saham dan Pemangku Kepentingan yang terhormat,

Dear Shareholders and Stakeholders,

Puji syukur kami panjatkan ke hadirat Tuhan yang Maha Esa karena atas kehendak-Nya, PT Bank Pembangunan Daerah Jawa Timur Tbk dapat membukukan kinerja terbaik pada tahun 2022. Pendapatan bunga dan syariah neto, laba operasional, laba sebelum beban pajak maupun laba tahun berjalan menunjukkan peningkatan dibanding tahun sebelumnya. Bagi Bank Jatim, keberhasilan tersebut merupakan cerminan tingginya kepercayaan nasabah sebagai salah satu pemangku kepentingan eksternal utama Perseroan.

We thank God Almighty because by the blessings, PT Bank Pembangunan Daerah Jawa Timur Tbk was able to record the best performance in 2022. Net interest and sharia income, operating profit, profit before tax expense and profit for the year showed an increase compared to the previous year. For Bank Jatim, this success is a reflection of the high level of customer trust as one of the Company's main external stakeholders.

Secara internal, pencapaian tersebut menunjukkan ketepatan kebijakan dan inisiatif strategis yang diambil dan diimplementasikan oleh Bank Jatim selama tahun pelaporan. Selaras dengan itu, secara eksternal, keberhasilan tersebut merupakan dampak positif atas pertumbuhan ekonomi Indonesia yang berkesinambungan. Menurut Badan Pusat Statistik, ekonomi Indonesia tahun 2022 tumbuh 5,31%, lebih tinggi dibandingkan tahun 2021, yang tercatat sebesar 3,69% (*year on year/ y-on-y*). Pertumbuhan ekonomi tersebut ditopang oleh tumbuhnya 17 lapangan usaha yang digunakan BPS dalam menyusun pertumbuhan ekonomi, salah satunya lapangan usaha atau sektor jasa keuangan, termasuk di dalamnya industri perbankan. Pada tahun 2022, sektor jasa keuangan tumbuh 1,93% lebih tinggi dibanding tahun 2021, yang mencapai 1,56%.

Internally, this achievement showed the accuracy of policies and strategic initiatives taken and implemented by Bank Jatim during the reporting year. In line with that, externally, this success became a positive impact on Indonesia's sustainable economic growth. According to the Central Statistics Agency, Indonesia's economy in 2022 grew 5.31%, higher than in 2021, which was recorded at 3.69% (year on year/y-on-y). This economic growth was supported by the growth of 17 business fields that were used by BPS in compiling economic growth, one of which was the business sector or the financial services sector, including the banking industry. In 2022, the financial services sector grew 1.93% higher than in 2021, which reached 1.56%.

Sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 51/ POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik atau POJK Keuangan Berkelanjutan, melalui Laporan Keberlanjutan inilah, Bank Jatim menyampaikan keberhasilan kinerja aspek ekonomi tahun 2022. Tak hanya pencapaian kinerja aspek ekonomi, sebagaimana diatur dalam peraturan OJK tersebut, laporan ini juga mencakup

As stipulated in the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies or POJK Sustainable Finance, through this Sustainability Report, Bank Jatim conveyed the successful performance of the economic aspect in 2022. Not only the achievement of economic aspect performance, as stipulated in the FSA regulations, this report also included berbagai rencana, implementasi dan kebijakan terkait kinerja aspek lingkungan dan sosial sebagai sebuah keselarasan

various plans, implementations and policies related to the performance of environmental and social aspects as an alignment

Bank Jatim dan Keuangan Berkelanjutan

Bank Jatim and Sustainable Finance

Sebagai Bank Umum berdasarkan Kegiatan Usaha (BUKU) 3 – istilah ini kemudian diubah menjadi Kelompok Bank Berdasarkan Modal Inti (KBMI), sekaligus perusahaan publik, Bank Jatim wajib menerapkan POJK Keuangan Berkelanjutan per 1 Januari 2019. Merujuk peraturan tersebut, keuangan berkelanjutan adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup.

Terbitnya POJK Keuangan Berkelanjutan telah menempatkan lembaga jasa keuangan ke dalam sistem keuangan yang ramah lingkungan, sebagaimana diamanatkan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Pada pasal 43, ayat 3, huruf c, disebutkan tentang pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup.

Bank Jatim mendukung penerapan keuangan berkelanjutan sebagaimana diatur dalam POJK Keuangan Berkelanjutan karena meyakini bahwa upaya menjalankan usaha dengan mengedepankan keselarasan antara aspek ekonomi. sosial dan lingkungan hidup merupakan alternatif terbaik guna mendukung pembangunan berkelanjutan, yaitu pembangunan untuk memenuhi kebutuhan masa kini, sekaligus menjamin pemenuhan kebutuhan generasi mendatang. Prinsip tersebut merupakan jawaban dan koreksi atas penyelenggaraan pembangunan yang hanya menargetkan pertumbuhan ekonomi terbukti menyebabkan kesenjangan sosial dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Dukungan dan komitmen Bank Jatim terhadap penerapan keuangan berkelanjutan juga diwujudkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), seperti diatur dalam pasal 4 ayat (1) POJK Keuangan Berkelanjutan. RAKB yang menjadi bagian tak terpisahkan dengan Rencana Bisnis Bank (RBB) berisi berbagai rencana, program dan kebijakan strategis sebagai implementasi prinsip-prinsip keuangan berkelanjutan. Bank Jatim meyakini implementasi RAKB melalui program-program strategis dan prioritas merupakan kebijakan yang tepat dan searah dengan konsep pembangunan berkelanjutan yang tengah dijalankan di Indonesia. Dalam RAKB Tahun 2022, Bank Jatim menetapkan 10 program prioritas dan telah melaksanakannya selama tahun pelaporan dengan hasil lima di antaranya mencapai 100% dari target.

Lebih dari itu, sebagai bentuk kepatuhan terhadap POJK Keuangan Berkelanjutan, dukungan terhadap keuangan berkelanjutan juga diwujudkan Perseroan dengan mengalokasikan sebagian dana untuk membiayai program Tanggung Jawab Sosial dan Lingkungan, yang diimplementasikan melalui Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR).

As a Commercial Bank based on Business Activities (BUKU) 3 – this term was later changed to a Bank Group Based on Core Capital (KBMI), as well as a public company, Bank Jatim was required to implement POJK Sustainable Finance as of January 1, 2019. Referring to these regulations, sustainable finance became a comprehensive support from the financial services sector to create sustainable economic growth by harmonizing economic, social and environmental interests.

The issuance of POJK Sustainable Finance placed financial service institutions into an environmentally friendly financial system, as mandated in Law no. 32 of 2009 concerning Environmental Protection and Management. In article 43, paragraph 3, letter c, stating about the development of an environmentally friendly system of financial institutions and capital markets.

Bank Jatim supported the implementation of sustainable finance as stipulated in the POJK on Sustainable Finance because it believed that efforts to run a business prioritize harmony between economic aspects. Social and environmental issues were the best alternative to support sustainable development, namely development to meet the needs of the present while at the same time guaranteeing the fulfillment of the needs of future generations. This principle was the answer and correction for the implementation of development which only targeted economic growth proven to cause social inequality and a decrease in environmental quality with all its implications

Bank Jatim's support and commitment to implementing sustainable finance was also realized by preparing a Sustainable Finance Action Plan, as stipulated in article 4 paragraph (1) POJK Sustainable Finance. Sustainable Finance Action Plan as an integral part of the Bank's Business Plan contained various plans, programs and strategic policies as the implementation of sustainable finance principles. Bank Jatim believed that the implementation of Sustainable Finance Action Plan through strategic and priority programs was the right policy and in line with the concept of sustainable development being implemented in Indonesia. In the 2022 Sustainable Finance Action Plan, Bank Jatim set 10 priority programs and implemented them during the reporting year with the results of five of them reaching 100% of the target.

Moreover, as a form of compliance with POJK Sustainable Finance, support for sustainable finance was also realized by the Company by allocating a portion of funds to finance Social and Environmental Responsibility programs implemented through Corporate Social Responsibility (CSR).

Inisiatif Strategis dan Pencapaian Kinerja Tahun 2022

Keselarasan dan kesetaraan merupakan prinsip dasar dalam penerapan keuangan berkelanjutan. Oleh karena itu, Bank Jatim meyakini bahwa aspek lingkungan dan sosial berkelanjutan akan dipengaruhi oleh pencapaian Perseroan dalam mewujudkan target-target kinerja aspek ekonomi yang disampaikan dalam RBB Tahun 2022. Untuk itu, Bank Jatim telah menyusun dan menetapkan inisiatif dan kebijakan strategis guna merealisasikan target-target RBB yaitu meningkatkan pertumbuhan bisnis pasca pemulihan pandemi COVID-19, melakukan inovasi teknologi, dan meningkatkan efisiensi.

Untuk mewujudkan serangkaian kebijakan dan inisiatif strategis di atas, Bank Jatim secara kontinu melakukan sosialisasi kepada para pemangku kepentingan, terutama karyawan dan manajemen, melalui berbagai kegiatan dan media. Sosialisasi dilakukan sekaligus merupakan bagian dari upaya Perseroan membangun budaya keberlanjutan di lingkungan Bank Jatim. Sejalan dengan sosialisasi tersebut, Bank Jatim juga secara konsisten melaksanakan kebijakan strategis tersebut guna mewujudkan kegiatan berkelanjutan, yaitu operasional usaha Bank Jatim yang senantiasa memperhatikan aspek ekonomi, lingkungan hidup, dan sosial.

Berkaitan dengan implementasi tersebut, Direksi memastikan bahwa kebijakan strategis yang telah ditetapkan Perseroan bisa terlaksana dengan baik. Selain itu, Direksi juga secara kontinu membahas penerapan kebijakan strategis tersebut dalam rapat evaluasi Direksi, maupun dalam rapat gabungan dengan Dewan Komisaris. Dengan pembahasan dalam rapat-rapat tersebut, penerapan kebijakan strategis senantiasa dievaluasi dan, jika diperlukan, dilakukan penyesuaian dengan kondisi terkini di industri perbankan.

Komitmen dan kesungguhan Bank Jatim menerapkan berbagai kebijakan strategis membawa hasil dengan pencapaian kinerja keberlanjutan pada tahun 2022. Atas prestasi tersebut, Perseroan mendapatkan apresiasi dari pemangku kepentingan eksternal berupa pemberian penghargaan antara lain Indonesia *Best* BUMD *Awards* 2022 *on Developing Comprehensive Banking Services*, Kategori BPD; *Best Syariah Unit in Indonesia Syariah Award* 2022, *Digital Innovation for Sustainable Business Jconnect Mobile*; *Top Ten* CSR *Awards* 2022; Bank Terbaik Kategori BPD KBMI (Modal Inti Rp6 T-14 T), dan lain-lain.

Selanjutnya, atas implementasi berbagai inisiatif strategis, Bank Jatim berhasil membukukan berbagai pencapaian, baik pada aspek ekonomi, sosial maupun lingkungan sebagai berikut:

Kinerja Aspek Ekonomi

Setiap tahun, Bank Jatim menyusun dan menerbitkan Rencana Bisnis Bank (RBB) yang disusun secara matang dan realistis berdasarkan prinsip kehati-hatian dan penerapan manajemen risiko. Di dalamnya, antara lain, disampaikan tentang rencana Bank Jatim untuk meningkatkan kinerja usaha serta strategi untuk merealisasikan rencana tersebut sesuai target dan waktu yang

Strategic Initiatives and Performance Achievements in 2022

Alignment and equality were the basic principles in implementing sustainable finance. Therefore, Bank Jatim believed that sustainable environmental and social aspects was influenced by the Company's achievements in realizing the economic aspect performance targets presented in the 2022 Bank Bussiness Plan. For this reason, Bank Jatim developed and established strategic initiatives and policies to realize the targets. Bank Business Plan's target was to increase business growth after the recovery from the COVID-19 pandemic, carry out technological innovations, and increase efficiency.

To realize a series of strategic policies and initiatives above, Bank Jatim continuously disseminated information to stakeholders, especially employees and management, through various activities and media. The socialization was carried out at the same time as part of the Company's efforts to build a culture of sustainability within Bank Jatim. In line with this socialization, Bank Jatim also consistently implemented these strategic policies in order to realize sustainable activities, namely Bank Jatim's business operations by paying attention to economic, environmental and social aspects.

With regard to this implementation, the Board of Directors ensured that the strategic policies set by the Company could be implemented properly. In addition, the Board of Directors also continuously discussed the implementation of these strategic policies in the Board of Directors evaluation meetings, as well as in joint meetings with the Board of Commissioners. With discussions in these meetings, the implementation of strategic policies was constantly being evaluated and, if necessary, adjustments were made to the latest conditions in the banking industry.

Bank Jatim's commitment and seriousness in implementing various strategic policies resulted in achieving sustainable performance in 2022. For this achievement, the Company received appreciation from external stakeholders in the form of awards including the Indonesia Best Regional Owned Enterprise Awards 2022 on Developing Comprehensive Banking Services, BPD Category; Best Syariah Unit in Indonesia Syariah Award 2022, Digital Innovation for Sustainable Business Jconnect Mobile; Top Ten CSR Awards 2022; The Best Bank in the BPD KBMI Category (Core Capital IDR 6 T-14 T), and others.

Furthermore, for the implementation of various strategic initiatives, Bank Jatim managed to record various achievements, both in economic, social and environmental aspects as follows:

Economic Aspect Performance

Every year, Bank Jatim prepares and publishes a Bank Business Plan which is prepared in a mature and realistic manner based on the precautionary principle and the application of risk management. Inside the Bank Bussiness Plan, it is conveyed about Bank Jatim's plan to improve business performance and strategies to realize the plan according to the set target and time. The preparation ditetapkan. Penyusunan rencana bisnis senantiasa memperhatikan sejumlah hal, yaitu faktor eksternal dan internal yang dapat memengaruhi kelangsungan usaha bank; prinsip kehati-hatian; penerapan manajemen risiko; dan asas perbankan yang sehat.

Penerapan kebijakan strategis selama tahun pelaporan membawa hasil positif berupa tercapainya sejumlah target yang ditetapkan dalam RBB tahun 2022, sekaligus membukukan kinerja yang lebih baik dibanding tahun 2021. Pencapaian itu antara lain total aset tercatat sebesar Rp103,03 triliun atau 101,51% dari target sebesar Rp101,49 triliun, pencapaian ini naik 2,29% dibandingkan tahun 2021 yang tercatat sebesar Rp100,72 triliun; Tabungan (Dana Pihak Ketiga) sebesar Rp26,34 triliun, atau 102,58% dari target sebesar Rp25,68 triliun. Realisasi ini naik 5,78% dibandingkan tahun 2021 yang mencapai Rp24,90 triliun. Adapun laba tahun berjalan tercatat sebesar Rp1,54 triliun atau 100,78% dari target sebesar Rp1,53 triliun. Pencapaian ini naik 1,32% dibandingkan tahun 2021 yang tercatat sebesar Rp1,52 triliun.

Berdasarkan kinerja ekonomi di atas, maka nilai ekonomi langsung yang dihasilkan Bank Jatim dari berbagai pendapatan tercatat sebesar Rp9,45 triliun, naik 0,53% dibandingkan tahun 2021, yang mencapai Rp9,40 triliun. Sedangkan nilai ekonomi yang didistribusikan untuk pembayaran berbagai pemangku kepentingan seperti gaji, pajak, pembayaran untuk pemasok, dana CSR dan lain-lain terbilang sebesar Rp6,76 triliun, turun 1,17% dibandingkan tahun 2021, yang mencapai Rp6,84 triliun. Adapun nilai ekonomi yang ditahan untuk mengembangkan usaha sebesar Rp2,68 triliun, naik 4,69% dibandingkan tahun 2021, yang mencapai Rp2,56 triliun.

Kinerja Aspek Lingkungan

Selaras dengan komitmen mendukung terwujudnya pembangunan berkelanjutan, Bank Jatim senantiasa merujuk pada berbagai regulasi yang mengatur hubungan antara industri perbankan dengan lingkungan. Dalam hal ini, kepatuhan menjadi dasar pelaksanaan pelestarian dan pengelolaan dampak lingkungan pada seluruh aktivitas, produk dan jasa perusahaan. Dengan memperhatikan prinsip kehati-hatian, Bank Jatim menghindari pemberian kredit atau pembiayaan terhadap perusahaan yang memberikan kontribusi terhadap pencemaran lingkungan. Sebaliknya, Perseroan memberikan perhatian secara khusus terhadap penyaluran kredit yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB).

Per 31 Desember 2022, penyaluran dana untuk produk yang memenuhi KKUB mencapai Rp1,12 triliun, naik dibandingkan tahun 2021, yang mencapai Rp984,46 miliar. Persentase total kredit sesuai KKUB terhadap total kredit/pembiayaan adalah 2,42%,naik dibanding tahun 2021 yang mencapai 2,30%.

Selain pembiayaan yang memperhatikan prinsip kelestarian lingkungan, komitmen Bank Jatim terhadap lingkungan juga diwujudkan melalui operasional bank yang ramah lingkungan. Untuk itu, Perseroan telah melakukan berbagai kebijakan dengan menerapkan prinsip 3R (*reduce, reuse*, dan *recycle*). Operasional kantor yang ramah lingkungan diwujudkan melalui efisiensi

of a business plan always takes into account a number of things, namely external and internal factors that can affect the continuity of the bank's business; precautionary principle; implementation of risk management; and sound banking principles.

The implementation of strategic policies during the reporting year brought positive results in the form of achieving a number of targets set in the 2022 Bank Bussiness Plan, as well as recording better performance compared to 2021. These achievements included total assets recorded at IDR 103.03 trillion or 101.51% of the target of IDR 101.49 trillion, this achievement increased by 2.29% compared to 2021 which was recorded at IDR 100.72 trillion; Savings (Third Party Funds) of IDR 26.34 trillion, or 102.58% of the target of IDR 25.68 trillion. This realization increased by 5.78% compared to 2021 which reached IDR 24.90 trillion. The profit for the year was recorded at IDR 1.54 trillion or 100.78% of the target of IDR 1.53 trillion. This achievement increased by 1.32% compared to 2021 which was recorded at IDR 1.52 trillion.

Based on the economic performance above, the direct economic value generated by Bank Jatim from various incomes was recorded at IDR 9.45 trillion, up 0.53% compared to 2021, which reached IDR 9.40 trillion. Meanwhile, the economic value distributed for payments to various stakeholders such as salaries, taxes, payments to suppliers, CSR funds and others amounted to IDR 6.76 trillion, a decrease of 1.17% compared to 2021, which reached IDR 6.84 trillion. Meanwhile, the economic value retained for business development was IDR 2.68 trillion, an increase of 4.69% compared to 2021, which reached IDR 2.56 trillion.

Environmental Aspect Performance

In line with the commitment to support the realization of sustainable development, Bank Jatim always refers to various regulations governing the relationship between the banking industry and the environment. In this case, compliance became the basis for implementing environmental impact preservation and management in all company activities, products and services. By paying attention to the precautionary principle, Bank Jatim avoided giving loans or financing to companies that contributed to environmental pollution. On the other hand, the Company paid special attention to lending that met the Criteria for Sustainable Business Activities.

As of 31 December 2022, the distribution of funds for products that met the Criteria for Sustainable Business Activities reached IDR 1.12 trillion, an increase compared to 2021, which reached IDR 984.46 billion. The percentage of total loans after Criteria for Sustainable Business Activities to total loans/financing was 2.42%, an increase compared to 2021 which reached 2.30%.

In addition to financing that took into account the principles of environmental sustainability, Bank Jatim's commitment to the environment was also realized through environmentally friendly bank operations. For this reason, Perserpan carried out various policies by implementing the 3R principles (reduce, reuse, and recycle). Environmentally friendly office operations were realized pengelolaan bahan baku/material kertas, energi, emisi dan air. Jika penggunaan kertas, energi dan air meningkat pada tahun 2022, hal itu tidak menunjukkan kegagalan kebijakan efisiensi, namun lebih dipengaruhi oleh bertambahnya operasional dan kegiatan perkantoran setelah pandemi COVID-19 tertangani pada tahun pelaporan.

Per 31 Desember 2022, volume penggunaan kertas tercatat sebanyak 3.032 rim, naik dibanding tahun 2021 yang mencapai 2.041 rim; penggunaan air 24.885 m3, naik dibanding tahun sebelumnya yang mencapai 22.523 m3; penggunaan BBM 3.640 Gigajoule (GJ), naik dibanding tahun 2021 yaitu sebanyak 3.403 GJ; penggunaan listrik 8.972 GJ, naik dibanding tahun 2021, yang mencapai 6.490 GJ. Dengan meningkatnya penggunaan energi, otomatis emisi gas rumah kaca juga meningkat, yaitu emisi (cakupan 1) langsung dari penggunaan BBM sebesar 283.939 kgCO2eq (2021: 265.420 kgCO2eq), dan emisi tidak langsung (cakupan 2) dari penggunaan listrik sebesar 2.327.737 kgCO2eq (2021:1.683.711 kgCO2eq).

Sementara itu, untuk mewujudkan dukungan terhadap kelestarian lingkungan, selama tahun 2022, Bank Jatim mengalokasikan biaya lingkungan sebesar Rp191.160.000, turun dibandingkan tahun 2021, yang mencapai Rp 232.270.000. Dana digunakan untuk pembayaran pembuangan sampah domestik kantor, pembangunan 5 unit PJU solar cell di Pulau Kangean, dan pembuatan TPS limbah B3 di Kantor Pusat. Selain itu, limbah B3 yang dihasilkan akan disimpan di TPS B3 dan tempat sampah organik dan anorganik Bank. Selanjutnya, limbah akan diambil dan dikelola oleh pihak ketiga. Dalam rencana ke depan, Bank Jatim akan mengelola limbah cairnya sendiri dengan menggunakan IPAL. [OJK F.14]

Selama tahun 2022, komitmen dan konsistensi Bank Jatim terkait kelestarian lingkungan membawa hasil dengan tidak adanya pengaduan yang berkait dengan masalah lingkungan, pelanggaran kepatuhan terhadap regulator yang signifikan. Oleh karena itu, tidak terdapat denda/sanksi yang dijatuhkan kepada Bank Jatim karena ketidaktaatan atau pelanggaran terhadap undang-undang yang berkaitan dengan masalah lingkungan dan ketidakpatuhan terhadap regulator. [GRI 2-27, OJK F.16]

Kinerja Aspek Sosial

Keberhasilan Bank Jatim membukukan kinerja terbaik pada tahun 2022 tak lepas dukungan para pemangku kepentingan internal dan eksternal perusahaan. Pemangku kepentingan internal antara lain pemegang saham, manajemen dan karyawan lintas divisi dan beragam level jabatan; sedangkan pemangku kepentingan eksternal antara lain konsumen/nasabah, pemasok, pemerintah, dan masyarakat. Masing-masing pemangku kepentingan memberikan kontribusi dalam mewujudkan target dan kinerja Bank Jatim selama tahun pelaporan.

Perseroan meyakini dukungan para pemangku kepentingan diraih sebagai timbal balik atas pemenuhan kewajiban Perseroan kepada mereka. Untuk karyawan, selain konsisten memenuhi hak-hak normatif sebagaimana diatur dalam undang-undang ketenagakerjaan, seperti memperlakukan semua secara setara,

through efficient management of raw materials/paper materials, energy, emissions and water. If the use of paper, energy and water increased in 2022, this did not indicate a failure of efficiency policies, but was more influenced by the increase in office operations and activities after the COVID-19 pandemic was handled in the reporting year.

As of December 31, 2022, the volume of paper used was recorded at 3,032 reams, an increase compared to 2021 which reached 2,041 reams; water use 24,885 m3, an increase compared to the previous year which reached 22,523 m3; fuel use of 3,640 Gigajoules (GJ), an increase compared to 2021, which was 3,403 GJ; the use of electricity is 8,972 GJ, an increase compared to 2021, which reached 6,490 GJ. With the increase in energy use, greenhouse gas emissions automatically also increase, namely direct (scope 1) emissions from fuel use of 283,939 kgCO2eq (2021: 265,420 kgCO2eq), and indirect emissions (scope 2) from electricity use of 2,327,737 kgCO2eq (2021: 1,683,711 kgCO2eq).

Meanwhile, to realize support for environmental sustainability, during 2022, Bank Jatim allocated environmental costs of IDR 191,160,000, decreasing compared to 2021, which reached IDR 232,270,000. The funds were used to pay for the office's domestic waste disposal, the construction of 5 solar cell PJU units on Kangean Island, and the construction of a TPS for B3 waste at the Head Office. In addition, the resulting toxic hazardous waste (B3) will be stored in the B3 TPS and the Bank's organic and inorganic waste bins. Furthermore, the waste will be collected and managed by a third party. In future plans, Bank Jatim will manage its own liquid waste using WWTP. [OJK F.14]

During 2022, Bank Jatim's commitment and consistency regarding environmental sustainability has resulted in the absence of complaints related to environmental issues, significant violations of compliance with regulators. Therefore, there are no fines/ sanctions imposed on Bank Jatim due to disobedience or violation of laws related to environmental issues and non-compliance with regulators. [GRI 2-27, OJK F.16]

Social Aspect Performance

The success of Bank Jatim in recording the best performance in 2022 could not be separated from the support of the company's internal and external stakeholders. Internal stakeholders included shareholders, management and employees across divisions and various levels of positions; while external stakeholders included consumers/customers, suppliers, government, and society. Each stakeholder contributed to realizing the targets and performance of Bank Jatim during the reporting year.

The Company believed that the support of stakeholders was achieved in return for fulfilling the Company's obligations to them. For employees, in addition to consistently fulfilling normative rights as stipulated in labor laws, such as treating all equally, not employing children, and not having forced labor, Bank Jatim tidak mempekerjakan anak, dan tidak terdapat kerja paksa, Bank Jatim juga konsisten menyelenggarakan pengembangan kompetensi karyawan. Pada tahun pelaporan, Perseroan menyelenggarakan 290 program pelatihan dengan jumlah peserta 3.424 orang, 20.616 total *mandays*, serta total biaya sebesar Rp23.834.986.794. Selain itu, Bank Jatim juga berupaya secara maksimal untuk mewujudkan lingkungan kerja yang sehat dan aman sesuai kaidah Kesehatan dan Keselamatan Kerja (K3) dengan hasil tidak terjadi kecelakaan kerja dan penyakit akibat kerja.

also consistently organized employee competency development. In the reporting year, the Company held 290 training programs with 3,424 participants, 20,616 total mandays, and a total cost of IDR 23,834,986,794. In addition, Bank Jatim also made maximum efforts to create a healthy and safe work environment according to Occupational Health and Safety principles with the result that there were no work accidents and work-related diseases.

Untuk nasabah, selain melakukan berbagai inovasi produk dan jasa, serta terus meningkatkan kualitas layanan, Bank berupaya semaksimal mungkin untuk menyelesaikan semua pengaduan yang masuk. Selama tahun 2022, jumlah pengaduan tercatat sebanyak 9.311 pengaduan, turun 3.827 pengaduan atau 29,13% dibandingkan tahun 2021 yang mencapai 13.138 pengaduan. Dari jumlah pengaduan tersebut, sebanyak 9.311 (100%) pengaduan telah diselesaikan.

For customers, in addition to carrying out various product and service innovations, and continuously improving service quality, the Bank made every effort to resolve all incoming complaints. During 2022, the number of complaints was recorded at 9,311 complaints, a decrease of 3,827 complaints or 29.13% compared to 2021 which reached 13,138 complaints. Of the total complaints, 9,311 complaints had been resolved, a total of 9,311 (100%) complaints have been resolved.

Selanjutnya, terhadap pemasok, Bank memberikan prioritas kepada pemasok lokal/nasional, yaitu mereka yang berdomisili dan menjalankan usaha di Indonesia, untuk memenuhi kebutuhan barang dan jasa yang diperlukan perusahaan. Adapun kepada masyarakat, Bank Jatim berkomitmen untuk memberdayakan mereka melalui program *Corporate Social Responsibility* (CSR) dengan mengeluarkan total dana sebesar Rp18,38 miliar, naik Rp332 juta atau 1,84% dibandingkan tahun 2021, yang mencapai Rp18,05 miliar. Dana tersebut dialokasikan untuk bidang sosial dan lainnya sebesar Rp13,94 miliar, bidang kesehatan Rp2,31 miliar, bidang budaya Rp559 juta dan bidang pendidikan Rp1,57 miliar

Furthermore, for suppliers, the Bank gave priority to local/national suppliers, namely those who domiciled and did business in Indonesia, to meet the needs of goods and services required by the company. As for the community, Bank Jatim committed to empowering them through its Corporate Social Responsibility (CSR) program by spending a total of IDR 18.38 billion, an increase of IDR 332 million or 1.84% compared to 2021, which reached IDR 18.05 billion. The funds were allocated for the social and other sectors of IDR 13.94 billion, the health sector IDR 2.31 billion, the cultural sector IDR 559 million and the education sector IDR 1.57 billion.

Prospek dan Peluang

Keberhasilan pemerintah mengendalikan pandemi COVID-19, sekaligus mencatatkan pertumbuhan ekonomi sebesar 5,31% pada tahun 2022, merupakan modal penting untuk mewujudkan pertumbuhan ekonomi yang berkelanjutan pada tahun 2023. Walau demikian, pemerintah tetap perlu menerapkan prinsip kehati-hatian karena tahun 2023, sebagaimana disampaikan Dana Moneter Internasional (IMF), pertumbuhan ekonomi Indonesia diprediksi akan melambat pada kisaran 4,8% pada tahun 2023.

Perlambatan terjadi sejalan dengan adanya sejumlah risiko yang membayangi perekonomian global, seperti belum pulihnya Tiongkok dari dampak pandemi COVID-19 dan efek perang Rusia-Ukraina. Oleh karena itu, IMF memperkirakan pertumbuhan ekonomi global tahun 2023 turun menjadi 2,9% dibanding pertumbuhan tahun 2022, yang mencapai 3,4%. Menyikapi prediksi perekonomian global 2023 yang diwarnai ketidakpastian, Presiden Joko Widodo dan sejumlah menteri telah mengungkapkan kesiapannya. Walau tidak mudah, pemerintah optimistis ekonomi Indonesia tetap kuat dan tumbuh positif.

Komitmen dan keyakinan pemerintah tersebut menjadi salah satu pondasi bagi Bank Jatim untuk menyusun target-target yang lebih tinggi dalam RBB Tahun 2023. Penyaluran kredit misalnya,

Prospects and Opportunities

The government's success in controlling the COVID-19 pandemic, as well as recording economic growth of 5.31% in 2022, was an important capital to achieve sustainable economic growth in 2023. However, the government still needed to apply the precautionary principle because 2023, as stated by the International Monetary Fund (IMF), Indonesia's economic growth was predicted to slow down to around 4.8% in 2023.

The slowdown occurred in line with a number of risks that overshadowed the global economy, such as China's yet to recover from the impact of the COVID-19 pandemic and the effects of the Russia-Ukraine war. Therefore, the IMF estimated that global economic growth in 2023 would fall to 2.9% compared to growth in 2022, which would reach 3.4%. Responding to the global economic predictions for 2023 which are colored by uncertainty, President Joko Widodo and a number of ministers expressed their readiness. Although it was not easy, the government was optimistic that the Indonesian economy would remain strong and grow positively.

The government's commitment and confidence became one of the foundations for Bank Jatim to set higher targets in the 2023 Bank Bussiness Plan. Loan distribution, for example, was targeted ditargetkan tumbuh hingga 13% dibandingkan tahun sebelumnya. Adapun aset ditargetkan tumbuh 1%-2%, dana pihak ketiga (DPK) tumbuh sekitar 8%-9%.Sedangkan laba ditargetkan tumbuh sekitar 5-6%. Untuk mewujudkan target tersebut, Perseroan telah pula menyusun kebijakan dan inisiatif strategis dan meyakini bisa menerapkannya di sepanjang tahun 2023.

to grow up to 13% compared to the previous year. Assets were targeted to grow 1% -2%, third party funds (TPF) to grow around 8% -9%. Meanwhile, profits were targeted to grow around 5-6%. To realize this target, the Company has also developed strategic policies and initiatives and believes it can implement them throughout 2023.

Apresiasi

Pencapaian Bank Jatim merupakan cerminan atas ketepatan kebijakan dan inisiatif strategis yang diambil dan diimplementasikan selama tahun 2022. Lebih dari itu, pencapaian tersebut juga diraih karena kuatnya dukungan para pemangku kepentingan, baik internal maupun eksternal, terhadap operasional Bank. Untuk itu, kami mengucapkan terima kasih kepada Dewan Komisaris yang telah melakukan pengawasan dan memberikan arahan sehingga Direksi dapat menjalankan strategi dengan baik. Ungkapan yang sama kami sampaikan kepada pemegang saham yang telah memberikan kepercayaan kepada kami untuk mengelola Bank Jatim selama tahun pelaporan. Secara khusus, kepada seluruh karyawan, kami berterima kasih atas kerja keras, dedikasi dan loyalitas yang diberikan selama ini sehingga Perseroan berhasil mencatatkan peningkatan kinerja dibanding tahun sebelumnya.

Apresiasi juga kami sampaikan kepada segenap mitra/pemasok, nasabah, pemerintah, regulator, maupun masyarakat yang tak pernah putus memberikan dukungan untuk keberlangsungan perusahaan. Kami berharap dukungan dan kepercayaan tersebut tetap diberikan agar Bank Jatim semakin berkembang dan mampu mewujudkan visi dan misi yang telah ditetapkan Perseroan.

Appreciation

Bank Jatim's achievements became a reflection of the accuracy of the policies and strategic initiatives taken and implemented in 2022. More than that, these achievements were also achieved due to the strong support of stakeholders, both internal and external, for the Bank's operations. For this reason, we thanked the Board of Commissioners for supervising and providing direction so that the Board of Directors can carry out the strategy properly. We conveyed the same expression to the shareholders who trusted us to manage Bank Jatim during the reporting year. In particular, to all employees, we thanked you for the hard work, dedication and loyalty that had been given so far that the Company could managed to record an increase in performance compared to the previous year.

Our appreciation was also addressed to all partners/suppliers, customers, government, regulators, and the public who never stopped providing support for the sustainability of the company. We hoped that this support and trust would continue to be given so that Bank Jatim could grow and realize the vision and mission set by the Company.

Surabaya, 21 Maret 2023
Surabaya, 21 March 2023

Atas Nama Direksi,
On behalf of the Board of Directors,
PT Bank Pembangunan Daerah Jawa Timur Tbk

Busrul Iman
Direktur Utama
President Director

Komitmen Bank Jatim untuk Pembangunan Berkelanjutan

[OJK A.1]

Bank Jatim Commitment for Sustainable Development [OJK A.1]


03

Pembangunan berkelanjutan, yaitu pembangunan yang mampu menjamin keutuhan lingkungan hidup serta keselamatan, kemampuan, kesejahteraan, dan mutu hidup generasi masa kini dan generasi masa depan, merupakan tanggung jawab bersama, termasuk para pelaku usaha. Implementasi atas tanggung jawab tersebut diwujudkan sesuai dengan bidang usaha masing-masing. Bagi pelaku usaha di industri perbankan, seperti Bank Jatim, tanggung jawab tersebut diwujudkan dengan menerapkan keuangan berkelanjutan. Sebagaimana disampaikan dalam Peraturan Otoritas Jasa Keuangan Nomor 51 /POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan

Sustainable development, namely development capable of guaranteeing the integrity of the environment and the safety, capability, welfare, and quality of life of the present and future generations, is a shared responsibility, including business actors. Their respective business fields realize the implementation of these responsibilities. For business actors in the banking industry, such as Bank Jatim, this responsibility is realized by implementing sustainable finance. As stated in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance.

Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, keuangan berkelanjutan adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup.

For Financial Services Institutions, Issuers, and Public Companies, sustainable finance is the overall support from the financial services sector to create sustainable economic growth by harmonizing economic, social, and environmental interests.

Komitmen dan dukungan terhadap pembangunan berkelanjutan telah mendudukkan industri perbankan ke dalam sistem keuangan yang ramah lingkungan, sebagaimana diamanatkan dalam Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Dalam skala yang lebih luas, penerapan prinsip keuangan berkelanjutan juga merupakan bentuk nyata dari komitmen Indonesia kepada dunia internasional dengan menyediakan sumber pendanaan untuk melakukan mitigasi maupun adaptasi perubahan iklim.

Commitment and support for sustainable development has positioned the banking industry into an environmentally friendly financial system, as mandated in Law no. 32 of 2009 concerning Environmental Protection and Management. On a broader scale, the application of sustainable finance principles is also a concrete form of Indonesia's commitment to the international community by providing funding sources for climate change mitigation and adaptation.

Langkah nyata komitmen dan dukungan Bank Jatim terhadap pembangunan berkelanjutan dan penerapan prinsip keuangan berkelanjutan diwujudkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB), yaitu dokumen tertulis yang menggambarkan rencana kegiatan usaha dan program kerja Perseroan jangka pendek (satu tahun) dan jangka panjang (lima tahun) yang sesuai dengan prinsip yang digunakan untuk menerapkan keuangan berkelanjutan, termasuk strategi untuk merealisasi rencana dan program kerja tersebut sesuai dengan target dan waktu yang ditetapkan, dengan tetap memperhatikan pemenuhan ketentuan kehati-hatian dan penerapan manajemen risiko. RAKB merupakan bagian dari Rencana Bisnis Bank Jatim dalam rangka mengimplementasikan pasal 7 ayat (1) POJK Keuangan Berkelanjutan. Prioritas implementasi Keuangan Berkelanjutan di Bank Jatim meliputi:

1. **Pengembangan Produk dan Jasa Keuangan Berkelanjutan**
   - **Memberikan apresiasi terkait kemudahan permodalan kepada debitur yang mengembangkan usaha dan mendukung adanya kegiatan ramah lingkungan (*Green* UMKM);**
   - **Menyelenggarakan Undian Simpeda dengan konsep yang berkaitan dengan pelestarian lingkungan;**
   - **Program penghematan energi (audit Energi) pada gedung kantor pusat.**
2. **Pengembangan Kapasitas Intern Bank**
   - **Mengadakan *workshop* keuangan berkelanjutan untuk meningkatkan pemahaman tentang keuangan berkelanjutan;**
   - **Penyelenggaraan *training* analis lingkungan hidup (AMDAL) di tingkat manajemen dan analis kredit;**
   - **Meningkatkan kapasitas dan memperkaya pengetahuan seputar pembangunan sektor keuangan yang berkelanjutan, salah satunya adalah integrasi Lingkungan, Sosial, dan Tata Kelola (LST) atau *Environmental, Social, and Governance* (ESG) dalam aktivitas finansial;**
   - **Meningkatkan kesiapan SDM mempraktikkan keuangan berkelanjutan;**
   - **Menerapkan integrasi lingkungan, Sosial dan Tata kelola (LST) dalam perhitungan bisnisnya agar tercipta ekonomi berkelanjutan.**

Penyusunan RAKB dilakukan melalui penyesuaian Struktur Organisasi dengan penambahan fungsi yang menangani Keuangan Berkelanjutan pada *Corporate Secretary reporting*. Proses penyusunan dan implementasi laporan RAKB melibatkan seluruh unit bisnis dan non bisnis yang terkait. Identifikasi & susunan rencana keuangan dilakukan oleh unit bisnis dan non bisnis yang implementasinya di-*review* secara berkala untuk selanjutnya disajikan ke dalam Laporan Keberlanjutan.

The concrete steps of Bank Jatim commitment and support for sustainable development and the application of sustainable finance principles were realized by preparing a Sustainable Finance Action Plan, a written document describing the Company's short-term (one year) and longterm (five years) business activity plans and work programs in accordance with the principles used to implement sustainable finance, including the strategy to realize the plan and work program in accordance with the targets and time set, while still considering the fulfillment of prudential provisions and the implementation of risk management. The Sustainable Finance Action Plan became a part of the Bank Jatim Business Plan in order to implement article 7 paragraph (1) POJK on Sustainable Finance. The priorities for implementing Sustainable Finance at Bank Jatim include:

1. Sustainable Financial Products and Services Development
   - Give appreciation regarding the ease of capital to debtors who develop businesses and support the existence of environmentally friendly activities (Green MSME);
   - Organizing Undian Simpeda with concepts related to environmental preservation;
   - Energy saving program (Energy Audit) at the head office building.
2. Development of Bank Internal Capacity
   - Holding a sustainable finance workshop to increase understanding of sustainable finance;
   - Providing environmental analyst training (AMDAL) at the management and credit analyst level;
   - Increasing capacity and enrich knowledge about sustainable financial sector development, one of them is Environmental, Social, and Governance (ESG) integration in financial activities;
   - Increasing the readiness of HR practicing sustainable finance;
   - Implementing Environmental, Social, and Governance (ESG) integration in the calculation of its business in order to create a sustainable economy.

The preparation of the Sustainable Finance Action Plan (RAKB) is done through adjusting the Organizational Structure with the addition of functions that handle Sustainable Finance in Corporate Secretary reporting. The process of preparing and implementing the RAKB report involves all relevant business and non-business units. The identification and composition of the financial plan is carried out by business and non-business units whose implementation is periodically reviewed and then presented in the Sustainability Report.

Komitmen Rencana Aksi Keuangan Berkelanjutan [FS1]

Visi dan Misi Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank Jatim selaras dengan Visi dan Misi Perusahaan dengan mengacu pada aspek ekonomi, sosial dan lingkungan. Bertujuan menjadi bank regional yang unggul dan ikut serta menggerakkan perekonomian Jawa Timur. Bank Jatim memiliki beberapa program kerja jangka panjang (5 tahun) dan jangka pendek (1 tahun). antara lain: peningkatan kredit kepada calon debitur/ debitur yang menerapkan *green environment*, penyaluran kredit yang memperhatikan aspek lingkungan, sosialisasi jarak jauh melalui video *conference*, penerapan energi *solar cell* gedung kantor pusat, *Integrated Business Process*, undian Simpeda dengan konsep pelestarian lingkungan, kemudahan permodalan kepada debitur yang mendukung kegiatan ramah lingkungan (Green UMKM) dan *In House Training Green Banking* yang sumber dananya berasal dari anggaran yang telah dicadangkan.

Visi dan Misi dalam Implementasi Keuangan Berkelanjutan

Visi
Menjadi BPD No.1 di Indonesia

Misi
1. Akselerasi kinerja dan transformasi bisnis yang sehat menuju digital bank dengan SDM yang berdaya saing tinggi;
2. Memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur;
3. Menerapkan prinsip-prinsip keuangan berkelanjutan;

Tujuan Rencana Aksi Keuangan Berkelanjutan (RAKB)

Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank Jatim memiliki tujuan menjadi BPD No. 1 di Indonesia yang memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur yang mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup.

Penyusunan RAKB

Terkait Rencana Aksi Keuangan Berkelanjutan (RAKB). Bank Jatim menyusun rencana aksi sesuai dengan POJK Keuangan Berkelanjutan. Rencana aksi memuat informasi antara lain tentang pengembangan produk dan/atau jasa keuangan berkelanjutan, pengembangan kapasitas internal Bank Jatim, informasi penyesuaian organisasi, manajemen risiko, tata kelola dan/atau standar operasional prosedur Bank Jatim sesuai prinsip keuangan berkelanjutan, serta target waktu penerapannya.

Bagi Bank Jatim, penyusunan RAKB tidak sekadar bukti kepatuhan terhadap regulasi, namun sekaligus menjadi momentum untuk mulai menerapkan keuangan berkelanjutan secara lebih nyata.

Commitment to the Sustainable Finance Action Plan [FS1]

The Vision and Mission of Bank Jatim's Action Plan of Sustainable Finance (RAKB) is in line with the Bank's Vision and Mission with reference to the economic aspects, social and environment. Aiming to be a superior Regional Bank and participate in moving the economy of East Java. Bank Jatim has several longterm work programs (5 years) and short-term (1 year), among others: increasing credit to prospective debtors who apply Green Environment, lending that pays attention to environmental aspects, remote socialization through video conferencing, solar cell energy applications for headquarters building, Integrated Business Process, undian Simpeda with the concept of preservation environment, easy capital to debtors who support environmentally friendly activities (Green UMKM) and Green Banking In-House Training whose source of funds comes from the reserved budget.

Vision and Mission in Sustainable Finance Implementation

Vision
To become "No. 1 Regional Development Bank" in Indonesia.

Mission
1. Performance acceleration and healthy business transformation towards digital banking with highly competitive human resources;
2. Contributing to East Java's economic growth;
3. Applying the principles of sustainable finance;

Objectives of Sustainable Finance Action Plan (RAKB)

The Sustainable Finance Action Plan (RAKB) of Bank Jatim has the goal of becoming the Number 1 BPD in Indonesia that contributes to East Java's economic growth that prioritizes harmony between economic, social and environmental aspects.

Preparation of RAKB

Related to the Action Plan of Sustainable Finance (RAKB), Bank Jatim prepares an Action Plan in accordance with the Financial Services Authority Regulation of Sustainable Finance.The Action Plan contains information including the development of sustainable financial products and/or services and the development of Bank Jatim's internal capacity, organization adjustment information, risk management, governance and/or operational standards of Bank Jatim procedures in accordance with the principles of sustainable finance and the timetable for their application.

For Bank Jatim, the preparation of the RAKB is not only proof of compliance with regulations, but is also a momentum to start implementing sustainable finance more clearly. The preparation

Penyusunan RAKB diawasi langsung oleh Direktur Kepatuhan & Manajemen Risiko, dengan anggota *Steering Committee* Direktur Keuangan, Direktur Risiko Bisnis, dibantu dengan tim keuangan berkelanjutan dari Divisi Kredit Mikro Ritel & Program, Divisi Kredit Menengah Korporasi & Sindikasi, Divisi Manajemen Risiko Perusahaan, Divisi Risiko Kredit dan Divisi Perencanaan Strategis & Manajemen Kinerja, Divisi Pengendalian Keuangan, Divisi Kepatuhan & Tata Kelola serta satuan kerja audit internal Bank Jatim.

of the RAKB is directly supervised by the Director of Compliance & Risk Management, with a Steering Committee member of the Finance Director, Director of Business Risk, assisted with a sustainable finance team from the Micro Credit Division, Retail & Programs, Corporate & Syndicated Medium Loan Division, Corporate Risk Management Division, Credit Risk Division and Strategic Planning & Performance Management Division, Financial Control Division, Compliance & Governance Division and Bank Jatim Internal Audit Units.

Penyusunan Laporan Keberlanjutan melibatkan unit yang terkait dengan prioritas implementasi keuangan berkelanjutan antara lain:

- Pengembangan Produk dan Jasa Keuangan Berkelanjutan yang melibatkan Divisi terkait dan unit bisnis;
- Pengembangan Kapasitas *intern* Bank oleh Divisi *Human Capital* yang melibatkan seluruh unit kerja;
- Penyesuaian Organisasi. Manajemen Risiko, Tata Kelola dan Standar Operasional Prosedur melibatkan Corporate Secretary, Divisi Perencanaan Strategis & Manajemen Kinerja, Divisi Manajemen Risiko Perusahaan dan Divisi Kepatuhan & Tata Kelola.

The preparation of Sustainability Reports involves units related to the priority of the implementation of Sustainable Finance, including:

- Development of Sustainable Financial Products and Services involving Division and business units;
- Development of the Bank's Internal Capacity by the Human Capital Division which involves all work units;
- Organizational Adjustment. Risk Management, Governance and Standard Operating Procedures involving the Corporate Secretary, Strategic Planning & Performance Management Division, Corporate Risk Management Division and Compliance & Governance Division.

Lebih dari itu, penyusunan Laporan Keberlanjutan juga mendapatkan komitmen dan dukungan dari manajemen dan *stakeholder* agar Bank Jatim terus tumbuh berkembang dan berkelanjutan.

Moreover, the preparation of the Sustainability Report also gets commitment and support from management and stakeholders so that Bank Jatim continues to grow and develop sustainably.

Tantangan RAKB

Challenge of Sustainable Finance Action Plan (RAKB)

Penjelasan spesifik mengenai faktor-faktor yang mendukung penetapan tujuan dan prioritas keuangan berkelanjutan (internal dan eksternal) yang telah ada (disesuaikan dengan prinsip Keuangan Berkelanjutan) adalah sebagai berikut:

Specific explanations of the factors that support the establishment of existing financial goals and priorities (internal and external), adjusted to the principles of Sustainable Finance are as follows:

Faktor Internal

Internal Factors

Komitmen dari Manajemen

Dalam hal penetapan tujuan dan prioritas keuangan berkelanjutan beserta penerapan dan implementasinya komitmen serta dukungan dari manajemen merupakan salah satu faktor utama yang menjadi penentu dari terlaksananya program-program yang telah direncanakan.

Commitment from Management

In terms of setting sustainable financial goals and priorities and their application and implementation. Commitment and support from management is one of the main factors that determine the implementation of the planned programs.

Kesiapan Sarana dan Prasarana

Dalam mendukung pelaksanaan aksi keuangan berkelanjutan. perlu adanya sarana dan prasarana yang memadai. Bank Jatim berupaya untuk mewujudkan aksi keuangan berkelanjutan berbasis teknologi dalam rangka implementasi *green banking* melalui produk-produk berbasis digital, antara lain *e-form*, *e-channel*, dan lainnya.

Selain produk-produk berbasis digital, Bank Jatim juga menerapkan implementasi *green banking* melalui penghematan kertas, air, dan listrik yang disosialisasikan dan dilaksanakan oleh seluruh pegawai.

Readiness of Facilities and Infrastructure

In supporting the implementation of sustainable financial actions, the need for adequate facilities and infrastructure. Bank Jatim seeks to realize sustainable financial actions based on technology in the framework of implementing green banking through digitalbased products, including e-forms, e-channel, and others.

Besides digital based products, Bank Jatim also implements green banking implementation through paper, water, and electricity savings, socialized and implemented by all employees.

Kompetensi Pegawai

Salah satu faktor penting dalam menjalankan prinsip keuangan berkelanjutan adalah kompetensi pegawai yang memadai. Oleh karena itu. Bank Jatim akan terus menerus berupaya untuk membentuk sumber daya manusia yang andal melalui pembekalan melalui pendidikan dan pelatihan khususnya yang berkaitan dengan keuangan berkelanjutan. Selain itu. Bank Jatim berupaya mengembangkan karier pegawai untuk mendukung pelaksanaan aksi keuangan berkelanjutan.

Employee Competency

One important factor in carrying out sustainable financial principles is adequate employee competence. Therefore, Bank Jatim will continue to strive to form reliable human resources through provisioning through education and training specifically related to sustainable finance. Other than that, Bank Jatim seeks to develop employee careers to support the implementation of sustainable financial actions.

Budaya Perusahaan

Budaya kerja Bank Jatim merupakan akar dari seluruh layanan yang ada di Bank Jatim. Bank Jatim menerapkan prinsip *Excellent, Professional, Integrity, Synergy,* dan *Innovation* (EXPRESI) sebagai budaya perusahaan yang menjadikan pembeda antara Bank Jatim dengan perusahaan lainnya sebagai *corporate image* Bank serta pembangkit komitmen bersama yang berlaku bagi seluruh pegawai Bank Jatim tanpa terkecuali.

Corporate Culture

The corporate culture of Bank Jatim is the root of all services available at Bank Jatim. Bank Jatim applies the principle of Excellent, Professional, Integrity, Synergy and Innovation (EXPRESI) as a corporate culture that makes the difference between Bank Jatim and other companies as the corporate image of the Bank as well as generating joint commitments that apply to all employees of Bank Jatim without exception.

Faktor Eksternal

Dinamika Lingkungan

Untuk mendorong aksi keuangan berkelanjutan, lingkungan dan iklim yang sehat merupakan salah satu faktor yang menentukan keberhasilan rencana tersebut. Menciptakan lingkungan yang sehat dapat dilakukan dengan menerapkan prinsip *go green* dalam kegiatan sehari-hari antara lain menggunakan kertas secara bolak-balik, mematikan perangkat elektronik yang sudah tidak digunakan, dan lain sebagainya. Bank Jatim juga memastikan pendirian jaringan kantornya tidak bersinggungan dengan daerah yang dilindungi atau memiliki tingkat keanekaragaman hayati yang tinggi, sehingga tidak mengganggu keseimbangan ekosistem di sekitarnya.

Kondisi Perekonomian Regional dan Nasional

Kondisi perekonomian regional dan nasional memengaruhi perbankan Indonesia, termasuk Bank Jatim. Pemerintah memperkuat kondisi fundamental perekonomian melalui pembangunan infrastruktur dan reformasi kebijakan untuk kemudahan investasi. Bank Jatim beradaptasi dengan kondisi perekonomian tersebut dengan mendukung program pemerintah antara lain turut serta dalam pembiayaan sektor-sektor ramah lingkungan. Selain itu. dalam hal pelaksanaan aksi keuangan berkelanjutan Bank Jatim perlu memahami faktor-faktor apa saja yang memengaruhi kondisi perekonomian baik secara regional maupun secara nasional yang dapat memengaruhi preferensi konsumen. serta hal lain yang kemudian dirumuskan dalam kebijakan-kebijakan mitigasi risiko yang diperlukan bagi keberlangsungan usaha perusahaan. serta produk-produk bank yang ramah lingkungan.

Ketentuan Regulator

Kebijakan serta ketentuan yang mendukung pentingnya penerapan dan pelaksanaan aksi keuangan berkelanjutan dapat

External Factors

Environmental Dynamics

To encourage sustainable financial action, a healthy environment and climate is one of the factors that determine the success of the plan. Creating a healthy environment can be done by applying the principle of go green in daily activities, among others use paper back and forth, turn off electronic devices that are no longer in use, and so forth. Bank Jatim also ensures that the establishment of its office network does not intersect with protected areas or has a high level of biodiversity, so it does not disturb the balance of the surrounding ecosystem.

Regional and National Economic Conditions

Regional and national economic conditions affect Indonesian banks, including Bank Jatim. The government is strengthening the fundamentals of the economy through infrastructure development and policy reforms to facilitate investment. Bank Jatim is adapting to the economic conditions by supporting government programs including participating in financing environmentally friendly sectors. Other than that, in the case of the implementation of sustainable financial actions Bank Jatim needs to understand what factors affect economic conditions both regionally and nationally that can affect consumer preferences, as well as other matters which are then formulated in risk mitigation policies needed for the company's business sustainability, and environmentally friendly bank products.

Regulatory Provisions

Policies and provisions that support the importance of implementing and implementing sustainable financial actions can mendorong keberhasilan program yang pada akhirnya dapat membantu mewujudkan pembangunan ekonomi berkelanjutan.

Kondisi Sosial dan Budaya

Kondisi sosial dan budaya merupakan salah satu kunci bagi pembangunan berkelanjutan. Untuk mewujudkan aksi keuangan berkelanjutan perlu memperhatikan faktor sosial. Bank Jatim mempunyai tanggung jawab moral kepada masyarakat sebagai *agent of development* yaitu dengan memberikan manfaat berupa *Corporate Social Responsibility* (CSR) kepada pihak-pihak yang layak. Selain itu. kegiatan bisnis Bank Jatim seperti pemberian kredit mempertimbangkan bidang dan jenis usaha debitur agar tidak disalahgunakan untuk usaha yang bersifat negatif.

Kondisi Politik

Iklim politik baik regional maupun nasional dapat berdampak pada perilaku pasar sehingga secara tidak langsung dapat berdampak pada perbankan khususnya Bank Jatim. Bank Jatim dapat mendukung aksi keuangan berkelanjutan dengan mendukung program-program pemerintah tanpa intervensi politik agar tidak disalahgunakan oleh pihak tertentu.

Pengawasan yang Sehat dan Efektif

Pengawasan yang sehat dan efektif merupakan faktor yang penting dalam pelaksanaan aksi keuangan berkelanjutan. Hal ini bertujuan untuk meminimalisir adanya informasi yang asimetris antara yang faktor-faktor yang terlibat dalam aktivitas operasional khususnya dalam implementasi program-program keuangan berkelanjutan.

Pencapaian RAKB 2022

Bank Jatim telah merencanakan program-program kegiatan prioritas sebagaimana disampaikan dalam RAKB 2022. Program-program tersebut dipilih dengan latar belakang dan tujuan sebagai berikut:

1. Meningkatkan kinerja cabang dan cabang pembantu sesuai target yang telah ditetapkan manajemen serta memberikan informasi dengan cepat dan tepat terkait kinerja cabang
2. Pengelolaan efisiensi operasional permohonan kredit skim produktif, khususnya peningkatan *outstanding* di sektor pembiayaan hijau dan infrastruktur hijau
3. Efisiensi dan optimalisasi dalam rangka pengeluaran biaya penunjang kegiatan operasional
4. Meningkatkan kapasitas pengetahuan pegawai tentang keuangan berkelanjutan.

Selama tahun 2022, manajemen dan karyawan telah berupaya mewujudkan program-program tersebut dengan hasil sebagai berikut:

encourage the success of programs that can ultimately help realize sustainable economic development.

Social and Cultural Conditions

Social and cultural conditions are one of the keys to sustainable development. To realize sustainable financial action it is necessary to pay attention to social factors. Bank Jatim has a moral responsibility to the community as an agent of development, namely by providing benefits in the form of Corporate Social Responsibility (CSR) to worthy parties. Other than that, Bank Jatim's business activities, such as granting credit, take into account debtor business fields and types so as not to be misused for negative businesses.

Political Conditions

The political climate both regionally and nationally can have an impact on market behavior so that it can indirectly have an impact on banks, especially Bank Jatim. Bank Jatim can support sustainable financial action by supporting government programs without political intervention so as not to be misused by certain parties.

Sound and Effective Supervision

Sound and effective supervision is an important factor in implementing sustainable financial actions. This aims to minimize the asymmetric information between the factors involved in operational activities, especially in the implementation of sustainable financial programs..

Achievement of the Sustainable Finance Action Plan (RAKB) 2022

Bank Jatim planned priority activity programs as stated in the 2022 Sustainable Finance Action Plan (RAKB). These programs were selected with the following background and objectives:

1. Improving the performance of branches and sub-branches according to the targets set by management as well as providing information quickly and accurately related to branch performance.
2. Management of operational efficiency of productive skim loan applications, especially increasing outstanding in the green financing and green infrastructure sector.
3. Efficiency and optimization in the context of expenses for supporting operational activities.
4. Increase the knowledge capacity of employees about sustainable finance.

During 2022, management and employees have made efforts to realize these programs with the following results:

Tabel Target dan Realisasi Program Terpilih RAKB Tahun 2022
Table of Targets and Realization of Selected RAKB Programs in 2022

Kegiatan Activities	**Target** Target	**Indikator keberhasilan** Success indicators	**Pencapaian** Achievement **(%)**	**Gap** Gap **(%)**
In House Training Sustainable Finance Awareness In House Training Sustainable Finance Awareness	Terselenggaranya *In House Training Sustainable Finance Awareness* Implementation of In House Training on Sustainable Finance Awareness	Meningkatnya kapasitas pengetahuan pegawai Increased knowledge capacity of employees	0%	100%
Aplikasi PRISMA Tahap V PRISMA Application Stage V	Pengembangan Aplikasi PRISMA Tahap V untuk kebutuhan *monitoring* setiap bulannya PRISMA Application Development Phase V for monitoring needs every month	Pelaporan PRISMA ke Manajemen maupun ke Cabang lebih lengkap karena seluruh skim dimasukkan ke dalam PRISMA PRISMA reporting to Management and to Branches was more complete because all schemes were included in PRISMA	100%	0%
Aplikasi *Cost & Benefit* (AURORA) Cost & Benefit Application (AURORA)	Proyeksi keuntungan yang diperoleh setiap debitur dapat diketahui di awal pengajuan The projected profit obtained by each debtor could be known at the beginning of the application .	Aplikasi Tahap I telah live dan proses sosialisasi ke cabang-cabang. Application Phase I has live and socialization process to branches.	100%	0%
Template Web Analisa Risiko Bisnis Tahap I Phase II Business Risk Analysis Web Template	Format analisa risiko bisnis menjadi seragam satu sama lain sehingga tidak ada perbedaan antar grup. The business risk analysis format was uniform so that there were no differences among groups.	Optimalisasi Pemantauan SLA analisa risiko bisnis Optimization of SLA Monitoring business risk analysis	30%	70%
Pemberian Kredit untuk Infrastruktur Hijau Loans Provision for Green Infrastructure	Peningkatan Pemberian Kredit untuk Infrastruktur Hijau Increasing Loans Provision for Green Infrastructure	Adanya peningkatan *outstanding* pada sektor pembiayaan hijau dan infrastruktur hijau There was an Outstanding Increase in the Green Financing and Green Infrastructure sector	82,69%	17,31%
Penyaluran kredit melalui kredit berbasis *green banking sustainability* Distribution of loan through loan based on green banking sustainability	Tercapainya peningkatan penyaluran kredit Divisi Kredit Mikro Ritel & Program melalui kredit yang berbasis *green banking sustainability* The achievement of increasing loans distribution for the Retail & Micro Credit Division through loan based on green banking sustainability	Meningkatnya penyaluran kredit di sektor *green banking* & pembahasan yang menggunakan aplikasi berbasis web dan *mobile* Increased loans in the green banking sectors & discussion using web and mobile based applications	0%	100%
Pemberian kredit Kendaraan bermotor berwawasan lingkungan (kendaraan bermotor listrik berbasis baterai) Providing loan for environmentally sound motorized vehicles (battery-based electric motorized vehicles)	Peningkatan pemberian kredit Kendaraan Bermotor berwawasan lingkungan (Kendaraan bermotor listrik berbasis baterai) Increasing the provision of environmentally friendly Motor Vehicle loans (Battery-based electric motorized vehicles)	Adanya peningkatan *outstanding* pada sektor pembiayaan infrastruktur hijau There was an increase in outstanding in the green infrastructure financing sector	100%	0%
Penghematan energi, air minum, dan pengelolaan air limbah sesuai baku mutu Energy savings, drinking water, and waste water management according to quality standards	• Efisiensi penggunaan energi • Efisiensi penggunaan air minum kemasan • Optimalisasi pengolahan limbah kantor • Efficient use of energy • Efficient use of bottled water • Optimization of office waste processing	• Biaya tagihan listrik berkurang • Biaya pengadaan rumah tangga berkurang • Pembuatan IPAL (Instalasi Pengolahan Air Limbah) • Reduced electricity bills • Household procurement costs are reduced • Construction of WWTP (Wastewater Treatment Plant)	80%	20%

Kegiatan Activities	Target Target	Indikator keberhasilan Success indicators	Pencapaian Achievement (%)	Gap Gap (%)
Pengembangan *E-Statement* E-Statement Development	• Dapat memberikan informasi tentang kinerja Kantor Cabang dan Capem termasuk di dalamnya Kantor Kas serta unit - unit terkait (Marketing Kredit, Analis Kredit, PN, SA) baik konvensional maupun syariah. • Kinerja Kantor Cabang dan Cabang Pembantu, termasuk di dalamnya Kantor Kas serta unit - unit yang terkait (Marketing Kredit, Analis Kredit, PN, SA) baik Konvensional & syariah dapat terus meningkat • Provide information on the performance of Branch Offices and Sub-Branch Offices including Cash Offices and related units (Credit Marketing, Credit Analyst, PN, SA) both conventional and sharia. • Performance of Branch Offices and Sub-Branch Offices, including Cash Offices and related units (Credit Marketing, Credit Analyst, PN, SA) both Conventional & sharia can continue to improve	• Kinerja Cabang dan Capem serta unit - unit yang terkait (Kantor Kas, Marketing Kredit, Analis Kredit, PN, SA) dapat terus meningkat sesuai dengan target yang telah disepakati dengan Manajemen • Dapat memberikan informasi dengan cepat dan tepat terkait Kinerja Kantor Cabang dan Capem serta unit -unit terkait (Kantor Kas, Marketing Kredit, Analis Kredit, PN, SA) • Performance of Branches and Sub-Branch Offices as well as related units (Cash Office, Credit Marketing, Credit Analyst, PN, SA) can continue to improve according to the targets agreed with Management • Provide information quickly and accurately regarding the performance of Branch Offices and Sub-Branch Offices and related units (Cash Office, Credit Marketing, Credit Analyst, PN, SA)	100%	0%
Penghematan energi, air dan pembuatan ruang terbuka hijau Saving energy, water and creating green open spaces	Mengganti instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*), mengganti seluruh kran air manual menjadi kran air sensor otomatis dan membuat ruang terbuka hijau gedung Bank Jatim Syariah Replacing automatic electrical installations in the bathroom (lights & exhaust fans), replacing all manual water faucets into automatic sensor water faucets and creating green open spaces for the Bank Jatim Syariah building.	Konsistensi dalam pekerjaan *setting* instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*) dan pengadaan kran air otomatis minimal 1 unit setiap bulannya serta *landscaping* ruang terbuka hijau pada lantai 3 Gedung Bank Jatim Syariah. Consistency in setting up automatic electrical installations in the bathroom (lights & exhaust fans) and provision of automatic water faucets at least 1 unit per month as well as landscaping green open spaces on the 3rd floor of the Bank Jatim Syariah Building.	100%	0%

Hambatan dan Solusi

Berdasarkan evaluasi yang dilakukan Bank Jatim, tidak tercapainya beberapa target program prioritas dalam RKAB Tahun 2022 antara lain karena belum ada persamaan persepsi mengenai penerapan keuangan berkelanjutan sebagaimana diatur dalam POJK No.51/POJK.03/2017 sehingga berpengaruh pada penyusunan program-program dalam RAKB. Untuk itu, Perseroan akan melakukan sosialisasi peraturan tersebut lebih intensif, termasuk membuka kemungkinan untuk mengundang pihak ketiga, sehingga penyusunan RAKB beserta program-programnya bisa diwujudkan dengan lebih baik,

Barriers and Solutions

Based on the evaluation carried out by Bank Jatim, several priority program targets in the 2022 Sustainable Finance Action Plan (RKAB) were not achieved, among others, because there was no common perception regarding the implementation of sustainable finance as stipulated in POJK No.51/POJK.03/2017 so that it affected the preparation of programs in the RAKB . For this reason, the Company will disseminate these regulations more intensively, including opening up the possibility to invite third parties, so that the drafting of the RAKB and its programs can be realized better.

Pencapaian Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2019-2022

[FS7]

Achievements of the Sustainable Finance Action Plan (RAKB) 2019-2022

[FS7]

Jumlah dan kualitas kredit/pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan Amount and quality of loan/financing by category of sustainable business activities	Kredit (Rp Jutaan) Loan (IDR Millions)			
	2022	2021	2020	2019
a. Energi Terbarukan a. Renewable energy	-	-	-	-
b. Efisiensi Energi b. Energy Efficiency	678.924	634.477	885.633	669.889
c. Pencegahan dan Pengendalian Polusi c. Pollution Prevention and Control	14.746	34.840	5.790	90.082
d. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan d. Management of Biological Resources and Sustainable Land Use	286.000	-	-	-
e. Konservasi Keanekaragaman Hayati Darat dan Air e. Land and Water Biodiversity Conservation	-	-	-	-
f. Transportasi Ramah Lingkungan f. Eco-Friendly Transportation	3.930	-	-	-
g. Pengelolaan Air dan Air Limbah yang Berkelanjutan f. Eco-Friendly Transportation	5.420	-	-	-
h. Adaptasi Perubahan Iklim h. Climate Change Adaptation	-	-	-	-
i. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Ecoefficient*) i. Products That Can Reduce Resource Use and Produce Less Pollution (Ecoefficient)	128.587	199.420	176.773	119.296
j. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional j. Environmentally Friendly Buildings That Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications	-	-	-	-
k. Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya k. Business Activities and/or Other Environmentally Friendly Activities	470	-	-	-
l. Kegiatan UMKM (Rp miliar) l. MSME Activities	6.344	5.025*	4.344*	3.739*

*disajikan kembali/restated

RAKB Bank Jatim Tahun 2023

Bank Jatim telah merencanakan program-program kegiatan prioritas sebagaimana disampaikan dalam RAKB 2023 sebagai berikut:

Bank Jatim Sustainable Finance Action Plan 2023

Bank Jatim has planned priority activity programs as stated in the 2023 Sustainable Finance Action Plan (RAKB) as follows:

Divisi Human Capital Human Capital Division			
Target Kegiatan Prioritas/Priority Activity Target**:** Pelatihan Rencana Aksi Keuangan Berkelanjutan/Sustainable Finance Action Plan Training **Indikator Keberhasilan/**Success indicators: Pelaksanaan Pelatihan bagi Pegawai/Implementation of Training for Employees			
Bulan Month	**Uraian** Description	**Tujuan** Purpose	**Indikator Keberhasilan** Success indicators
Jan - Des 2023 Jan - Dec 2023	Pelaksanaan Pelatihan terkait Pembiayaan Hijau / Berwawasan Lingkungan Implementation of Training related to Green/Environmentally Friendly Financing	Meningkatkan pemahaman pegawai dalam penyelenggaraan pembiayaan berwawasan lingkungan, karakteristik, kemampuan dan risk appetite yang dapat diterima oleh lembaga jasa keuangan. Increase employee understanding of sustainable finance; Increasing employee understanding in implementing environmentally financing, characteristics, capabilities and risk appetite that can be accepted by financial service institutions.	- Penyelenggaraan pelatihan; - Peningkatan pemahaman pegawai dalam hal penyelenggaraan pembiayaan berwawasan lingkungan - Organizing training; - Increased understanding of employees in terms of implementing environmentally financing

Divisi Kredit Komersial Korporasi Corporate And Syndication Commercial Loan Division			
Target Kegiatan Prioritas/Priority Activity Targets**:** Peningkatan Pemberian Kredit untuk Infrastruktur Hijau/ Increasing Loans Provision for Green Infrastructure **Indikator Keberhasilan/**Success Indicators**:** Adanya Peningkatan Outstanding pada sektor Pembiayaan Hijau dan Infrastruktur Hijau/ There was an Outstanding Increase in the Green Financing and Green Infrastructure sector			
Bulan Month	**Uraian** Description	**Tujuan** Purpose	**Indikator Keberhasilan** Success indicators
Januari January	54.500	Dapat meningkatkan *outstanding* kredit yang memiliki manfaat jangka panjang bagi keberlangsungan kehidupan Being able to increase outstanding loans which had long-term benefits for survival	Pembiayaan yang telah memiliki izin terhadap dampak lingkungan dan infrastruktur yang memiliki manfaat jangka panjang, memperhatikan aspek tata ruang dan solusi/ alternatif efisiensi energi, tingkat perekonomian dan sosial Financing that hd a permit for environmental impacts and infrastructure that had long-term benefits, paying attention to spatial aspects and solutions/alternatives of energy efficiency, economic and social levels
Februari February			
Maret March			
April April	54.500		
Mei May			
Juni June			
Juli July	54.500		
Agustus August			
September September			
Oktober October	54.500		
November November			
Desember December			

Divisi Kredit Konsumer
Consumer Loan Division

Target Kegiatan Prioritas/Priority Activity Target**:**
Target Kegiatan Prioritas:Peningkatan Pemberian kredit Kendaraan Bermotor berwawasan lingkungan (Kendaraan bermotor listrik berbasis baterai) dan KPR berwawasan Lingkungan/ Increasing the provision of environmentally friendly Motor Vehicle loans (Battery-based electric motorized vehicles) and environmentally friendly Housing Loan

Indikator Keberhasilan/Success indicators**:**
Adanya peningkatan *outstanding* pada sektor pembiayaan infrastruktur hijau/There was an increase in outstanding in the green infrastructure financing sector

Bulan Month	Uraian Description	Tujuan Purpose	Indikator Keberhasilan Success indicators
Januari s/d Desember 2023 January to December 2023	1. Penyaluran Kredit Kendaraan Bermotor (KKB) Berwawasan Lingkungan dan KPR Berwawasan Lingkungan 2. Sosialisasi Kredit Kendaraan Bermotor (KKB) dan KPR Berwawasan Lingkungan 3. Pengembangan Aplikasi Pembahasan / analisa Kredit 1. Distribution of Environmentally Friendly Motor Vehicle Loans (KKB) and Environmentally Friendly Housing Loan (KPR). 2. Dissemination of Motor Vehicle Loans (KKB) and Environmentally Friendly Housing Loan 3. Development of Loan Discussion/analysis Applications	1. Dapat Meningkatkan *Outstanding* KKB dan KPR dan mendukung program *Green Banking* 2. *Paperless* 1. Increase Outstanding KKB and KPR and support the Green Banking program 2. Paperless	1. Pertumbuhan Kredit Kendaraan Bermotor (KKB) khusus kendaraan bermotor berwawasan lingkungan (Kendaraan bermotor listrik berbasis baterai) dan KPR berwawasan lingkungan 2. Efisiensi Biaya Kertas dan beralih ke dokumen digital 1. Growth of Motor Vehicle Loans (KKB) specifically for environmentally motorized vehicles (battery-based electric motorized vehicles) and Environmentally Friendly Housing Loan (KPR). 2. Paper Cost Efficiency and switch to digital documents

Divisi Umum
General Affair Division

Target Kegiatan Prioritas/Priority Activity Target**:**
1. Efisiensi penggunaan energi/Energy use efficiency
2. Efisiensi penggunaan air minum kemasan/Efficient use of bottled water
3. Optimalisasi pengolahan limbah kantor/ Optimization of office waste treatment

Indikator Keberhasilan/Success indicators**:**
1. Biaya tagihan listrik berkurang/The cost of electricity bills was reduced
2. Biaya pengadaan rumah tangga berkurang/The cost of household procurement was reduced
3. Pembuatan IPAL (Instalasi Pengolahan Air Limbah)/Construction of WWTP (Wastewater Treatment Plant)

Bulan Month	Uraian Description	Tujuan Purpose	Indikator Keberhasilan Success indicators
Januari s/d Desember 2023 January - December 2023	Project lelang jual 20 unit kendaraan operasional bernilai buku 1 Auction project selling 20 units of operational vehicles with a book value of 1	Optimalisasi aset Asset optimization	Lelang menghasilkan nilai jual sesuai kendaraan The auction generated a selling value according to the vehicle
	Pengurusan SLF (Sertifikat laik Fungsi) bangunan gedung Kantor Pusat Management of SLF (Certificate of Eligibility for Function) Head Office building	*Maintenance* gedung kantor Office building maintenance	SLF dapat diterbitkan SLF could be issued
	Pengolahan limbah B3 akibat operasional Kantor B3 waste treatment due to office operations	Pengolahan limbah ramah lingkungan Environmentally friendly waste treatment	Limbah B3 diolah sesuai prosedur B3 waste was processed according to procedures

Divisi Umum General Affair Division			
Target Kegiatan Prioritas/Priority Activity Target: 1. Efisiensi penggunaan energi/Energy use efficiency 2. Efisiensi penggunaan air minum kemasan/Efficient use of bottled water 3. Optimalisasi pengolahan limbah kantor/ Optimization of office waste treatment **Indikator Keberhasilan/**Success indicators: 1. Biaya tagihan listrik berkurang/The cost of electricity bills was reduced 2. Biaya pengadaan rumah tangga berkurang/The cost of household procurement was reduced 3. Pembuatan IPAL (Instalasi Pengolahan Air Limbah)/Construction of WWTP (Wastewater Treatment Plant)			
Bulan Month	**Uraian** Description	**Tujuan** Purpose	**Indikator Keberhasilan** Success indicators
Januari - Desember January - December	Pembuatan IPAL (instalasi pengolahan air limbah) untuk Gedung kantor Pusat Construction of WWTP (waste water treatment plant) for the Head Office Building	Pengolahan limbah ramah lingkungan Environmentally friendly waste treatment	Pembuatan IPAL sesuai ketentuan Making wastewater treatment plant according to the provisions
	Zero inventory dengan membuat aplikasi e-katalog Zero inventory by creating an e-catalog application	Mengurangi ketersediaan barang habis pakai di kantor pusat. Reducing the availability of consumables at the head office.	Bisa memenuhi barang habis pakai di seluruh cabang secara efektif dan efisien. Can meet consumables in all branches effectively and efficiently
	Implementasi *e-procurement* (Pengadaan Secara Elektronik) Implementation of e-procurement (Electronic Procurement)	Transparansi dan efisiensi sistem pengadaan Procurement system transparency and efficiency	Pengadaan dapat dilakukan secara elektronik Procurement could be done electronically
	Penerapan ruangan dengan kondisi *Green Building* Application of the room with Green Building conditions	- Efisiensi biaya listrik - Menciptakan suasana kerja yang nyaman dan hijau - Efficiency of electricity costs - Creating a comfortable and green work atmosphere	Biaya listrik berkurang Reducing electricity costs
	Penggunaan air minum dispenser di setiap ruang rapat Use of drinking water from dispenser in every meeting room	Minimalisasi penggunaan air minum kemasan Minimizing the use of bottled water	Biaya pengadaan air minum kemasan berkurang The cost of procuring bottled water was reduced

SEVP Unit Usaha Syariah SEVP Sharia Business Unit			
Target Kegiatan Prioritas/Priority Activity Targets: Mengganti instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*), mengganti seluruh kran air manual menjadi kran air sensor otomatis dan membuat ruang terbuka hijau gedung Bank Jatim Syariah/ Replacing automatic electrical installations in bathrooms (lights & exhaust fans), replacing all manual water faucets with automatic sensor water faucets and creating a green open space for the Bank Jatim Syariah building. **Indikator Keberhasilan/**Success Indicators: Konsistensi dalam pekerjaan *setting* instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*) dan pengadaan kran air otomatis minimal 1 unit setiap bulannya serta landscaping ruang terbuka hijau pada lantai 3 Gedung Bank Jatim Syariah/Consistency in setting up automatic electrical installations in bathrooms (lights & exhaust fans) and procuring at least 1 unit of automatic water faucets per month as well as landscaping green open spaces on the 3rd floor of the Bank Jatim Syariah Building.			
Bulan Month	**Uraian** Description	**Tujuan** Purpose	**Indikator Keberhasilan** Success indicators
Januari January	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam *landscaping* tanaman Being consistent in landscaping plants
Februari February	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam *landscaping* tanaman Being consistent in landscaping plants
Maret March	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam *landscaping* tanaman Being consistent in landscaping plants
April April	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam *landscaping* tanaman Being consistent in landscaping plants
Mei May	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam pengadaan inventaris pendukung Consistent in the procurement of supporting inventory

SEVP Unit Usaha Syariah
SEVP Sharia Business Unit

Target Kegiatan Prioritas/Priority Activity Targets**:**
Mengganti instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*), mengganti seluruh kran air manual menjadi kran air sensor otomatis dan membuat ruang terbuka hijau gedung Bank Jatim Syariah/ Replacing automatic electrical installations in bathrooms (lights & exhaust fans), replacing all manual water faucets with automatic sensor water faucets and creating a green open space for the Bank Jatim Syariah building.

Indikator Keberhasilan/Success Indicators**:**
Konsistensi dalam pekerjaan *setting* instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*) dan pengadaan kran air otomatis minimal 1 unit setiap bulannya serta landscaping ruang terbuka hijau pada lantai 3 Gedung Bank Jatim Syariah/Consistency in setting up automatic electrical installations in bathrooms (lights & exhaust fans) and procuring at least 1 unit of automatic water faucets per month as well as landscaping green open spaces on the 3rd floor of the Bank Jatim Syariah Building.

Bulan Month	Uraian Description	Tujuan Purpose	Indikator Keberhasilan Success indicators
Juni June	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam pengadaan inventaris pendukung Consistent in the procurement of supporting inventory
Juli July	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam pengadaan inventaris pendukung Consistent in the procurement of supporting inventory
Agustus August	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	Konsisten dalam pengadaan inventaris pendukung Consistent in the procurement of supporting inventory
September September	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	konsisten dalam *maintenance* ruang terbuka hijau lantai 3 Consistent in the maintenance of the 3rd floor green open space
Oktober October	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	konsisten dalam *maintenance* ruang terbuka hijau lantai 3 Consistent in the maintenance of the 3rd floor green open space
Nopember November	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	konsisten dalam *maintenance* ruang terbuka hijau lantai 3 Consistent in the maintenance of the 3rd floor green open space
Desember December	Ruang Terbuka Hijau (*Backyard*) Green Open Space (Backyard)	Penghematan listrik Electricity saving	konsisten dalam *maintenance* ruang terbuka hijau lantai 3 Consistent in the maintenance of the 3rd floor green open space

Unit Usaha Syariah
Sharia Business Unit

Target Kegiatan Prioritas/Priority Activity Target**:**
Mengganti instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*), mengganti seluruh kran air manual menjadi kran air sensor otomatis dan membuat ruang terbuka hijau gedung Bank Jatim Syariah/ Replacing automatic electrical installations in the bathroom (lights & exhaust fans), replacing all manual water faucets into automatic sensor water faucets and creating green open spaces for the Bank Jatim Syariah building.

Indikator Keberhasilan/Success indicators**:**
Konsistensi dalam pekerjaan *setting* instalasi listrik otomatis pada kamar mandi (lampu & *exhaust fan*) dan pengadaan kran air otomatis minimal 1 unit setiap bulannya serta *landscaping* ruang terbuka hijau pada lantai 3 Gedung Bank Jatim Syariah/Consistency in setting up automatic electrical installations in the bathroom (lights & exhaust fans) and provision of automatic water faucets at least 1 unit per month as well as landscaping green open spaces on the 3rd floor of the Bank Jatim Syariah.

Bulan Month	Uraian Description	Tujuan Purpose	Indikator Keberhasilan Success indicators
Januari - Juni January - June	Penyaluran pembiayaan konsumtif dan produktif yang berwawasan lingkungan. Disbursement of environmentally consumptive and productive financing.	Dapat meningkatkan *outstanding* pembiayaan nasabah yang memiliki dampak positif untuk kondisi lingkungan. Baik pembiayaan konsumtif maupun produktif. Can increase outstanding customer financing which has a positive impact on environmental conditions. Both consumptive and productive financing.	Pertumbuhan penyaluran untuk pembiayaan yang memiliki dampak positif terhadap perbaikan kondisi lingkungan. Growth in distribution for financing that has a positive impact on improving environmental conditions
Juli - Desember July - December	Aktivitas di lingkungan kerja juga menerapkan *green financing* seperti proses pemberkasan dilakukan secara *paperless*. Activities in the work environment also apply green financing such as the filing process is done paperless.		

Prinsip Kehati-hatian

Sesuai dengan pelaksanaan prinsip kehati-hatian, kegiatan operasional Bank tahun 2022 tidak menyimpang dari ketentuan yang berlaku. Hal tersebut tercermin dari rasio keuangan yang terdiri dari 11 parameter (*benchmark*) yang ditetapkan OJK per Desember 2022 sebagaimana tabel di bawah ini:

The Precautionary Principle

In accordance with the implementation of the precautionary principle, the Bank's operational activities in 2022 did not deviate from the applicable regulations. This was reflected in the financial ratios consisting of 11 parameters (benchmarks) set by FSA as of December 2022 as shown in the table below:

Uraian Description	2022	2021	2020
Kewajiban Pemenuhan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (CAR)	24,74%	23,52%*	21,64%
Kualitas Aset Produktif Productive Asset Quality	2,55%	3,31%*	2,19%*
Kredit Bermasalah (NPL-*Gross*) NPL-Gross	2,83%	4,48%	4,00%
NPL Net NPL Net	1,01%	0,96%	0,89%
CKPN Terhadap Aset Produktif Allowance for Impairment Loss on Earning Assets	1,62%	2,10%	1,93%
Laba terhadap Aset (ROA) Return on Assets (ROA)	1,95%	2,05%	1,95%
Laba terhadap Ekuitas (ROE) Return on Equity (ROE)	16,24%	18,78%*	18,77%
Margin Bunga Bersih (NIM) Net Interest Margin (NIM)	5,11%	5,11%	5,55%
Biaya Operasional/Pendapatan Operasional (BOPO) Operating Income to Operating Expenses (BOPO)	76,15%	75,95%	77,76%
Kredit terhadap Dana Pihak Ketiga (LDR) Loan to Deposit Ratio (LDR)	56,50%	51,38%	60,58%
Giro Wajib Minimum (Valuta Asing) Minimum Statutory Reserves (Foreign Currency)	7,39%	7,36%*	5,03%*
Posisi Devisa Netto (PDN) Net Open Position (NOP)	3,26%	0,84%	0,89%*

*disajikan kembali/restated

Profil Perusahaan

Company Profile


bankjatim
03

Identitas Bank Jatim
Company Identity

Nama Perusahaan
Company Name
PT Bank Pembangunan Daerah Jawa Timur Tbk

Contact Address

Call Center	: 14044
SMS Banking	: 3366
Telp	: (62-31) 5310090-5310099
Faks.	: (62-31) 5310838
Email	: corsec@bankjatim.co.id
Situs Web	: www.bankjatim.co.id, www.bankjatim.id

Data Jaringan Kantor
Office Network Data [GRI 2-1]

1	Kantor Pusat Head Office
41	Kantor Cabang Konvensional Conventional Branch Offices
7	Kantor Cabang Syariah Sharia Branch Offices
172	Kantor Cabang Pembantu Konvensional Conventional Sub-Branch Offices
10	Kantor Cabang Pembantu Syariah Sharia Sub-Branch Offices
215	Kantor Kas Konvensional Conventional Cash Offices
2	Kantor Kas Syariah Sharia Cash Offices
204	*Payment Point* Konvensional Conventional Payment Point
8	*Payment Point* Syariah Sharia Payment Point
841	ATM
25	ATM Syariah Sharia ATM
0	CDM
65	CRM
7	CRM Syariah Sharia CRM
97	*Car Cash ATM*
43	Kas Mobil/Kas Mobil ATM *Car Cash ATM*
7	Kas Mobil Syariah Sharia Car Cash
195	Kantor Layanan Syariah/*Office Channeling* Sharia Service Office/Office Channeling

Akta Pendirian
Deed of Establishment

Akta Notaris Anwar Mahajudin Nomor 91 tanggal 17 Agustus 1961 serta diperkuat oleh Surat Keputusan Menteri Keuangan Nomor BUM.9-4-5 tanggal 15 Agustus 1961.

Notary Deed of Anwar Mahajudin Number 91 dated August 17, 1961 and supported by the Decree of the Minister of Finance Number BUM.9-4-5 dated August 15, 1961.

Status
Perseroan Terbatas, Perusahaan Terbuka
Limited Company, Public Company

Tanggal Pendirian
Date of Establishment

17 Agustus 1961
August 17, 1961

Pencatatan di Bursa Efek Indonesia
Listing on Stock Exchange

12 Juli 2012
July 12, 2012

Kode Saham
Stock Code

BJTM

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid Capital

Sebanyak 15.015.498.082 lembar saham dengan nilai nominal sebesar Rp3.753.874.520.500

total of 15,015,498,082 shares with a nominal value of IDR3,753,874,520,500

Jumlah Karyawan per 31 Desember 2022
Number of Employees as of December 31, 2022 [GRI 2-7]

6.550 orang (termasuk Tenaga Alih Daya) / 6,550 people (including outsourcing)

@bankjatim
bankjatim
@bank_jatim
bank jatim

Kegiatan Usaha/Produk
Business Activities/Products
[GRI 2-6] [OJK C.4]

Jasa Perbankan
Informasi terkait produk dan layanan Bank Jatim dapat diakses melalui alamat website http://bankjatim.co.id atau www.bankjatim.id

Banking Service
Information on products and services of Bank Jatim is accessible at the Bank's website: http://bankjatim.co.id or www.bankjatim.id

Pemegang Saham
Shareholder [GRI 2-1]

Pemda Tingkat I Provinsi Jawa Timur / East Java Provincial Government **(51,13%)**
38 Pemda Kabupaten/Kota / 38 Regency/City Government **(28,35%)**
Masyarakat / Public **(20,52%)**

Call Center
14044

SMS Banking
3366

Situs Web
www.bankjatim.co.id
www.bankjatim.id

Alamat Perusahaan

Kantor Pusat /
Head Office [GRI 2-1][OJK C.2]
Jalan Basuki Rachmat No. 98 – 104, Surabaya 60271
PO.BOX 917

Sekretaris Perusahaan /
Corporate Secretary
Budi Sumarsono
Corporate Secretary Kantor Pusat Bank Jatim
Jl. Basuki Rachmat No. 98 - 104 Surabaya
Email: corsec@bankjatim.co.id

Investor Relation
Derry Widya Ariyanta
Corporate Secretary Kantor Pusat Bank Jatim
Jl. Basuki Rachmat No. 98 - 104 Surabaya
Email: iru@bankjatim.co.id

Brand Perusahaan
Company Brand

MAKNA LOGO / LOGO MEANING:

5 Helai Bulu
FEATHER

Inspirasi bentukan dari logo Bank Jatim merupakan sayap Burung Garuda yang mengepak ke atas sebagai tanda siap terbang. Burung Garuda adalah lambang nasional Indonesia. Dalam mitologi Jawa, Burung Garuda adalah "*Bird of Life*" atau burung kehidupan yang membawa kemuliaan. Sayap adalah anggota tubuh yang bersifat aerodinamis dan sebagai penyeimbang ketika hendak terbang. Fungsi inilah yang ingin dicerminkan dalam logo Bank Jatim dengan harapan Bank Jatim dapat terbang tinggi menuju *goal* yang diinginkan, serta terjadi keseimbangan antara dana yang diperoleh dari masyarakat/pemerintah dan disalurkan dalam bentuk kredit/pembiayaan sehingga tercipta perekonomian berasaskan kerakyatan.

The First merupakan *Brand Personality* Bank Jatim yang tercermin dalam 5 (lima) Helai Sayap pada logo Bank Jatim. Lima Helai Sayap menggambarkan 3 (tiga) Pilar serta 2 (dua) landasan utama perbankan. Tiga Pilar perbankan antara lain adalah *Agent of Development*, *Institutional Endurance* dan *Services*. Dua pilar perbankan antara lain adalah *Good Corporate Governance* dan *Risk Management*.

The inspiration for the formation of the Bank Jatim logo is the Garuda Bird's wings that flap upwards as a sign of being ready to fly. The Garuda bird is the national symbol of Indonesia. In Javanese mythology, the Garuda Bird is the "Bird of Life" that brings glory. Wings are aerodynamic limbs and act as a counterweight when flying. This function is to be reflected in the logo of Bank Jatim with the hope that Bank Jatim can fly high towards the desired goals, and there is a balance between funds obtained from the public / government and channeled in the form of credit/financing to create a populist economy.

The First is the Brand Personality of Bank Jatim, which is reflected in 5 (five) Wings on the Bank Jatim logo. The Five Wings represent 3 (three) Pillars and 2 (two) main bases of banking. The three banking pillars include Agent of Development, Institutional Endurance and Services. The two pillars of banking include good corporate governance and risk management.

5 Semangat Baru Bank Jatim
5 Spirits Of Bank Jatim

PRO F ESIONAL
PARTNERSH I P
CA R E
S ERVICE
TRUS T WORTHY

3 Pilar Serta
2 Landasan Utama Perbankan
3 Pillars and
2 Main Fondations of Banking

3 PILAR
3 PILLARS
- *Agent of Development*
- *Institutional Endurance*
- *Services*

2 LANDASAN UTAMA PERBANKAN
2 MAIN FONDATIONS OF BANKING
- *Good Corporate Governance*
- *Risk Management*

Riwayat Singkat
Brief History

PT Bank Pembangunan Daerah Jawa Timur Tbk, yang selanjutnya disebut dengan "Bank Jatim," atau "Perusahaan", berdiri pada tanggal 17 Agustus 1961 dengan nama PT Bank Pembangunan Daerah Djawa Timur. Pendirian Perusahaan tercatat dalam akta yang dibuat oleh Notaris Anwar Mahajudin, No.91 tanggal 17 Agustus 1961. Dengan adanya Undang-Undang No.13 tahun 1962 tentang Ketentuan Pokok Bank Pembangunan Daerah, yang mengharuskan Bank Pembangunan Daerah didirikan dengan Peraturan Pemerintah Daerah, maka Pemerintah Daerah Tingkat I Jawa Timur mengeluarkan Peraturan Daerah No.2 tahun 1976. Atas dasar peraturan daerah tersebut, nama PT Bank Pembangunan Daerah Djawa Timur diubah menjadi Bank Pembangunan Daerah Jawa Timur. [GRI 2-1]

PT Bank Pembangunan Daerah Jawa Timur Tbk, hereinafter referred to as "Bank Jatim," or "Company", was established on August 17, 1961 under the name PT Bank Pembangunan Daerah Djawa Timur. The establishment of the Company was recorded in the deed made by Notary Anwar Mahajudin, No.91 dated August 17, 1961. With the existence of Law No.13 of 1962 concerning the Basic Provisions for Regional Development Banks, which required Regional Development Banks to be established by a Regional Government Regulation, the East Java Regional Government issued Regional Regulation No.2 of 1976 dated July 10, 1976. On the basis of this regional regulation, the name of PT Bank Pembangunan Daerah Djawa Timur was changed to Regional Development Bank of East Java. [GRI 2-1]

Peraturan Pemerintah Daerah tersebut disahkan oleh Menteri Dalam Negeri dalam Surat Keputusan No.Pem.10/5/26-18 tanggal 31 Januari 1977 dan diumumkan dalam Lembaran Daerah Provinsi Daerah Tingkat I Jawa Timur Tahun 1977 Seri C No.I/c tanggal 1 Februari 1977. Peraturan Daerah tersebut mengalami beberapa kali perubahan, dan yang terakhir diubah dengan Peraturan Daerah No.11 tahun 1996 tanggal 30 Desember 1996 yang disahkan oleh Menteri Dalam Negeri dengan Surat Keputusan No.584.35-280 tanggal 21 April 1997.

Secara operasional dan seiring dengan perkembangannya, maka pada tahun 1990 Bank Pembangunan Daerah Jawa Timur meningkatkan statusnya dari Bank Umum menjadi Bank Umum Devisa, hal ini ditetapkan dengan Surat Keputusan Direksi Bank Indonesia No. 23/28/KEP/DIR tanggal 2 Agustus 1990.

Untuk memperkuat permodalan, maka pada tanggal 29 Desember 1994 dilakukan penetapan Peraturan Daerah Provinsi Daerah Tingkat I Jawa Timur Nomor 26 Tahun 1994 tentang Perubahan Pertama Peraturan Daerah Provinsi Daerah Tingkat I Jawa Timur Nomor 9 Tahun 1992 tentang Bank Pembangunan Daerah Jawa Timur, dengan mengubah struktur permodalan/kepemilikan.

This Regional Government Regulation was ratified by the Minister of Home Affairs in Decree No. Pem.10/5/26-18 dated January 31, 1977 and announced in the Regional Gazette of the Province of East Java Year 1977 Series C No. I/c dated February 1, 1977. The Regional Regulation had undergone several changes, and the last was amended by Regional Regulation No.11 of 1996 dated December 30, 1996 which was ratified by the Minister of Home Affairs with Decree No.584.35-280 dated April 21, 1997.

Operationally and in line with its development, in 1990 the East Java Regional Development Bank upgraded its status from a Commercial Bank to a Foreign Exchange Commercial Bank, this was stipulated by the Decree of the Board of Directors of Bank Indonesia No. 23/28/KEP/DIR dated August 2,1990.

To strengthen its capital, on December 29, 1994, East Java Provincial Regulation No. 26/1994 was enacted concerning the First Amendment to East Java Provincial Regulation No. 9/1992 concerning the East Java Regional Development Bank, by changing the capital structure/ownership.

Berdasarkan Pasal 2 Peraturan Menteri Dalam Negeri No. 1 Tahun 1998 tentang Bentuk Badan Hukum Bank Pembangunan Daerah, maka pada tanggal 20 Maret 1999 Dewan Perwakilan Rakyat Daerah (DPRD) Provinsi Daerah Tingkat I Jawa Timur mengesahkan Peraturan Daerah Provinsi Jawa Timur No. 1 Tahun 1999 tentang Perubahan Bentuk Badan Hukum Bank Pembangunan Daerah Jawa Timur dari Perusahaan Daerah (PD) menjadi Perseroan Terbatas (PT) Bank Pembangunan Daerah Jawa Timur yang pada tanggal 19 Agustus 2016 telah dilakukan perubahan sebagaimana Peraturan Daerah Provinsi Jawa Timur No. 7 Tahun 2016 Tentang Perubahan Atas Peraturan Daerah Propinsi Daerah Tingkat I Jawa Timur No. 1 Tahun 1999 Tentang Perubahan Bentuk Badan Hukum Bank Pembangunan Daerah Jawa Timur Dari Perusahaan Daerah Menjadi Perseroan Terbatas Bank Pembangunan Daerah Jawa Timur.

Perubahan status bentuk hukum tersebut sesuai dengan akta No.1 tanggal 1 Mei 1999 yang dibuat oleh Notaris R. Sonny Hidayat Julistyo, S.H., dan telah disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No.C2.8227. HT.01.01.TH.99 tanggal 5 Mei 1999 serta diumumkan dalam Lembaran Berita Negara Republik Indonesia tanggal 25 Mei 1999 No.42, Tambahan Berita Negara Republik Indonesia No.3008/1999, maka selanjutnya secara resmi menjadi PT Bank Pembangunan Daerah Jawa Timur.

Unit Usaha Syariah (UUS) dibentuk dan mulai beroperasi sejak tanggal 21 Agustus 2007 sesuai dengan surat Persetujuan Prinsip Pendirian UUS dari Bank Indonesia No. 9/75/DS/Sb tanggal 4 April 2007. [GRI 2-6]

Seiring dengan perkembangan perekonomian dan dalam rangka memenuhi persyaratan sebagai Bank Pembangunan Daerah (BPD) *Regional Champion* yang salah satu parameternya adalah untuk memperkuat permodalan, maka dilakukan perubahan Anggaran Dasar Bank berdasarkan akta No.89 tanggal 25 April 2012 yang dibuat oleh Notaris Fathiah Helmi, S.H., di Jakarta yang telah memperoleh persetujuan dari Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat Keputusan No.AHU-22728.AH.01.02. Tahun 2012 tanggal 30 April 2012, telah didaftarkan dalam Daftar Perseroan sesuai dengan Undang-Undang Perseroan Terbatas dengan No.AHU-0038044. AH.01.09 Tahun 2012 tanggal 30 April 2012 serta berdasarkan Surat Keputusan Badan Pengawas Pasar Modal dan Lembaga Keuangan (BAPEPAM-LK) tanggal 29 November 2012 dinyatakan efektif untuk pernyataan pendaftaran dan berubah nama menjadi PT Bank Pembangunan Daerah Jawa Timur Tbk. [GRI 2-1]

Selanjutnya, Anggaran Dasar tersebut telah mengalami perubahan melalui akta No.23 tanggal 8 April 2015 yang dibuat oleh Notaris Bambang Heru Djuwito, S.H., Notaris di Surabaya, dan telah terdaftar di Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-AH.01.03-0927645 tanggal 27 April 2015.

Based on Article 2 of the Minister of Home Affairs Regulation No. 1 of 1998 concerning the Form of a Regional Development Bank Legal Entity, then on March 20, 1999 the Regional Representative Council (DPRD) of the Province of East Java Province ratified the Regional Regulation of East Java Province No. 1 of 1999 concerning Changes in the Legal Entity of the East Java Regional Development Bank from a Regional Company (PD) to a Limited Liability Company (PT) of the East Java Regional Development Bank which on August 19, 2016 was amended according to the Regional Regulation of the Province of East Java No. 7 of 2016 concerning Amendments to the Regional Regulation of the Province of East Java Province No. 1 of 1999 concerning the Change in the Legal Entity of the East Java Regional Development Bank from a Regional Company to a Limited Liability Company at the East Java Regional Development Bank.

The change in the status of the legal form was in accordance with deed No.1 dated May 1, 1999 made by Notary R. Sonny Hidayat Julistyo, SH, and approved by the Minister of Justice of the Republic of Indonesia with Decree No.C2.8227.HT.01.01.TH. 99 dated May 5, 1999 and published in the State Gazette of the Republic of Indonesia dated May 25, 1999 No. 42, Supplement to the State Gazette of the Republic of Indonesia No.3008/1999, then officially became PT Bank Pembangunan Daerah Jawa Timur.

The Sharia Business Unit (UUS) was formed and began operating on August 21, 2007 in accordance with the Letter of Approval in Principle for the Establishment of UUS from Bank Indonesia No. 9/75/DS/Sb dated April 4, 2007. [GRI 2-6]

In line with economic development and in order to fulfill the requirements as a Regional Development Bank (BPD) Regional Champion, one of the parameters was to strengthen capital, and an amendment was made to the Bank's Articles of Association based on deed No.89 dated April 25, 2012 drawn up by Notary Fathiah Helmi, SH., in Jakarta which obtained approval from the Ministry of Law and Human Rights based on Decree No.AHU-22728.AH.01.02.Tahun 2012 dated April 30, 2012, had been registered in the Company Register in accordance with the Limited Liability Company Law with No.AHU- 0038044.AH.01.09 Year 2012 dated April 30, 2012 and based on the Decree of the Capital Market and Financial Institution Supervisory Agency (BAPEPAM-LK) dated November 29, 2012 declared effective for registration statements and changed its name to PT Bank Pembangunan Daerah Jawa Timur Tbk. [GRI 2-1]

Furthermore, the Articles of Association had been amended through deed No.23 dated April 8, 2015 made by Notary Bambang Heru Djuwito, SH, Notary in Surabaya, and was registered with the Ministry of Law and Human Rights of the Republic of Indonesia No.AHU-AH .01.03-0927645 dated April 27, 2015.

Pada Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2017 PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta No. 43 tanggal 15 Juni 2017 yang dibuat di hadapan Notaris Sitaresmi Puspadewi Subianto SH, telah diperoleh persetujuan untuk memberikan Kuasa kepada Direksi PT Bank Jatim untuk melakukan perubahan dan kodifikasi terhadap Anggaran Dasar Perseroan.

At the 2017 Extraordinary General Meeting of Shareholders (GMS) of PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed No. 43 dated June 15, 2017 made before the Notary Sitaresmi Puspadewi Subianto SH, approval had been obtained to grant power to the Board of Directors of PT Bank Jatim to make changes and codification of the Company's Articles of Association.

PT Bank Jatim telah melakukan beberapa kali perubahan Anggaran Dasar berdasarkan Akta Pernyataan Keputusan Rapat Nomor 22 tanggal 13 Juli 2017 yang dibuat di hadapan Siti Nurul Yuliami, Sarjana Hukum, Magister Kenotariatan, Notaris di Surabaya, yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor : AHU-AH.01.03-0153694 tanggal 18 Juli 2017.

PT Bank Jatim made several amendments to the Articles of Association based on the Deed of Meeting Decision Number 22 dated July 13, 2017 drawn up before Siti Nurul Yuliami, Bachelor of Law, Master of Notary, Notary in Surabaya, who received Notification Receipt from the Ministry of Law and Human Rights Republic of Indonesia Number: AHU-AH.01.03-0153694 dated July 18, 2017.

Pada Rapat Umum Pemegang Saham (RUPS) Luar Biasa Tahun 2018 PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta No. 47 tanggal 26 Juni 2018 yang dibuat di hadapan Notaris Sitaresmi Puspadewi Subianto SH, telah diperoleh persetujuan untuk memberikan Kuasa kepada Direksi PT Bank Jatim untuk melakukan penyesuaian pada Pasal 15 ayat (4) dan Pasal 18 ayat (6) Anggaran Dasar PT Bank Jatim.

At the 2018 Extraordinary General Meeting of Shareholders (GMS), PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed No. 47 dated on June 26, 2018 made before Notary Sitaresmi Puspadewi Subianto SH, approval had been obtained to grant power to the Board of Directors of PT Bank Jatim to make adjustments to Article 15 paragraph (4) and Article 18 paragraph (6) of the Articles of Association of PT Bank Jatim.

PT Bank Jatim melakukan perubahan Anggaran Dasar untuk penyesuaian pada Pasal 15 ayat (4) dan Pasal 18 ayat (6) Anggaran Dasar berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa Nomor 92 Tanggal 24 Juli 2018 yang dibuat di hadapan Sitaresmi Puspadewi Subianto SH, Notaris di Surabaya yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0226225 tanggal 26 Juli 2018.

PT Bank Jatim amended the Articles of Association to adjust to Article 15 paragraph (4) and Article 18 paragraph (6) of the Articles of Association based on the Deed of Decision of the Extraordinary General Meeting of Shareholders Number 92 dated July 24, 2018 made before Sitaresmi Puspadewi Subianto SH, Notary in Surabaya which received Notification Receipt from the Ministry of Law and Human Rights of the Republic of Indonesia Number AHU-AH.01.03-0226225 dated July 26, 2018.

Pada Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2018 PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta No. 99 tanggal 26 April 2019 yang dibuat di hadapan Notaris Sitaresmi Puspadewi Subianto SH, telah diperoleh persetujuan untuk memberikan Kuasa kepada Dewan Komisaris untuk melakukan penyesuaian permodalan sehubungan dengan pelaksanaan Program *Management Employee Stock Option Plan* (MESOP) PT Bank Jatim.

At the Annual General Meeting of Shareholders (GMS) for the 2018 Financial Year of PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed No. 99 dated April 26, 2019 which was made before the Notary Sitaresmi Puspadewi Subianto SH, approval was obtained to grant power to the Board of Commissioners to make capital adjustments in connection with the implementation of the Management Employee Stock Option Plan (MESOP) Program of PT Bank Jatim.

PT Bank Jatim melakukan perubahan Anggaran Dasar untuk penyesuaian permodalan terkait dengan pelaksanaan Program *Management Employee Stock Option Plan* (MESOP) PT Bank Jatim berdasarkan Akta Pernyataan Kembali Keputusan Rapat Nomor 55 Tanggal 22 April 2020 yang dibuat di hadapan Sitaresmi Puspadewi Subianto, SH, Notaris di Surabaya yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0197642 tanggal 23 April 2020.

PT Bank Jatim amended the Articles of Association for capital adjustments related to the implementation of the Management Employee Stock Option Plan (MESOP) Program of PT Bank Jatim based on the Deed of Restatement of Meeting Resolutions Number 55 dated April 22, 2020 drawn up before Sitaresmi Puspadewi Subianto, SH, Notary in Surabaya who obtained Receipt of Notification from the Ministry of Law and Human Rights of the Republic of Indonesia Number AHUAH.01.03-0197642 dated April 23, 2020.

Pada Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2019, PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta No. 67 tanggal 24 April 2020 yang dibuat di hadapan Notaris Sitaresmi Puspadewi Subianto SH, telah diperoleh persetujuan untuk memberikan kuasa kepada Direksi PT Bank Jatim untuk melakukan penyesuaian anggaran dasar perseroan dengan

At the Annual General Meeting of Shareholders (GMS) for the 2019 Financial Year of PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed No. 67 dated April 24, 2020 made before the Notary Sitaresmi Puspadewi Subianto SH, approval had been obtained to grant power of attorney to the Board of Directors of PT Bank Jatim to make adjustments to the company's articles mengubah pasal 3 sehubungan maksud dan tujuan serta kegiatan usaha PT Bank Jatim.

PT Bank Jatim melakukan perubahan Anggaran Dasar untuk penyesuaian Pasal 3 Anggaran Dasar berdasarkan Akta Pernyataan Kembali Keputusan Rapat Nomor 175 Tanggal 20 Mei 2020 yang dibuat di hadapan Sitaresmi Puspadewi Subianto,SH, Notaris di Surabaya yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0040960.AH.01.02.TAHUN 2020 Tanggal 16 Juni 2020.

Pada Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2020, PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta No.1 tanggal 03 Mei 2021 yang dibuat di hadapan Notaris Sitaresmi Puspadewi Subianto SH telah diperoleh persetujuan untuk memberikan kuasa kepada Direksi PT Bank Jatim untuk melakukan penyesuaian anggaran dasar Perseroan dengan mengubah Pasal 11 mengenai Rapat Umum Pemegang Saham; Pasal 12 mengenai Tempat, Pengumuman, Pemanggilan dan Waktu Penyelenggaraan RUPS; Pasal 13 mengenai Pimpinan dan Berita Acara Rapat Umum Pemegang Saham; Pasal 14 mengenai Kuorum, Hak Suara, Keputusan dan Tata Tertib RUPS. Selain itu, juga perubahan terkait masa jabatan Direksi dan Dewan Komisaris pada Pasal 15 ayat (4) mengenai Masa Jabatan Direksi; Pasal 18 ayat (6) mengenai Masa Jabatan Dewan Komisaris; serta perubahan terkait persetujuan Struktur Organisasi pada Pasal 16 ayat (6) tentang Tugas dan Wewenang Direksi.

Pada tahun 2022, menandai usianya ke-61, PT Bank Pembangunan Daerah Jawa Timur Tbk mengenalkan semboyan baru, yaitu Sat Set Wat Wet. Melalui semboyan tersebut, Perseroan berkomitmen untuk terus responsif dalam memberikan layanan, menciptakan inovasi, serta meningkatkan kinerja keuangan secara keseluruhan demi mewujudkan visi menjadi BPD nomor satu di Indonesia.

Keterangan Perubahan Nama [GRI 2-1]

Sesuai dengan uraian riwayat singkat, Bank Jatim pernah melakukan pergantian nama sebanyak 3 (tiga) kali sejak pertama kali berdiri, dari semula bernama PT Bank Pembangunan Daerah Djawa Timur menjadi Bank Pembangunan Daerah Jawa Timur pada tahun 1976 atas dasar Peraturan Daerah No.2 tahun 1976. Kemudian berubah menjadi PT Bank Pembangunan Daerah Jawa Timur berdasarkan Surat Keputusan Menteri Kehakiman RI Nomor C2-8827.HT.01.01. Th.99 tanggal 5 Mei 1999 dan Berita Negara RI tanggal 25 Mei 1999 Nomor 42 Tambahan Berita Negara RI Nomor 3008/1999. Terakhir berubah menjadi PT Bank Pembangunan Daerah Jawa Timur Tbk sesuai Surat Menteri Hukum dan HAM RI Nomor AHUAH.01.10-31887 tanggal 31 Agustus 2012 dan menjadi Perusahaan Terbuka dengan mencatatkan 20% saham di Bursa Efek Indonesia dengan *Ticker Code* atau Kode Saham BJTM.

of association by amending article 3 regarding the aims and objectives and business activities of PT Bank Jatim.

PT Bank Jatim amended the Articles of Association to adjust Article 3 of the Articles of Association based on the Deed of Restatement of Meeting Resolutions Number 175 dated May 20, 2020 drawn up before Sitaresmi Puspadewi Subianto, SH, Notary in Surabaya who received Notification Receipt from the Ministry of Law and Human Rights of the Republic Indonesia Number AHU-0040960. AH.01.02. year 2020 dated June 16, 2020.

At the Annual General Meeting of Shareholders (GMS) for the 2020 Fiscal Year, PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed No. 1 dated May 03, 2021 made before Notary Sitaresmi Puspadewi Subianto SH obtained approval to grant power of attorney to the Directors of PT Bank Jatim to make improvements to the basic adjustments of the Company by amending Article 11 concerning the General Meeting of the Placement of Shares; Article 12 concerning Implementation, Announcement, Invitation and Time to Hold GMS; Article 13 regarding the Chairman and Minutes of the General Meeting of Shares; Article 14 concerning Quorums, Voting Rights, Resolutions and Rules of the GMS. Apart from that, there were also changes related to the term of office of the Board of Directors and the Board of Commissioners in Article 15 paragraph (4) regarding the Term of Office of the Board of Directors; Article 18 paragraph (6) regarding the Term of Office of the Board of Commissioners; as well as changes related to the approval of the Organizational Structure in Article 16 paragraph (6) concerning the Duties and Authorities of the Board of Directors.

PT Bank Pembangunan Daerah Jawa Timur Tbk proposed a new motto, Sat Set Wat Wet, in 2022, the company's 61st year. In order to achieve the goal of being the top BPD in Indonesia, the Company was dedicated to maintaining responsiveness in service provision, developing new ideas, and enhancing overall financial performance.

Information About Name Change [GRI 2-1]

In accordance with a brief history description, Bank Jatim changed its name 3 (three) times since it was first established, from its original name as PT Bank Pembangunan Daerah Djawa Timur to Bank Pembangunan Daerah Jawa Timur in 1976 on the basis of Regional Regulation No.2 of 1976. Then, it changed to PT Bank Pembangunan Daerah Jawa Timur based on the Decree of the Minister of Justice of the Republic of Indonesia Number C2-8827.HT.01.01. Th.99 dated May 5, 1999 and the State Gazette of the Republic of Indonesia dated May 25, 1999 Number 42 Supplement to the State Gazette of the Republic of Indonesia Number 3008/1999. Finally, it changed to PT Bank Pembangunan Daerah Jawa Timur Tbk according to the Letter of the Minister of Law and Human Rights Number AHUAH.01.10-31887 dated August 31, 2012 and became a Public Company by listing 20% of shares on the Indonesia Stock Exchange with the Ticker Code or BJTM Stock Code.

Visi, Misi, dan Budaya Perusahaan [GRI 2-23] [OJK C.1]

Vision, Mission, and Corporate Culture [GRI 2-23] [OJK C.1]

VISI VISION

Menjadi
"BPD No. 1" di Indonesia

To become
"No. 1 Regional Development Bank"
in Indonesia.

MISI MISSION

- **Meningkatkan pangsa pasar;**
  Increase the market share;
- **Meningkatkan profesionalisme, memiliki integritas yang tinggi dan berorientasi pada kebutuhan pasar;**
  Increase professionalism, having high integrity and market oriented;
- **Memberikan nilai yang optimal bagi Pemangku Kepentingan (*stakeholder*) dan Pemegang Saham (*shareholder*);**
  Provide optimized value for stakeholders and shareholders;
- **Memfasilitasi pengembangan Usaha Mikro Kecil dan Menengah; dan**
  Facilitate Micro Enterprise, Small Enterprise and Middle Enterprise; and
- **Mendorong pertumbuhan ekonomi Jawa Timur.**
  Encourage East Java economic growth.

PENJELASAN VISI / Vision Explanation

Menjadi Bank yang berkontribusi signifikan bagi pertumbuhan ekonomi daerah secara berkesinambungan serta menjadi bank yang berdaya saing tinggi dan kuat artinya Bank memiliki keunggulan kompetitif (*competitive advantage*) sehingga mampu bersaing dan bahkan mengungguli bank-bank lain sedangkan kuat berarti sehat dan tangguh baik dari sisi permodalan rentabilitas maupun kualitas tata kelola dan manajemen risiko.

Being a Bank that contributes significantly to sustainable regional economic growth and becomes a bank that is highly competitive and strong means that the Bank has a competitive advantage so that it can compete and even outperform other banks while strong means healthy and tough both in terms of capital profitability and the quality of corporate governance and risk management.

PENJELASAN MISI/ Mission Explanation

Bank dalam melaksanakan kegiatan usahanya berupaya untuk tumbuh di atas rata-rata industri perbankan dengan dukungan Sumber Daya Manusia (*Human Capital*) yang perlu dikembangkan melalui *talent management* secara profesional dan didukung infrastruktur yang memadai termasuk teknologi dan sistem informasi. Dalam upaya mendukung peningkatan eksistensi bisnis, baik kredit/pembiayaan maupun dana pihak ketiga serta memenuhi kebutuhan pasar, Bank terus melakukan inovasi produk dan jasa perbankan yang lebih beragam dan berbasis teknologi, sehingga produk-produknya mudah diakses dan dapat memenuhi harapan masyarakat khususnya di regional Jawa Timur. Inovasi pengembangan produk dengan tetap fokus menjadi eksistensi serta kapabilitas di bidang UMKM. Meningkatkan perolehan hasil yang optimal sehingga dapat memberikan nilai yang diharapkan bagi Pemangku Kepentingan (*stakeholder*) dan Pemegang Saham (*shareholder*).

Bank in carrying out its business activities strives to grow above the banking industry average with the Human Capital support that need to be developed through professional talent management and supported by adequate infrastructure including technology and information system. In an effort to support increased business existence, both credit / financing and third party funds and meet the market needs, Bank continues to innovate banking products and services that are more diverse and technology-based, so that their products are easily accessible and can meet community expectations especially in the East Java Province. Product development innovation continues to be focused on being the existence and capability in the UMKM field. Increase the optimal yield so that it can provide the expected value for stakeholders and shareholders.

BUDAYA PERUSAHAAN [GRI 2-23] / Corporate Culture [GRI 2-23]

EXCELLENCE

Selalu memberikan segala sesuatu melebihi ekspektasi. Dengan arti lain, senantiasa mengembangkan dan melakukan perbaikan di segala bidang untuk mendapatkan nilai tambah optimal dan hasil yang terbaik secara terus menerus. Perilaku utama:
Always provide and present everything exceeded expectations. In the other words, constantly develop and make improvements in all areas to achieve optimum added value, and the best results continuously, Key behaviors:

Fast & Simplicity
Senantiasa tanggap dan sigap dalam dinamika perubahan dengan menghadirkan produk dan layanan yang mudah digunakan oleh *customer*. Panduan Perilaku:
- Senantiasa berinisiatif secara konsisten untuk menawarkan dan memberikan solusi terbaik dengan cepat, tepat dan mudah.
- Senantiasa memberikan kepastian produk dan layanan yang akurat, aman, nyaman, bernilai tambah dan memenuhi standar tinggi yang melampaui harapan *customer*.
- Senantiasa menyederhanakan masalah yang ada untuk memberikan solusi terbaik, cepat dan tepat bagi *customer*.

Agile & Business Savvy
Bekerja dengan cepat, gesit, cekatan, responsif dan proaktif dalam menangkap peluang bisnis, yang diterapkan oleh seluruh insan perusahaan dengan perbaikan berkelanjutan. Panduan Perilaku :
- Senantiasa melihat dan menangkap peluang untuk memberikan nilai tambah kepada pertumbuhan perusahaan secara berkelanjutan.
- Senantiasa bekerja dengan cekatan dalam melaksanakan tugas dan pro aktif dalam mendapatkan peluang yang ada.
- Senantiasa fokus dan disiplin mengeksekusi prioritas.
- Senantiasa melakukan evaluasi dan pemantauan secara rutin baik terhadap proses kerja maupun hasil kinerja untuk dapat mengidentifikasi peluang-peluang perbaikan.
- Senantiasa patriotis dan memiliki mental juara serta berani melakukan terobosan
- Luwes (tidak kaku) dan memiliki jiwa yang fleksibel sesuai situasi bisnis dan kebutuhan *customer*.

Fast & Simplicity
Always be responsive over the dynamics of change by meeting customer needs, and presenting customer friendly products and services, behavior guidelines:
- Always consistently take initiatives to offer and provide the best quick, precise, and easy solution
- Always provide products and services which are accurate, safe, convenient, value added, and meet the standard that exceed customer expectations
- Always simplify the existing problems to provide the best solution, quickly and precisely to the customer.

Agile & Business Savvy
Working fast, nimble, agile, responsive and proactive in capturing business opportunities which is conducted by all employees with continuous improvement, behavior guidelines:
- Always seek and seize opportunities to contribute added value to the company growth continuously.
- Always work diligently in performing the tasks and proactive in capturing the opportunities exist.
- Always keep focused and be discipline in executing the priority tasks.
- Evaluating and monitoring both to the work process and the results of performance on a regular basis, to be able to identify opportunities for improvement.
- Always be patriotic, have a winning mentality and the courage to make a breakthrough.
- Have a flexible spirit which is appropriate to business environment and customer needs.

PROFESSIONAL

Melaksanakan serta menguasai tugas dan tanggung jawabnya dengan berkomitmen untuk mencapai hasil yang optimal. Perilaku utama:
Performing and mastering duties and responsibilities, and commit to achieve optimal results, key behaviors:

Execution & Risk Taker

Melaksanakan keputusan manajemen dengan keberanian mengambil risiko yang diperlukan. Panduan Perilaku :

- Menyelesaikan pekerjaan secara tuntas, akurat dan tepat waktu.
- Bekerja secara cerdas, yaitu efisien dan efektif, memanfaatkan sumber daya secara optimal untuk mencapai hasil yang maksimal.
- Mengelola pekerjaan secara sistematis melalui proses perencanaan, pengorganisasian serta evaluasi dan pemantauan secara berkesinambungan.
- Dalam upaya memberikan hasil yang terbaik, memiliki keberanian untuk mengambil risiko yang diperhitungkan secara cermat sehingga tidak akan merugikan kepentingan perusahaan.
- Percaya diri atas hasil usaha dan peluang yang ada.

Proactive & Accountable

Mengambil inisiatif tinggi dengan melaksanakan pilihan berdasarkan prinsip dan nilai secara terbuka dan penuh tanggung jawab. Panduan Perilaku:

- Menetapkan standar yang tinggi sebagai tolok ukur keberhasilan kinerja dan dengan penuh tanggung jawab berusaha mencapai standar kinerja yang telah ditetapkan.
- Senantiasa memelihara gairah dan semangat yang tinggi dalam bekerja.
- Menumbuhkan rasa ikut memiliki dan berani bertanggung jawab untuk setiap tindakan dan keputusan yang kita buat.
- Bertanggung jawab untuk memberikan kontribusi bagi tercapainya visi dan misi Bank Jatim.

Execution & Risk Taker

Carry out management decisions with the courage to take the necessary risks, behaviors guidelines:

- Accomplish the tasks completely, accurately and on time.
- Work smart, which is efficient and effective, by optimally utilizing resources to achieve maximum results.
- Manage work systematically through the process of planning, organizing, evaluating, and continuously monitoring as well.
- In an effort to provide the best results, have the courage to take necessary risks carefully, so as not to put the company interests aside.
- Have self-confidence over the opportunities and results.

Proactive & Accountable

Taking the initiative to carry out alternatives based on the principles and values, openly and responsibly, behaviors guidelines:

- Set a high standard as a benchmark of the performance, and to achieve the performance standard with best effort and full responsibility.
- Always maintain a high working passion and spirit.
- Foster a sense of belonging and be responsible for every action and decision made
- Be responsible to contribute in the achievement of the vision and mission of the Bank Jatim.

INTEGRITY

Sikap konsisten dalam pemikiran dan perilaku serta jujur baik pada diri sendiri maupun orang lain berdasarkan nilai-nilai etika, perilaku utama:
To be consistent in thought and behavior, be honest to themselves and others based on ethical values, key behaviors:

Honesty

Menjunjung tinggi kejujuran, ketulusan, keterbukaan dengan memperhatikan prinsip- prinsip kehati-hatian. Panduan Perilaku:

- Senantiasa berkata dan bertindak berdasarkan kebenaran, sesuai fakta dan kenyataan yang terjadi.
- Bertindak jujur, ikhlas, terbuka, rendah hati, sederhana, beretika, menepati janji dan komitmen yang telah disepakati serta bertindak dengan tepat pada situasi yang tepat.
- Memelihara niat yang murni dan penuh kerelaan, bertindak semata-mata demi kepentingan yang terbaik bagi Bank Jatim tanpa pamrih, dan tanpa ada maksud tersembunyi.
- Memelihara transparansi dalam setiap tindakan dan pengambilan keputusan, dengan memberikan informasi yang relevan secara benar, tepat dan akurat, dengan tetap menjunjung tinggi prinsip-prinsip pribadi dan kerahasiaan.
- Berani mengakui keterbatasan dan kesalahan, serta bersedia untuk melakukan perbaikan.
- Menjadi teladan dalam segala situasi, melayani, menerima kritik, banyak mendengar.
- Mematuhi aturan, kebijakan dan prosedur serta peraturan perundangan yang berlaku secara bijaksana dan dengan penuh tanggung jawab.

Honesty

Uphold honesty, sincerity, openness with regard to the principles of prudence, behaviors guidelines:

- Always speak and act on the truth, according to the fact and reality.
- Act honest, sincere, open, humble, simple, ethical, keep promises and commitments made, and to act appropriately in the right situation.
- Maintain a sincere intention and full compliance, act solely for the best interests of the Bank Jatim unconditionally, and without any ulterior motives.
- Maintain transparency in every action and decisionmaking, by providing relevant information correctly and accurately, while upholding the principles of privacy and confidentiality.
- Have the courage to recognize the limitations and mistakes, and be willing to make improvements.
- Be a role model in all circumstances, to serve, to accept criticism, and be willing to listen more.
- Comply with the rules, policies and procedures, and prevailing regulation wisely and responsibly.

- Mengambil keputusan secara bijaksana dalam berbagai situasi dengan tetap berpegang pada aturan dan kebijakan yang berlaku.
- Memegang teguh prinsip dan pendirian yang diyakini benar dan tidak mudah berubah meskipun berada dalam tekanan atau situasi sulit.
- Bekerja dengan penuh dedikasi, melindungi kepentingan dan kehormatan pribadi dan perusahaan serta selalu menjunjung tinggi kode etik profesi.
- Menghindari peluang yang memungkinkan terjadinya benturan kepentingan.
- Menjadi panutan dan teladan bagi orang lain dengan menjalankan apa yang diucapkan secara konsisten.
- Menggunakan aset perusahaan dengan penuh tanggung jawab.
- Mengambil keputusan secara objektif dan bebas dari tekanan maupun pengaruh dari pihak manapun.
- Berani mengemukakan saran, pendapat dan kritik secara objektif dan terbuka.

Trust

Sikap saling menghargai dan terbuka di antara sesama anggota perusahaan yang dilandasi oleh keyakinan, kejujuran dan itikad baik dalam pelaksanaan pekerjaan. Panduan Perilaku:

- Memperlakukan rekan kerja, pelanggan, dan semua pihak yang berkepentingan dengan penuh hormat dan santun.
- Menjaga komunikasi yang penuh empati di antara sesama rekan kerja sehingga tercipta saling pengertian dalam hubungan interpersonal kerja.
- Menciptakan dan memelihara iklim lingkungan kerja yang kondusif dan nyaman
- Menjalankan amanah yang diberikan dengan penuh komitmen dan tanggung jawab sehingga tumbuh suatu kepercayaan yang langgeng.
- Menempatkan kepentingan perusahaan di atas kepentingan pribadi maupun golongan.
- Menjalin kerja sama antar individu dan antar unit kerja untuk bersama-sama berupaya mewujudkan tercapainya tujuan organisasi.
- Saling memberikan bantuan dan dukungan yang positif terhadap sesama rekan kerja dan berkontribusi aktif untuk mencapai tujuan bersama.
- Menghormati perbedaan di antara para pegawai dan menjadikan perbedaan itu sebagai titik awal untuk mencapai sinergi.

- Make wise decisions in various situations by sticking to the applied rules and policies.
- Uphold the principles and stance which is believed to be right, and not easy to change, even under pressure or difficult situations.
- Work with dedication, protect the honor and interests of personal and the company, and always uphold the professional code of ethics.
- Avoid opportunities that enables the conflict of interest.
- Be a role model and benchmark for others by consistently doing what the talked.
- Use company property in a responsible manner.
- Make decisions objectively and free from pressure or influence from any other party.
- Have the courage to put forward suggestions, opinions and criticism objectively and openly.

Trust

Mutual respect and open attitude among fellow members of the company based on confidence, honesty and good faith in the execution of the work, behaviors guidelines:

- Treat co-workers, customers and all stakeholders with respect and courtesy.
- Keep an empathetic communication between co-workers so as to create mutual understanding in interpersonal relationships.
- Create and maintain a conducive and comfortable climate of working environment.
- Carry out the mandate given with full commitment and responsibility to build a sustainable trust, and put any corporate interests above personal or group interests.
- Putting the interests of the company above personal and group interests.
- Establish cooperation between individuals and working units to jointly work toward the achievement of organizational goals.
- Provide assistance and positive support for fellow coworkers, and contributes actively to achieve shared goals.
- Respect the differences between employees, and make the differences as a starting point to create synergy.

SYNERGY

Kerja sama yang saling menguntungkan yang dilakukan dengan komitmen untuk meningkatkan nilai tambah bagi kedua belah pihak. Perilaku utama:

Mutually beneficial cooperation undertaken with a commitment to increase the added value for both parties, key behaviors:

Respect

Melaksanakan sikap saling menghargai, menghormati dan membimbing dengan tulus ikhlas dengan menjunjung tinggi nilai kesopanan. Panduan Perilaku:

- Berbuat kepada orang lain sebagaimana harapan bagaimana diperlakukan orang lain
- Senantiasa berbaik sangka kepada orang lain
- Menghargai dan menjunjung tinggi kehormatan orang lain
- Menghindari perilaku yang merusak diri
- Menghargai keunikan diri sendiri, mengembangkan diri dan atasi kelemahan

Respect

Implement mutual appreciation, respect and guide sincerely to uphold the values of decency, behaviors guidelines:

- Treat others as expectations of how to be treated by others.
- Always be positive think to others.
- Respect and uphold honor of others.
- Avoid self-destructive Behavior.
- Appreciate the uniqueness of themselves, develop and overcome weaknesses.

Collaboration

Bersama menciptakan nilai tambah untuk mewujudkan pertumbuhan dan perkembangan perusahaan. Panduan Perilaku:

- Berorientasi pada hasil yang positif
- Saling bekerja sama untuk mencapai tujuan dan atau kesepakatan
- Sangat suka berdiskusi dan menjaga efektivitasnya
- Rasa memiliki yang tinggi
- Menghargai dan memberikan pengakuan serta memiliki standar etos kerja yang tinggi

Collaboration

Together create added value to create growth and development of the company, behaviors guidelines:

- Be positive result oriented.
- Work together to achieve the shared goals and or agreements.
- Very like to discuss and maintain effectiveness.
- Have a high sense of belonging.
- Appreciate, give recognition, and have a high standard of work ethic.

INNOVATION

Kreativitas atau kemampuan untuk menghasilkan sesuatu yang baru dan menjadikan sesuatu yang sudah ada menjadi lebih baik secara terus menerus sesuai kebutuhan *customer*. Perilaku utama:

Creativity or the ability to produce something new and make something already become better continuously according to customer needs, key behaviors:

Eager to Learn

Perilaku pegawai yang senantiasa meningkatkan pengetahuan diri agar perusahaan dapat tumbuh secara berkelanjutan. Panduan Perilaku:

- Rasa ingin tahu yang tinggi, optimis, ikhlas, konsisten dan visioner
- Melakukan perbaikan berkelanjutan
- Selalu peka terhadap kebutuhan pelanggan dan proaktif untuk mengidentifikasi
- Senantiasa mengembangkan tingkat kompetensi agar dapat mengikuti perkembangan dan kemajuan sesuai tuntutan profesi
- Memiliki etos kerja yang baik untuk menjadi pembelajar sejati
- Memiliki semangat terus belajar sebagai bagian dari kehidupan, dan berproses mengubah tingkah laku menjadi lebih baik
- Suka bertemu orang baru, berdiskusi, berefleksi dan melakukan perubahan

Eager to Learn

The behavior of employees which constantly improve their knowledge that enable the company to grow in a sustainable manner, behavior guidelines:

- Have a high curiosity, optimistic, sincere, consistent and visionary.
- Perform continuous improvement.
- Always be sensitive to customer needs, and proactively identify.
- Constantly develop competency levels in order to meet the development and progress of the profession demands.
- Have a good work ethic to become a true learner.
- Have entushiasm to keep learning as a part of life, and carry out the process of changing Behaviour to be better.
- Like to meet new people, discuss, reflect, and make changes.

Creativity

Senantiasa menciptakan sesuatu yang baru dan mengembangkan ide untuk mencapai hasil yang lebih baik. Panduan Perilaku :

- Inovatif dalam menciptakan peluang untuk mencapai kinerja melampaui ekspektasi
- Kreatif, inovatif, proaktif dan cepat tanggap dalam memberikan solusi terbaik
- Selalu fokus untuk memberikan layanan dengan nilai tambah spesifik yang dibutuhkan pelanggan
- Selalu inovatif dan berorientasi untuk memberikan solusi yang optimal untuk memenuhi kebutuhan pelanggan
- Bersikap empatik terhadap keluhan dan permasalahan pelanggan dan cepat tanggap untuk dapat memberikan solusi terbaik untuk setiap keluhan nasabah
- Teguh dalam pendirian dan intuitif
- Fleksibel, elaboratif, imajinatif, inisiatif, percaya diri
- Minat yang luas dan tidak pernah bosan

Creativity

Always create something new and develop ideas to achieve better results, behaviors guidelines:

- Be Innovative in creating opportunities to achieve beyond expectations performance.
- Be creative, innovative, proactive and responsive in providing the best solution.
- Always focus on providing services with specific added value as customer needs.
- Always be innovative and oriented to provide solutions which meet customer needs.
- Be empathetic to customer complaints and problems, and responsive to provide the best solution for each complaint.
- Have a strong stance and be intuitive.
- Be flexible, elaborative, imaginative, initiative, and self-confident.
- Have broad interests and never get bored.

Bidang Usaha [GRI 2-6] [OJK C.4]

Line of Business [GRI 2-6] [OJK C.4]

Bank Jatim melakukan usaha di bidang perbankan sesuai dengan Pasal 3 Anggaran Dasar berdasarkan Akta Pernyataan Keputusan Rapat Nomor 22 tanggal 13 Juli 2017 yang dibuat di hadapan Notaris Siti Nurul Yuliami, S.H, M.Kn yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor: AHU-AH.01.03-0153694 tanggal 18 Juli 2017, yang telah diubah berdasarkan Akta Pernyataan Kembali Keputusan Rapat Nomor 175 Tanggal 20 Mei 2020 yang dibuat di hadapan Sitaresmi Puspadewi Subianto,SH, Notaris di Surabaya yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0040960.AH.01.02.TAHUN 2020 Tanggal 16 Juni 2020.

Bank Jatim conducted business in the banking sector in accordance with Article 3 of the Articles of Association based on the Deed of Statement of Meeting Resolutions Number 22 dated July 13, 2017 made before Notary Siti Nurul Yuliami, S.H, M.Kn who received Acceptance of Notification from the Ministry of Law and Human Rights Republic of Indonesia Number: AHU-AH.01.03-0153694 dated July 18, 2017, which had been amended based on the Deed of Restatement of Meeting Resolutions Number 175 dated May 20, 2020 made before Sitaresmi Puspadewi Subianto, SH, Notary in Surabaya who received Receipt of Notification from the Ministry Law and Human Rights of the Republic of Indonesia Number AHU-0040960.AH.01.02.YEAR 2020 Dated June 16, 2020.

Pada Rapat Umum Pemegang Saham (RUPS) Tahunan Tahun Buku 2020 PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta No. 01 tanggal 03 Mei 2021 yang dibuat di hadapan Notaris Sitaresmi Puspadewi Subianto SH, telah diperoleh persetujuan untuk memberikan Kuasa kepada Direksi Perseroan untuk melakukan penyesuaian dan kodifikasi terhadap Anggaran Dasar PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim melakukan penyesuaian dan kodifikasi terhadap Anggaran Dasar PT Bank Pembangunan Daerah Jawa Timur Tbk berdasarkan Akta Pernyataan Kembali Keputusan Rapat PT Bank Pembangunan Daerah Jawa Timur Tbk No. 95 Tanggal 31 Mei 2021 yang dibuat di hadapan Sitaresmi Puspadewi Subianto SH, Notaris di Surabaya yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0387989 Tanggal 21 Juni 2021.

At the Annual General Meeting of Shareholders (GMS) for the 2020 Fiscal Year of PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed No. 01 dated 03 May 2021 made by Notary Sitaresmi Puspadewi Subianto SH, has obtained approval to give Authority to the Board of Directors of the Company to make adjustments and codification of the Articles of Association of PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim made adjustments and codification of the Articles of Association of PT Bank Pembangunan Daerah Jawa Timur Tbk based on Deed of Restatement of Meeting Resolutions of PT Bank Pembangunan Daerah Jawa Timur Tbk No. 95 May 31, 2021 made by Sitaresmi Puspadewi Subianto SH, Notary in Surabaya who has received Notification Receipt from the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0387989 June 21, 2021.

Maksud dan Tujuan Perseroan ialah menjalankan usaha dalam bidang aktivitas keuangan dan asuransi, khususnya perbankan, sesuai dengan ketentuan dalam peraturan perundang-undangan yang berlaku.

The purpose and objective of the Company is to carry out business in the field of financial and insurance activities, particularly banking, in accordance with the provisions of the prevailing laws and regulations.

Produk dan Jasa [GRI 2-6] [C.4]

Product and Services [GRI 2-6] [C.4]

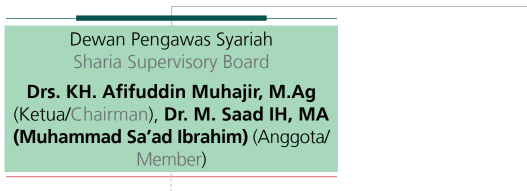
Kegiatan usaha Bank Jatim meliputi berbagai produk simpanan, produk pinjaman, serta berbagai layanan konvensional dan syariah. Uraian selengkapnya tentang Produk dan Jasa disampaikan dalam Laporan Tahunan Perseroan Bab Profil.

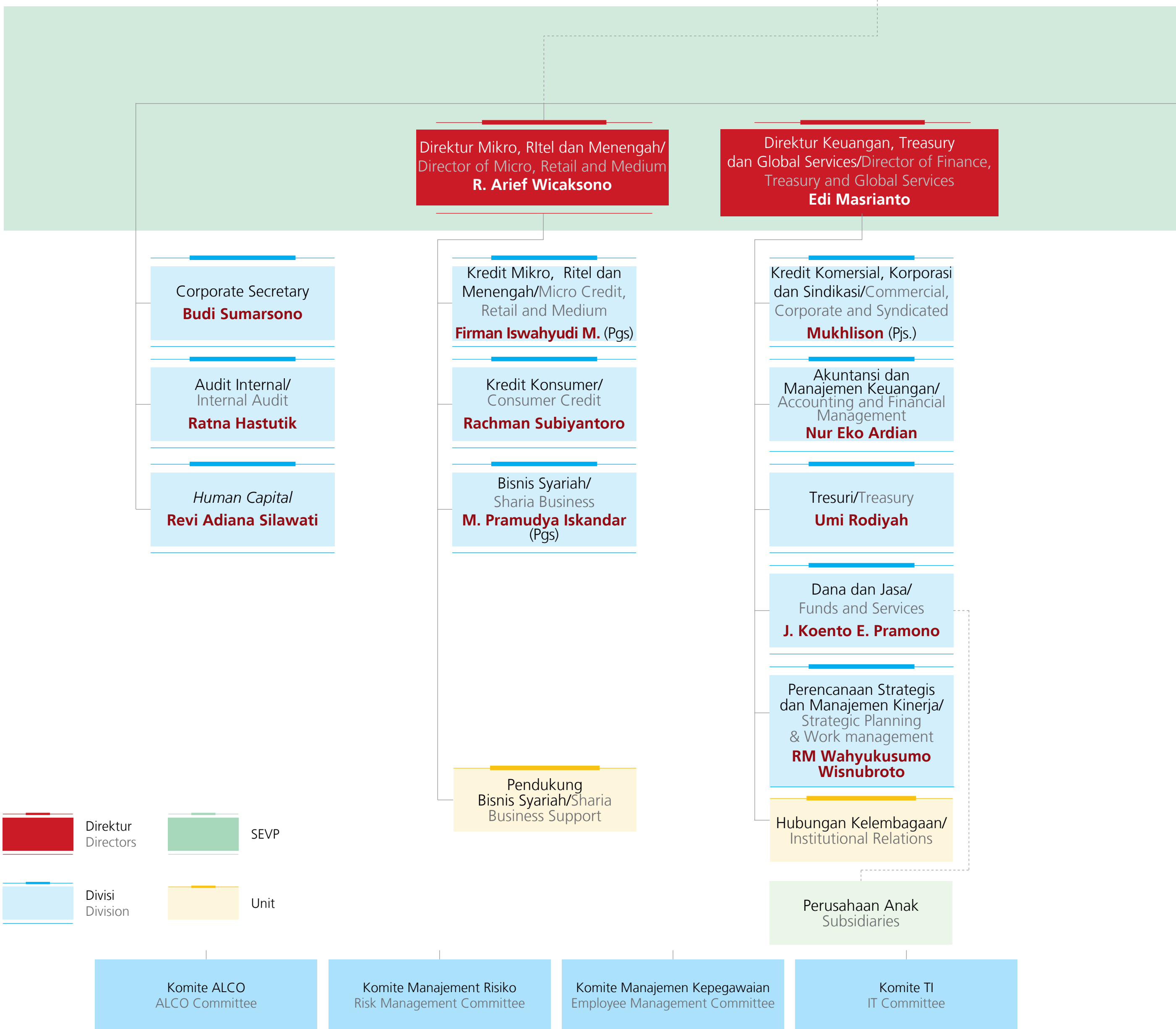
Bank Jatim's business activities include various savings products, loan products, and various conventional and sharia services. A complete description of the Products and Services is presented in the Company's Annual Report Chapter Profile.

Struktur Organisasi
Organizational Structure

Seiring dengan perkembangan bisnis Bank, Struktur Organisasi Bank Jatim telah mengalami beberapa kali perubahan. Berdasarkan Surat Keputusan Direksi No. 061/218/DIR/PRS/KEP tanggal 7 Desember 2022, berikut adalah struktur organisasi Bank Jatim per 31 Desember 2022.

Along with the development of the Bank's business, the Organizational Structure of Bank Jatim has undergone several changes. Based on Directors Decree No. 061/218/DIR/PRS/KEP dated December 7, 2022, the following is the organizational structure of Bank Jatim as of December 31, 2022.





*) ditunjuk sebagai pengganti sementara Direktur Kepatuhan, sehingga jabatan Direktur Operasi sementara dilepaskan untuk memenuhi aspek independensi.

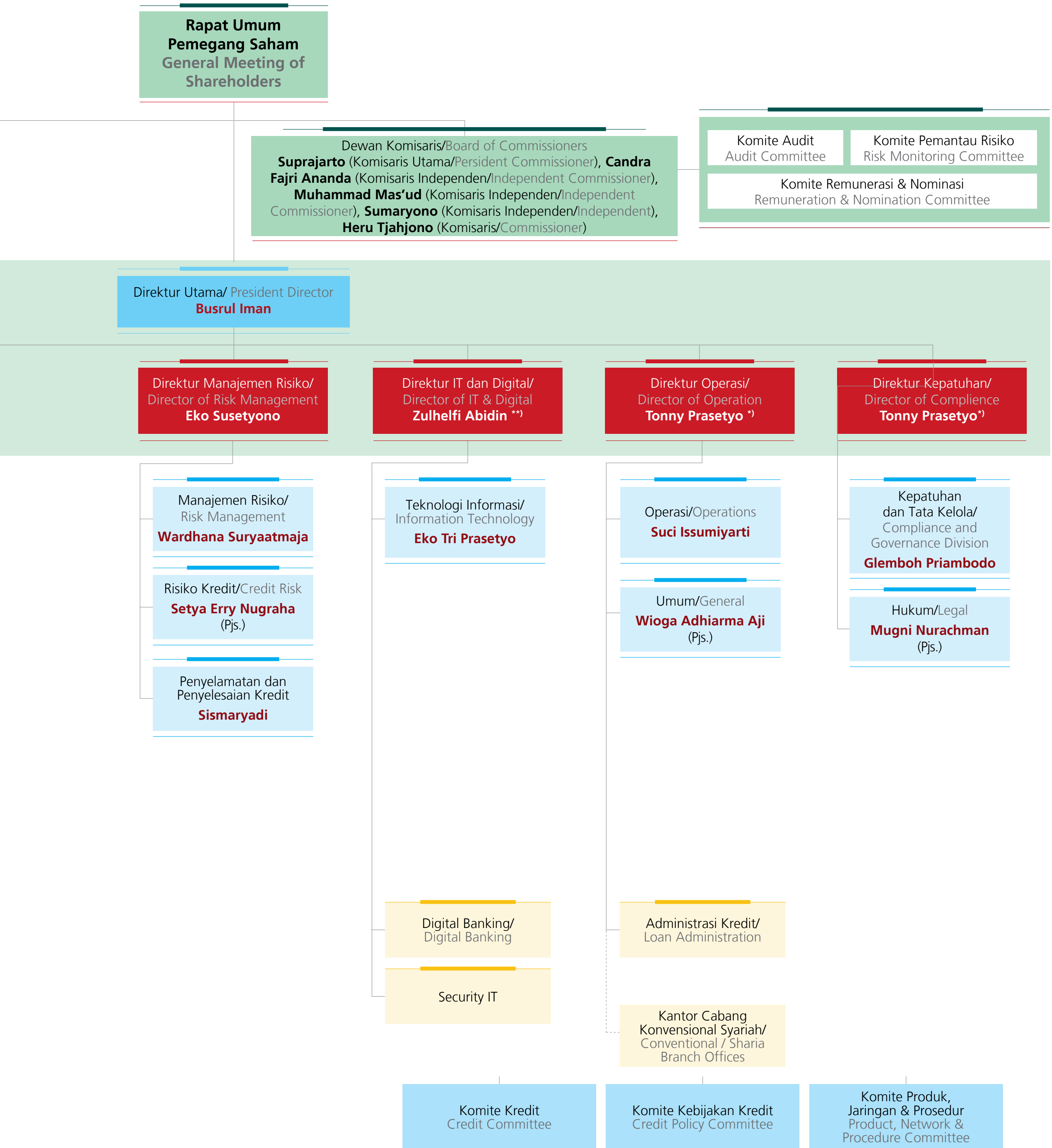
**) ditunjuk untuk merangkap sebagai Direktur Operasi.

Hal tersebut sesuai dengan Surat Keputusan Dewan Komisaris No. 061/10/DKM/KEP tanggal 13 Desember 2022.

Anggota Komite di Bawah Dewan Komisaris per 31 Desember 2022 adalah sebagai berikut:

1. Komite Audit: Sumaryono (Ketua), Muhammad Mas'ud (Anggota), Candra Fajri Ananda (Anggota) dan Kusnadi (Anggota).
2. Komite Remunerasi dan Nominasi: Muhammad Mas'ud (Ketua), Suprajarto (Anggota), Candra Fajri Ananda (Anggota), Sumaryono (Anggota), Haru Tjahjono (Anggota), dan Revi Adiana. S (Anggota).
3. Komite Pemantau Risiko: Candra Fajri Ananda (Ketua), Muhammad Mas'ud (Anggota), Sumaryono (Anggota), Sulam Andjar Rochim (Anggota) dan Moch. Arifin (Anggota).

Nama Anggota Komite di Bawah Direksi dapat di lihat pada Bab Tata Kelola Perusahaan.



*) appointed as a temporary substitute Compliance Director, so that the position of Operation Director was temporarily released to fulfill the independence aspect.

**) appointed concurrently as the Operation Director.

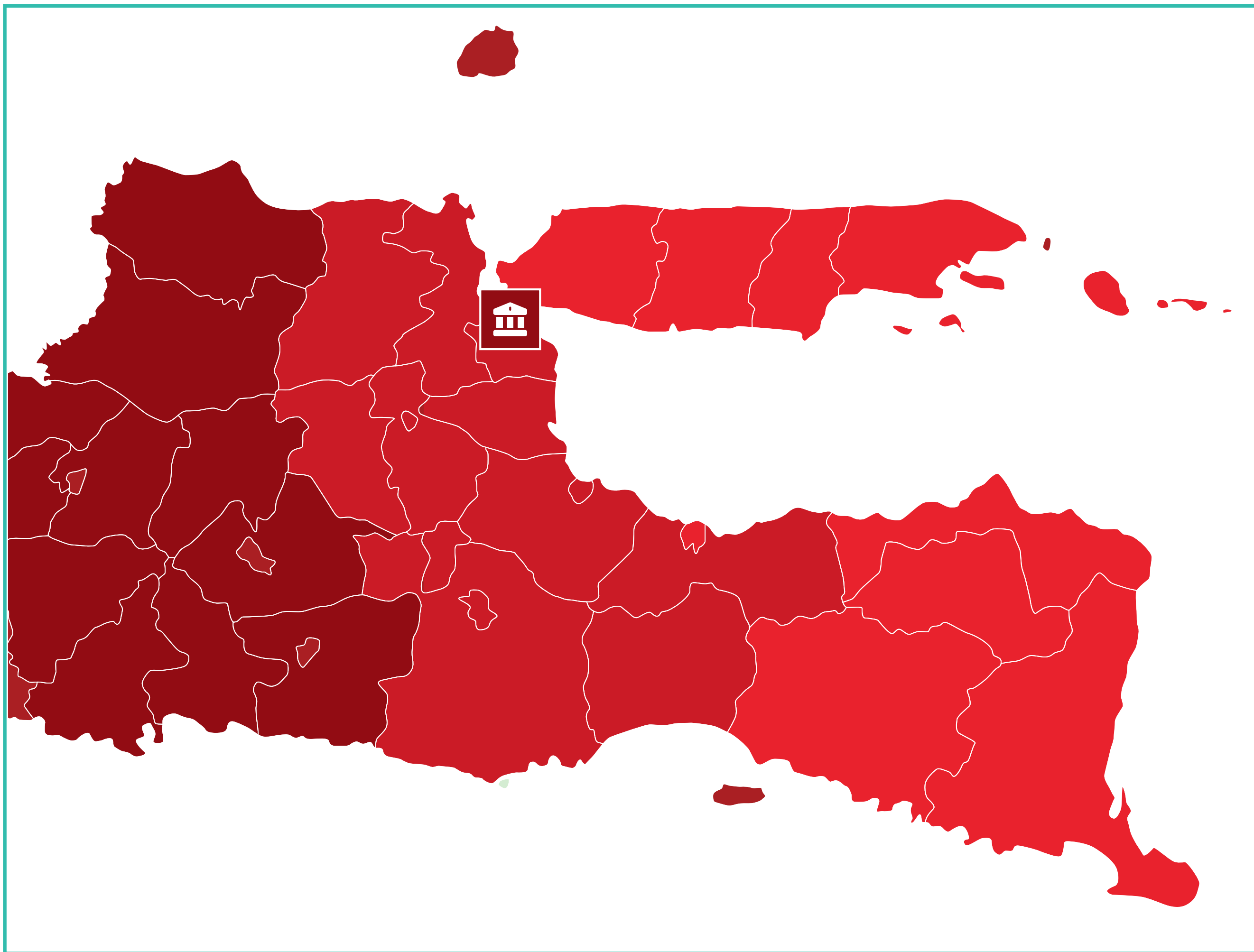
This is in accordance with the Decree of the Board of Commissioners No.061/10/DKM/KEP dated December 13, 2022.

Committee members under the Board of Commissioners as of 31 December 2022 are as follows:

1. Audit Committee: Sumaryono (Chairman), Muhammad Mas'ud (Member), Candra Fajri Ananda (Member) dan Kusnadi (Member).
2. Remuneration and Nomination Committee: Muhammad Mas'ud (Chairman), Suprajarto (Member), Candra Fajri Ananda (Member), Sumaryono (Member), Haru Tjahjono (Member), dan Revi Adiana. S (Member).
3. Risk Monitoring Committee: Candra Fajri Ananda (Chairman), Muhammad Mas'ud (Member), Sumaryono (Member), Sulam Andjar Rochim (Member) dan Moch. Arifin (Member).

Names of Committee Members under the Board of Directors can be seen in the Corporate Governance Chapter.

Wilayah Operasional [GRI 2-1]
Operation Areas [GRI 2-1]



Pasar yang Dilayani [GRI 2-6]
Markets Served [GRI 2-6]

Penerima Manfaat
Beneficiaries
- Masyarakat Umum / General Public,
- Pemerintah / Government, dan / and
- Korporat / Corporate.

Segmen Geografis
Geographical Segment
- Jawa Timur / East Java,
- Jakarta, dan / and
- Batam.

Segmen Usaha
Business Segment
- Kelompok Mikro / Micro,
- Kecil / Government,
- Menengah / Medium, dan / and
- Korporasi / Corporate Groups.

Per 31 Desember 2022, Bank Jatim memiliki **1** Kantor Pusat dan **1.783** jaringan kantor yang terdiri dari Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas, *Payment Point*, Kas Mobil/*Counter* dan ATM/CRM.

As of 31 December 2022, Bank Jatim has 1 Head Office and 1,783 office networks consisting of Branch Offices, Sub-Branch Offices, Cash Offices, Payment Points, Cash Cars/Counters and ATMs/CRM.

JAWA TIMUR

Skala Organisasi [GRI 2-6][OJK C.3]
Scale of the Company [GRI 2-6][OJK C.3]

Uraian Description	Satuan Unit	2022	2021	2020
Total Pegawai Tetap Total Permanent Employees	Orang Person	4.266	6.468	6.250
Jumlah Total Operasi Number of Total Operations	-Kantor Cabang -Branch Office	48	48	48
	-Kantor Kas -Cash Office	215	213	209
Pendapatan bunga dan syariah Interest and sharia income	Jutaan Rupiah Million Rupiah	6.882.651	6.655.168	6.088.742
Total Ekuitas Total Equity	Jutaan Rupiah Million Rupiah	11.445.861	10.910.539	10.004.948
Total Liabilitas Total Liabilities	Jutaan Rupiah Million Rupiah	89.715.529	87.947.426*	71.892.035*
Total Aset Total Assets	Jutaan Rupiah Million Rupiah	103.031.367	100.723.330	83.619.452
Jumlah Produk/Jasa yang Disediakan Number of Products/Services Provided	Jenis Produk/Jasa Type of Product / Service	• 11 simpanan • 11 deposits • 6 Kredit Konsumer • 6 Consumer Loans • 12 Kredit Menengah dan Korporasi • 12 Medium and Corporate Credit • 10 Produk Treasuri • 10 Treasury Products • 10 Jasa Bisnis • 10 Business Services • 4 Jasa Kelembagaan • 4 Institutional Services • 9 Produk Pembiayaan Syariah • 9 Sharia Financing Products • 19 Produk Dana dan Jasa Syariah • 19 Sharia Fund Products and Services • 15 E-Channel & Jasa Lainnya • 15 E-Channel & Other Services	• 11 simpanan • 11 deposits • 6 Kredit Konsumer • 6 Consumer Loans • 11 Kredit Menengah dan Korporasi • 11 Medium and Corporate Credit • 8 Produk Treasuri • 8 Treasury Products • 10 Jasa Bisnis • 10 Business Services • 4 Jasa Kelembagaan • 4 Institutional Services • 9 Produk Pembiayaan Syariah • 9 Sharia Financing Products • 15 Produk Dana dan Jasa • 15 Fund Products and Services • Syariah • Sharia • 14 E-Channel & Jasa Lainnya • 14 E-Channel & Other Services	• 11 Simpanan • 11 Savings • 4 Kredit Konsumer • 4 Consumer Credits • 11 Kredit Menengah dan Korporasi • 11 Medium and Corporate Credit • 3 Produk Treasuri • 3 Treasury Products • 10 Jasa Bisnis • 10 Business Services • 4 Jasa Kelembagaan • 4 Institutional Services • 9 Produk Pembiayaan Syariah • 9 Financing Products Sharia • 15 Produk dana dan Jasa Syariah • 15 Fund Products and Services Sharia • 14 E-Channel & Jasa Lainnya • 14 E-Channels & Services Other
Pemilik saham terbesar Largest shareholder	Persen saham Percent share	Pemda Tingkat I Provinsi Jawa Timur (51,13%) Local Government Level I East Java Province (51.13%)	Pemda Tingkat I Provinsi Jawa Timur (51,13%) Local Government Level I East Java Province (51.13%)	Pemda Tingkat I Provinsi Jawa Timur (51,13%) Local Government Level I East Java Province (51.13%)

*disajikan kembali/ restated

Informasi Mengenai Karyawan [GRI 2-7, 2-8][OJK C.3]
Information Regarding Employees [GRI 2-7, 2-8][OJK C.3]

Per 31 Desember 2022, jumlah pegawai Bank Jatim tercatat sebanyak 6.550 orang, naik dibanding tahun sebelumnya dengan total pegawai sebanyak 6.468 orang. Kenaikan dilakukan untuk memenuhi kebutuhan operasional Perseroan yang semakin meningkat. Dalam menjalankan usaha, Perseroan membagi pegawai berdasarkan status, yaitu pegawai tetap, tidak tetap dan *outsourcing*, serta tidak membagi berdasarkan waktu kerja, yaitu pegawai purna waktu dan paruh waktu. Di sisi lain, Bank mempekerjakan pegawai yang bukan pekerja langsung yaitu tenaga kerja magang, terutama dari kampus-kampus di sekitar Perseroan beroperasi. Komposisi pegawai selengkapnya disajikan dalam tabel-tabel berikut:

As of 31 December 2022, the number of Bank Jatim employees was recorded at 6,550 people, an increase compared to the previous year with a total of 6,468 employees. The increase was made to meet the increasing operational needs of the Company. In running its business, the Company divides employees based on status, namely permanent, temporary, and outsourced employees, and does not divide them based on working hours, namely full-time and part-time employees. On the other hand, the Bank employs employees who are not direct workers, namely apprentices, especially from campuses around which the Company operates. The complete composition of employees is presented in the following tables:

Tabel Komposisi Pegawai Berdasarkan Status dan Jenis Kelamin
Table of Employee Composition Based on Status and Gender

Status Kepegawaian Employment status	2022			2021			2020		
	Pria Man	Wanita Woman	Jumlah Total	Pria Man	Wanita Woman	Jumlah Total	Pria Man	Wanita Woman	Jumlah Total
Pegawai tetap Permanent employee	2.370	1.896	4.266	2.315	1.692	4.007	2.308	1.713	4.021
Pegawai Tidak Tetap Temporary employees	66	36	102	168	240	408	91	8	99
Outsourcing Outsourcing	1.808	374	2.182	1.707	346	2.053	1.715	415	2.130
Total Total			**6.550**			**6.468**			**6.250**

Tabel Komposisi Pegawai Berdasarkan Status dan Wilayah Kerja
Table of Employee Composition Based on Status and Working Area

Status Kepegawaian Employment status	2022			2021			2020		
	KP HO	KC BO	Jumlah Total	KP HO	KC BO	Jumlah Total	KP HO	KC BO	Jumlah Total
Pegawai tetap Permanent employee	672	3.594	4.266	667	3.340	4.007	678	3.343	4.021
Pegawai Tidak Tetap Temporary employees	13	89	102	18	390	408	7	92	99
Outsourcing Outsourcing	187	1.995	2.182	143	1910	2.053	166	1.964	2.130
Total Total			**6.550**			**6.468**			**6.250**

Keterangan/ Information :

KP : Kantor Pusat
HO : Head Office

KC : Kantor Cabang
BO : Branch Office

Tabel Komposisi Pegawai Tetap Berdasarkan Jenis Kelamin
Table of Permanent Employee Composition Based on Gender

Gender Gender	2022	2021	2020
Laki-laki Man	2.370	2.315	2.399
Perempuan Woman	1.896	1.692	1.721
Total Total	**4.266**	**4.007**	**4.120**

Tabel Komposisi Pegawai Tetap dan Tidak Tetap Berdasarkan Level Jabatan
Table of Permanent and Temporary Employee Composition Based on Position Level

Level Jabatan Level Jabatan	2022	2021	2020
NO NO	263	287	299
S,C & T S,C & T	2.823	2.856	2.630
Pll, Pngl, Pk ,Au, Arm & An Pll, Pngl, Pk ,Au, Arm & An	878	873	807
Pbo, Pcp, S.au & Rm Pbo, Pcp, S.au & Rm	278	277	270
Psd, Pc & Pb Psd, Pc & Pb	106	103	93
Pd & Pcu Pd & Pcu	20	19	21
Total Total	**4.368**	**4.415**	**4.120**

Keterangan/ Information :

NO	Non Administrasi Non Administration
S, C, & T	Staf, Calon Pegawai & Tenaga Kontrak Ikatan Kerja Staff, Prospective Employees & Employment Contracts
Pll	Penyelia Supervisor
PK	Pemimpin Kantor Kas Head of the Cash Office
Au	Auditor
ARM	*Assistant Relation Manager*
An	Analis Analyst
PBO	Pemimpin Bidang Operasional Operational Leader
Pngl	Pengelola Manager
PCP	Pemimpin Cabang Pembantu Sub Branch Manager
S.Au	*Senior Auditor*
RM	*Relationship Manager*
PSD	Pemimpin Sub Divisi Sub Division Leader
PC	Pemimpin Cabang Branch Manager
PB	Pemimpin Bidang Field Leader
PD	Pemimpin Divisi Division Leader
PCU	Pemimpin Cabang Utama Main Branch Manager

Tabel Komposisi Pegawai Tetap dan Tidak Tetap Berdasarkan Usia
Table of Permanent and Temporary Employee Composition by Age

Gender Gender	2022	2021	2020
<30 tahun <30 Years old	515	677	547
30 – 54 tahun 30 – 54 Years old	3.697	3.555	3.401
>54 tahun >54 Years old	156	183	172
Total Total	**4.368**	**4.415**	**4.120**

Tabel Komposisi Pegawai Tetap dan Tidak Tetap Berdasarkan Jenjang Pendidikan
Table of Permanent and Temporary Employee Composition Based on Education Level

Rentang Usia Educational Level	2022	2021	2020
Non Strata Non Strata	410	600	565
S1 S1	3.656	3.606	3.350
S2 S2	299	207	204
S3 S3	3	2	1
Total Total	**4.368**	**4.415**	**4.120**

Rantai Pasokan [GRI 2-6]
Supply Chain [GRI 2-6]

Bank Jatim menjalin kerja sama dengan pemasok/vendor/mitra kerja untuk memenuhi barang dan jasa yang diperlukan dalam menjalankan usaha. Kebijakan itu diambil karena Perseroan tidak bisa memenuhi semua kebutuhan barang dan jasanya secara mandiri. Untuk mendapatkan barang dan jasa dengan kualitas terbaik dan sesuai dengan kriteria dan spesifikasi yang diperlukan, seluruh pemasok yang menjadi rekanan Bank Jatim harus memenuhi prasyarat dan kebijakan umum seperti diatur dalam SK Direksi No. 060/03/34/DIR/UMM/KEP, tanggal 4 Oktober 2021 tentang *Standard Operating Procedure* (SOP) Pengadaan Barang/Jasa PT Bank Pembangunan Daerah Jawa Timur Tbk. Secara spesifik, dalam Bab VII, SK tersebut mengatur tentang penyelenggaraan pengadaan secara elektronik yang di dalamnya terdapat pengelolaan data penyedia melalui *Vendor Management System* (VMS).

Sesuai dengan regulasi internal yang berlaku, hubungan bisnis Bank Jatim dengan pemasok berdasarkan kontrak jangka panjang/jangka pendek, berdasarkan kontrak, berbasis proyek atau berbasis peristiwa. Adapun jenis pemasok yang digandeng adalah broker, kontraktor, konsultan, pedagang grosir dan lainnya.

Selanjutnya, selaras dengan spirit untuk memajukan pemasok lokal, yaitu pemasok yang berdomisili dan menjalankan usaha dalam satu provinsi dengan unit kerja Bank Jatim, maka Perseroan mengutamakan untuk menjalin kerja sama dengan mereka dengan tetap memperhatikan kualitas sesuai spesifikasi yang telah ditentukan. Pelibatan pemasok lokal dalam pengadaan barang dan jasa menjadi bentuk manfaat ekonomi tidak langsung yang dirasakan masyarakat di sekitar unit kerja Bank Jatim. Selain menimbang peluang untuk mendapatkan harga terbaik, lokasi pemasok yang lebih dekat dengan kantor operasional Bank Jatim otomatis mengurangi jejak karbon, yaitu besaran emisi gas rumah kaca yang diproduksi dari penggunaan moda transportasi pemasok.

Bank Jatim collaborated with vendors, suppliers, and other business partners to provide the supplies and services required to run a business. The Company could not independently meet all of its needs for goods and services, thus this policy was adopted. In order to obtain goods and services of the highest quality and in accordance with the required criteria and specifications, all suppliers who became partners with Bank Jatim had to meet the prerequisites and general policies as stipulated in Directors Decree No. 060/03/34/DIR/UMM/KEP, October 4, 2021 concerning Standard Operating Procedure (SOP) for Procurement of Goods/Services PT Bank Pembangunan Daerah Jawa Timur Tbk. Specifically, in Chapter VII, the Decree regulated the implementation of electronic procurement in which there is management of provider data through a Vendor Management System (VMS).

The business connections between Bank Jatim and its suppliers were based on long-term or short-term contracts, contracts, projects or events, or any other basis permitted by appropriate internal regulations. Brokers, contractors, consultant, distributors, and other vendors were among the categories involved.

Furthermore, In line with the spirit to promote local suppliers, namely suppliers who are domiciled and run their business in Indonesia, the Company prioritizes collaborating with them. The involvement of local suppliers in the procurement of goods and services is a form of indirect economic benefits felt by the community around Bank Jatim work units. In addition to considering the opportunity to get the best price, the location of the supplier which is closer to the operational office of Bank Jatim automatically reduces the carbon footprint, namely the amount of greenhouse gas emissions produced by using the supplier's transportation mode.

Apabila kebutuhan barang dan jasa tidak bisa dipenuhi oleh pemasok lokal, maka Bank Jatim akan menjalin kerja sama dengan pemasok nasional, yaitu mereka yang berdomisili di Indonesia, namun berada luar provinsi unit kerja Bank Jatim. Selanjutnya, apabila kebutuhan barang dan jasa tersebut tidak bisa dipenuhi pemasok nasional atau dengan pertimbangan tertentu, maka Bank Jatim akan menjalin kerja sama dengan pemasok luar negeri/ internasional, yaitu pemasok yang berdomisili dan menjalankan usaha di luar Indonesia. Bagi Perseroan, opsi kerja sama dengan pemasok luar negeri/internasional merupakan opsi terakhir.

If the need for goods and services cannot be met by local suppliers, or due to certain considerations, then Bank Jatim will establish cooperation with foreign/international suppliers, namely suppliers who are domiciled and do business outside Indonesia. For the Company, the option of cooperation with foreign/international suppliers is the last option.

Sesuai dengan kriteria dan rujukan tersebut di atas, jumlah pemasok dan nilai kontraknya selama tahun 2020-2022 sebagaimana data dari Divisi Pengadaan Barang & Jasa adalah sebagai berikut:

In accordance with the criteria and references above, the number of suppliers and their contract values for 2020-2022 as data from the Goods & Services Procurement Division were as follows:

Pemasok Barang Tahun 2020-2022
Table of Goods Suppliers for 2020-2022

Keterangan Description	Jumlah Pemasok Number of Suppliers			Nilai Kontrak Pekerjaan (Miliar Rupiah) Work Contract Value (Billion Rupiah)		
	2022	2021	2020	2022	2021	2020
Lokal [Indonesia] Local [Indonesia]	112	75	63	136	97	36
Luar negeri Overseas	-	-	-	-	-	-
Total Total	**112**	**75**	**63**	**136**	**97**	**36**

* Pemasok yang berdomisili dan menjalankan usaha dalam satu provinsi dengan operasional Bank Jatim
* Suppliers who are domiciled and run a business in one province with Bank Jatim operations

Pemasok Jasa Tahun 2020-2022
Table of Service Suppliers for 2020-2022

Keterangan Description	Jumlah Pemasok Number of Suppliers			Nilai Kontrak Pekerjaan (Miliar Rupiah) Work Contract Value (Billion Rupiah)		
	2022	2021	2020	2022	2021	2020
Lokal [Indonesia] Local [Indonesia]	132	141	145	114	58,8	62,1
Luar negeri Overseas	2	3	-	6	3,2	-
Total Total	**134**	**144**	**145**	**120**	**62**	**62,1**

* Pemasok yang berdomisili dan menjalankan usaha dalam satu provinsi dengan operasional Bank Jatim
* Suppliers who are domiciled and carry out business in the same province as the Bank's operations Jatim

Berdasarkan tabel di atas, jumlah pemasok lokal (Indonesia) untuk kebutuhan barang pada tahun 2022 adalah 112 pemasok, naik dibanding tahun 2021 yang mencapai 75 pemasok. Sedangkan untuk kebutuhan jasa, pada tahun 2022 terdapat 2 pemasok internasional sehingga persentase pemasok lokal (Indonesia) adalah 98,51%. Sebagai pembanding, pada tahun 2021, terdapat tiga pemasok jasa internasional sehingga kebutuhan jasa yang dipenuhi dari pemasok lokal tercatat sebesar 97,92%.

Based on the table above, the number of local (Indonesian) suppliers for goods in 2022 is 112 suppliers, an increase compared to 2021 which reached 75 suppliers. As for service needs, in 2022 there will be 2 international suppliers so that the percentage of local (Indonesian) suppliers is 98.51%. As a comparison, by 2021, there will be three international service suppliers the demand for services met from local suppliers was recorded at 97.92%.

Perubahan Signifikan pada Organisasi dan Rantai Pasokannya [GRI 2-6][OJK C.6]

Significant Changes in Organizations and Supply Chains [GRI 2-6][OJK C.6]

Selama tahun pelaporan, terdapat penambahan Cash Recycle Machine (CRM) sebanyak 7 dari 51 di tahun 2021, sehingga di tahun 2022 menjadi 58. Penambahan juga terjadi pada kantor kas, yaitu dari 213 pada 2021 menjadi 215 pada tahun 2022. Adapun ATM terdapat penambahan sebanyak 36 buah sehingga menjadi 841 layanan ATM pada tahun 2022 dari sebelumnya 805 pada tahun 2021.

Sementara itu, pada rantai pasokan terjadi dengan penambahan jumlah pemasok barang dan jasa dari 219 pemasok pada tahun 2021 menjadi 246 pemasok pada tahun 2022. Perubahan jumlah pemasok diikuti dengan penambahan nilai kontrak, dari semula Rp159 miliar pada tahun 2021 menjadi Rp256 miliar pada tahun 2022. Perubahan pemasok dan nilai kontrak tersebut turut mendukung pencapaian target-target kinerja Perseroan tahun 2022.

During the reporting year, there was an additional Cash Recycle Machine (CRM) of 7 from 51 in 2021, so that in 2022 there were 58. Additions also occurred to cash offices, from 213 in 2021 to 215 in 2022. There were additional ATMs, 36 units, so there will be 841 ATM services in 2022 from previously 805 in 2021.

Meanwhile, in the supply chain, there was an increase in the number of suppliers of goods and services from 219 suppliers in 2021 to 246 suppliers in 2022. The change in the number of suppliers was followed by an increase in the contract value, from IDR 159 billion in 2021 to IDR 256 billion in 2022. Changes in suppliers and contract values also support the achievement of the Company's 2022 performance targets.

Pendekatan atau Prinsip Pencegahan

Prevention or Approach Principle

Bank Jatim menghadapi berbagai risiko yang potensial menghambat pencapaian target-target yang telah ditetapkan dalam Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB) tahun 2022. Risiko tersebut antara lain Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Stratejik, Risiko Kepatuhan dan Risiko Reputasi.

Untuk menghadapi berbagai risiko tersebut, Perseroan telah merumuskan berbagai kebijakan dan mitigasi risiko agar dampak risiko yang terjadi bisa diminimalkan, bahkan dihindari. Kebijakan nyata yang diambil Bank Jatim adalah menerapkan prinsip kehati-hatian dengan mengoptimalkan fungsi pengendalian internal, antara lain, Divisi Manajemen Risiko Perusahaan, Divisi Audit Internal, Komite Pemantau Risiko, Komite Manajemen Risiko, dan sebagainya. Lebih dari itu, dalam pengelolaan usaha, Bank Jatim juga senantiasa berpedoman pada prinsip kehati-hatian (*prudential banking*) dengan tetap memperhatikan regulasi industri perbankan dan ketentuan lainnya.

Penerapan prinsip Kehati-hatian sebagai bagian dari kebijakan Bank Jatim salah satunya tertuang dalam Kebijakan Perkreditan atau Pembiayaan Bank sebagaimana tertuang dalam Surat Keputusan Direksi Nomor 057/162/DIR/PGP/KEP tanggal 12 April 2018 Tentang Kebijakan Perkreditan Atau Pembiayaan Bank (KPB) PT Bank Pembangunan Daerah Jawa Timur Tbk.

Bank Jatim faces various risks that have the potential to hinder the achievement of the targets set in the Bank's Business Plan (RBB) and the Sustainable Finance Action Plan (RAKB) for 2022. These risks include Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Risk Legal, Strategic Risk, Compliance Risk and Reputation Risk.

To facing various risks, the Company has formulated various policies and risk mitigation so that the impact of the risks that occur can be minimized, even avoided. The real policy taken by Bank Jatim is to apply the principle of prudence by optimizing the function of internal control, among others, the Company's Risk Management Division, Internal Audit Division, Risk Monitoring Committee, Risk Management Committee, and so on. More than that, in managing the business, Bank Jatim is also always guided by the principle of prudence (prudential banking) while taking into account banking industry regulations and other provisions.

The application of the precautionary principle as part of Bank Jatim's policies, one of which is contained in the Bank's Credit or Financing Policy as stated in the Decree of the Board of Directors Number 057/162/DIR/PGP/KEP dated April 12, 2018 concerning Bank Credit or Financing Policy (KPB) PT Bank Pembangunan Daerah Jawa Timur Tbk.

Selanjutnya, sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko Bagi Bank Umum, Bank Jatim secara berkala memperbarui kebijakan perusahaan sesuai dengan *best practices*, kondisi dan perkembangan lingkungan bisnis Perusahaan serta peraturan perundang-undangan yang berlaku dengan harapan mampu mengakomodasi Prinsip dasar tata kelola perusahaan (GCG).

Pengelolaan risiko Bank Jatim didasarkan pada Surat Edaran Otoritas Jasa Keuangan No.34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum. Divisi Manajemen Risiko perusahaan membuat laporan evaluasi risiko secara periodik, yaitu 3 (tiga) bulanan, serta menyampaikan laporan-laporan tersebut ke berbagai jenjang Manajemen, termasuk kepada Dewan Komisaris, serta kepada pihak eksternal terkait, seperti Otoritas Jasa Keuangan. Selain itu, Divisi Manajemen risiko Perusahaan melakukan koordinasi dengan Divisi Audit Internal, Divisi Kepatuhan & Tata Kelola serta Divisi terkait untuk mengevaluasi risiko serta melakukan mitigasi guna meminimalisir risiko yang terjadi. Hasil temuan tersebut diserahkan ke Divisi Manajemen Risiko Perusahaan untuk mitigasi sesuai dengan 8 (delapan) risiko dan diberikan solusi atas temuan tersebut. Uraian mengenai Sistem Manajemen Risiko dan penerapannya, termasuk Jenis-jenis risiko dan pengelolaannya disampaikan dalam Bab Tata Kelola Keberlanjutan Laporan ini.

Furthermore, in accordance with the Financial Services Authority Regulation concerning the Implementation of Risk Management for Commercial Banks, Bank Jatim regularly updated company policies in accordance with best practices, conditions and developments in the Company's business environment as well as applicable laws and regulations with the hope of being able to accommodate the basic principles of corporate governance (GCG).

Bank Jatim's risk management is based on the Financial Services Authority Circular Letter No.34/SEOJK.03/2016 concerning Implementation of Risk Management for Commercial Banks. The Company's Risk Management Division prepared risk evaluation reports periodically, namely 3 (three) months, and submitted these reports to various levels of management, including to the Board of Commissioners, as well as to related external parties such as the Financial Services Authority. In addition, the Company's Risk Management Division coordinated with the Internal Audit Division to discuss audit findings as material for risk evaluation and minimizing risks that occur. The findings were submitte to the Company's Risk Management Division for mitigation in accordance with 8 (eight) risks and solutions were provided for these findings. The description of the Risk Management System and its implementation, including the types of risks and their management, are presented in the Sustainability Governance Chapter of this Report.

Inisiatif Eksternal
External Initiatives

Dalam menjalankan bisnis dan proses pelaporan kinerja keberlanjutan, Bank Jatim mengikuti dan mendukung beberapa prinsip dan inisiatif yang dikembangkan oleh organisasi/lembaga lain, baik berupa sertifikasi atau standar-standar untuk bidang-bidang tertentu, yang diakui secara nasional maupun internasional. Pada tahun 2022, Perseroan belum mengadopsi standar sistem mutu dan sertifikasi tertentu, namun sebagian personelnya telah memiliki sertifikasi yang diakui secara nasional maupun internasional. Implementasi atas berbagai sertifikasi dan standar tersebut oleh Perseroan telah mendapatkan berbagai pengakuan dan apresiasi dari pemangku kepentingan eksternal berupa penghargaan sebagai berikut:

In carrying out the business and process of reporting sustainability performance, Bank Jatim follows and supports several principles and initiatives developed by other organizations/institutions, either in the form of certification or standards for certain fields, which are recognized nationally and internationally. In 2022, the Company has not yet adopted certain quality and certification system standards, but some of its personnel already have certifications that are recognized nationally and internationally. The implementation of these various certifications and standards by the Company has received various recognitions and appreciations from external stakeholders in the form of the following awards:

Penghargaan/Awards

27 Januari 2022
January 27, 2022

Nama Penghargaan:
Award Name:
The Best Public Relation in Company Strategy on Developing The Regional Economy Through Improving Banking Services, Category: Regional Bank

Acara:
Event:
Indonesia Public Relation Awards (IPRA) 2022

Penyelenggara:
Organizer:
Warta Ekonomi

24 Februari 2022
February 24, 2022

Nama Penghargaan:
Award Name:
Indonesia Best BUMD Awards 2022 on Developing Comprehensive Banking Services, Kategori: BPD

Acara:
Event:
Indonesia Best BUMD Awards 2022

Penyelenggara:
Organizer:
Warta Ekonomi

25 Maret 2022
March 25, 2022

Nama Penghargaan:
Award Name:
PR Indonesia Award Kategori: Aplikasi & Terpopuler di Media Cetak Kategori BUMD & Perusahaan Daerah

Acara:
Event:
PR Indonesia Awards 2022

Penyelenggara:
Organizer:
PR Indonesia

30 Maret 2022
March 30, 2022

Nama Penghargaan:
Award Name:
TOP CSR Star 5 & Top Leader on CSR Commitment 2022: Busrul Iman

Acara:
Event:
TOP CSR Awards

Penyelenggara:
Organizer:
Top Business

31 Maret 2022
March 31, 2022

Nama Penghargaan:
Award Name:
Media Sosial dan Website Terbaik BUMD
BUMD's Best Social Media and Website

Acara:
Event:
Bank Jatim Digital Award

Penyelenggara:
Organizer:
Beritajatim.Com

31 Maret 2022
March 31, 2022

Nama Penghargaan:
Award Name:
The Best HR Management For Outstanding Exceptional and Comprehensive Development Program To Elevate The Quality of HR

Acara:
Event:
Indonesia Human Resources

Penyelenggara:
Organizer:
Warta Ekonomi

31 Maret 2022
March 31, 2022

Nama Penghargaan:
Award Name:
Best Syariah Unit in Indonesia Syariah Award

Acara:
Event:
The Iconomics Syariah Award 2022

Penyelenggara:
Organizer:
The Iconomics

31 Maret 2022
March 31, 2022

Nama Penghargaan:
Award Name:
Digital Innovation For Sustainable Business Jconnect Mobile

Acara:
Event:
Digital Innovation Award 2022

Penyelenggara:
Organizer:
MNC Group

07 April 2022
April 07, 2022

Nama Penghargaan:
Award Name:
1. Kategori/Category: Bank Umum Konvensional (KBMI 2-Modal Inti di atas Rp6T-14T): Corporate Brand: Peringkat II
2. Kategori/Category: Tabungan Bank Umum Konvensional: Tabungan Bank Siklus: Peringkat/Rating II
3. Kategori/Category: Mobile Banking Bank Umum Konvensional: Bank Jatim Mobile Banking: Peringkat/Rating II
4. Kategori/Category: Unit Usaha Syariah Bank Umum Konvensional: Corporate Brand: Peringkat/Rating III

Acara:
Event:
Infobank Digital Brand 2022

Penyelenggara:
Organizer:
Infobank

20 April 2022
April 20, 2022

Nama Penghargaan:
Award Name:
1. Golden Star Trophy
2. TOP BUMD 2022 #star 5
3. TOP CEO BUMD 2022

Acara:
Event:
TOP BUMD Award 2022

Penyelenggara:
Organizer:
Top Business

19 Mei 2022
May 19, 2022

Nama Penghargaan:
Award Name:
BPD KBMI 2 Modal inti Rp6T-14T beraset >Rp 100T
BPD KBMI 2 Core capital of IDR 6T-14T with assets > IDR 100T

Acara:
Event:
TOP BUMD Awards 2022

Penyelenggara:
Organizer:
Infobank

27 Mei 2022
May 27, 2022

Nama Penghargaan:
Award Name:
1. TOP 50 Emiten Kapitalisasi Pasar Menengah) Mid Cap PLCs) dengan praktik Tata Kelola Perusahaan Terbaik
2. Best Disclosure and Transparency

1. TOP 50 Middle Market Capitalization Issuers (Mid Cap PLCs) with Best Corporate Governance Practices
2. Best Disclosure and Transparency

Acara:
Event:
The 13th IICD Award

Penyelenggara:
Organizer:
IICD

30 Mei 2022
May 30, 2022

Nama Penghargaan:
Award Name:
Bank Terbaik kategori BPD KBMI 2 (Modal Inti Rp6 T-14 T)
Best Bank category BPD KBMI 2 (Core Capital IDR6 T-14 T)

Acara:
Event:
Penghargaan Bank Terbaik 2022

Penyelenggara:
Organizer:
Majalah Investor

31 Mei 2022
May 31, 2022

Nama Penghargaan:
Award Name:
Busrul Iman – Best Leader for Business Sustainability Through Development Innovative Banking Product and Service kategori KBMI 2, BPD

Acara:
Event:
Indonesia Financial Top Leader 2022

Penyelenggara:
Organizer:
Warta Ekonomi

20 Juni 2022
June 20, 2022

Nama Penghargaan:
Award Name:
Top TEN CSR Awards 2022

Acara:
Event:
Top TEN CSR Awards 2022

Penyelenggara:
Organizer:
Pemkot Mojokerto

29 Juni 2022
June 29, 2022

Nama Penghargaan:
Award Name:
"As One Among The Winning Brands in Financial Industry"

Acara:
Event:
Indonesia Innovation Awards 2022

Penyelenggara:
Organizer:
The Iconomics

30 Juni 2022
June 30, 2022

Nama Penghargaan:
Award Name:
Peringkat I Media Sosial, Peringkat II Call Center, Peringkat III Mobile Banking, Peringkat III Best Overall Performance
Rank I Social Media, Rank II Call Center, Rank III Mobile Banking, Rank III Best Overall Performance

Acara:
Event:
19th Banking Service Excellennce Awards 2022

Penyelenggara:
Organizer:
Infobank

30 Juni 2022
June 30, 2022

Nama Penghargaan:
Award Name:
Peringkat III Best Overall Performance Regional Development Bank
Rank III Best Overall Performance Regional Development Bank

Acara:
Event:
19th Banking Service Excellennce Awards 2022

Penyelenggara:
Organizer:
Infobank

29 Juli 2022
July 29, 2022

Nama Penghargaan:
Award Name:
Corporate Reputation Awards 2022 Category: Regional Development Bank

Acara:
Event:
Corporate Reputation Awards

Penyelenggara:
Organizer:
The Iconomics

25 Agustus 2022
August 25, 2022

Nama Penghargaan:
Award Name:
Indonesia Best Bank 2022 For The Appropriate Business Strategy Through Banking Protects and Services (Category: KBMI 2, BPD)

Acara:
Event:
Indonesia Best Bank Award

Penyelenggara:
Organizer:
Warta Ekonomi

30 Agustus 2022
August 30, 2022

Nama Penghargaan:
Award Name:
Busrul Iman as Jawa Timur Marketing Champion 2022

Acara:
Event:
Industry Marketing Champion

Penyelenggara:
Organizer:
Markplus.Inc

06 September 2022
September 06, 2022

Nama Penghargaan:
Award Name:
TOP GRC Award Stars 4 & The Most Committed GRC Leader 2022

Acara:
Event:
TOP GRC Award

Penyelenggara:
Organizer:
To Business

09 September 2022
September 09, 2022

Nama Penghargaan:
Award Name:
TOP Bank in KBMI 2 Category 2022

Acara:
Event:
3rd Indonesia TOP Bank Award 2022

Penyelenggara:
Organizer:
The Iconomics

20 Oktober 2022
October 20, 2022

Nama Penghargaan:
Award Name:
The Best Finance Public Company Regional Development Asset Rp>100T

Acara:
Event:
Indonesia Finance Awards 2022

Penyelenggara:
Organizer:
Economic Review

26 Oktober 2022
October 26, 2022

Nama Penghargaan:
Award Name:
Synergetic Stakeholder Partnership "Excellent Innovation in Public Relation & Corporate Communication"

Acara:
Event:
iNews Awards 2022

Penyelenggara:
Organizer:
iNews

27 Oktober 2022
October 27, 2022

Nama Penghargaan:
Award Name:
Juara 2 kategori Badan Usaha Skala Besar
2nd place in the Large Scale Business Entity Category

Acara:
Event:
Paritrana Awards 2022

Penyelenggara:
Organizer:
BPJS ketenagakerjaan

27 Oktober 2022
October 27, 2022

Nama Penghargaan:
Award Name:
Best BPD 2022 with Top Finansial Performance and Development of Innovative Finansial Solutions Category BPD KBMI 2

Acara:
Event:
Best BPD Awards 2022

Penyelenggara:
Organizer:
Warta Ekonomi

09 November 2022
November 09, 2022

Nama Penghargaan:
Award Name:
The Most Efficient in Banking Operation for Big Regional Bank Category

Acara:
Event:
CNBC Indonesia Awards 2022

Penyelenggara:
Organizer:
CNBC Indonesia

24 November 2022
November 24, 2022

Nama Penghargaan:
Award Name:
Silver Rank

Acara:
Event:
Asia Sustainability Report Rating (ASRRAT) 2022

Penyelenggara:
Organizer:
Nation Center for Sustainability Reporting (NSCR)

01 Desember 2022
December 01, 2022

Nama Penghargaan:
Award Name:
Best Digital Finance Category Conventional Bank for Provision of Real Time Transaction System Categroy KBMI 2 BPD

Acara:
Event:
Indonesia Best Digital Finance Awards 2022

Penyelenggara:
Organizer:
Warta Ekonomi

01 Desember 2022
December 01, 2022

Nama Penghargaan:
Award Name:
ASEAN Asset Class

Acara:
Event:
ASEAN Corporate Governance Scorecard (ACGS) Awards 2021

Penyelenggara:
Organizer:
ASEAN Capital Markets Forum (ACMF)

07 Desember 2022
December 07, 2022

Nama Penghargaan:
Award Name:
Lembaga Keuangan Syariah penerima wakaf uang (LKS-PWU) terbaik
The best Islamic financial institution receiving cash waqf (LKS-PWU)

Acara:
Event:
Rapat Koordinasi Nasional Badan Wakaf Indonesia (Rakornas BWI) Se Indonesia

Penyelenggara:
Organizer:
Badan Wakaf Indonesia

09 Desember 2022
December 09, 2022

Nama Penghargaan:
Award Name:
Kepatuhan Laporan Harta Kekayaan Penyelenggaraan Negara (LHKPN) 2022
Compliance with the 2022 State Administration of Assets Report (LHKPN)

Acara:
Event:
Awards Kepatuhan LHKPN

Penyelenggara:
Organizer:
Komisi Pemberantasan Korupsi (KPK)

15 Desember 2022
December 15, 2022

Nama Penghargaan:
Award Name:
Peringkat I Bank Penyalur Kredit Usaha Rakyat (KUR) terbaik
Rank I the best People's Business Credit (KUR) Distribution Bank

Acara:
Event:
The Best Financial Institution for KUR Disbursement Performance

Penyelenggara:
Organizer:
Direktorat Jenderal Perbendaharaan Kantor Wilayah Provinsi Jawa Timur

15 Desember 2022
December 15, 2022

Nama Penghargaan:
Award Name:
1. Top Digital Implementation 2022 Level Star 5
2. Top Leader on Digital Implementation "Busrul Iman"

Acara:
Event:
TOP Digital Awards 2022

Penyelenggara:
Organizer:
IT Works

27 Desember 2022
December 27, 2022

Nama Penghargaan:
Award Name:
Peringkat Pertama Paritrana Awards 2022 kategori Perusahaan Skala Besar Sektor Keuangan, Perdagangan dan Jasa Ranked
First in the 2022 Paritrana Awards in the category of Large-Scale Companies in the Financial, Trade and Services Sector

Acara:
Event:
Paritrana Awards 2022 East Java Province

Penyelenggara:
Organizer:
BPJS ketenagakerjaan Jawa Timur

Sertifikasi/Certification

Jenis Sertifikasi/Certification Type**:**
Sertifikat ISO 27001:2013 (Standar Internasional Sistem Manajemen Keamanan Informasi)
Sertifikat ISO 27001:2013 (International Standard for Information Security Management Systems)

Validasi/Validation**:**
21 Oktober 2022 - NA
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Penerima Sertifikasi/Certification Recipient**:**
Bank Jatim

Dikeluarkan oleh/Issuved by**:**
Lembaga Sertifikasi Bureau Veritas Indonesia

Keanggotaan dalam Asosiasi [GRI 2-28][OJK C.5]

Membership of Associations [GRI 2-28][OJK C.5]

Sebagai lembaga jasa keuangan, Bank Jatim bergabung dan aktif di berbagai asosiasi atau lembaga yang relevan dengan bisnis utama Perseroan. Dengan demikian, Perseroan bisa mengikuti perkembangan, isu atau topik terbaru, serta saling bertukar informasi dan memberikan saran/masukan untuk kemajuan bersama. Asosiasi yang diikuti Bank Jatim selama tahun 2022 adalah sebagai berikut:

As a company providing financial services, Bank Jatim participated in a number of organizations or groups that were pertinent to the company's core business. The Company was able to keep up with current events, problems, or themes while also exchanging information and offering advice or insight to advance their joint goals. The associations that Bank Jatim joined during 2022 were as follows:

Nama Asosiasi Association name	Tahun Bergabung Joined Year	Status Keanggotaan Membership Status
Asbanda (Asosiasi Bank Pembangunan Daerah)	1993	Anggota Member
FKDK-BPDSI (Forum Komunikasi Dewan Komisaris BPD Se-Indonesia)	2002	Anggota Member
AEI (Asosiasi Emiten Indonesia)	2012	Anggota Member
FCSR Social Ministry	2016	Anggota Member
FK-LJKD (Forum Komunikasi Lembaga Jasa Keuangan Daerah)	2016	Anggota Member

Keanggotaan Bank Jatim pada organisasi/asosiasi mempunyai arti strategis. Perusahaan menyelaraskan perkembangan dunia perbankan terkini serta turut berkontribusi dengan pengetahuan dan pengalaman kepada anggota organisasi/asosiasi. Bank Jatim tidak memberikan kontribusi secara finansial di luar iuran keanggotaan rutin, termasuk tidak berkontribusi pada politik maupun politisi.

Bank Jatim's membership in organizations/associations has a strategic meaning. The company aligns with the latest developments in the banking world and contributes knowledge and experience to members of organizations/associations. Bank Jatim does not contribute financially beyond regular membership fees, including not contributing to politics or politicians.

Tata Kelola Keberlanjutan

Sustainable Governance


05
06

Tata Kelola Perusahaan yang Baik atau *Good Corporate Governance* (GCG) merupakan fondasi bagi operasional usaha Bank Jatim. Keberadaannya menjadi perhatian utama pemegang saham menyamai kinerja finansial dan pertumbuhan bisnis. Dengan posisinya yang begitu sentral, maka penerapan GCG di Perseroan merupakan hal yang mutlak, tak sekedar memenuhi ketentuan regulasi yang berlaku di Indonesia.

Good Corporate Governance (GCG) becomes the foundation for Bank Jatim's business operations. Its existence is the main concern of shareholders to match financial performance and business growth. With such a central position, the implementation of GCG in the Company is absolute, not only fulfilling the provisions of regulations that apply in Indonesia.

Sebagaimana harapan pemegang saham, sekaligus merujuk pada visi dan misi perusahaan, Bank Jatim menerapkan GCG secara konsisten dan persisten. Melalui penerapan seperti itu, Perseroan akan mampu mewujudkan keseimbangan dalam pengendalian perusahaan, sekaligus meminimalkan risiko terjadinya kesalahan dalam pengelolaan perusahaan. Penerapan GCG juga akan berdampak positif terhadap penciptaan nilai tambah yang optimal bagi perusahaan.

As expected by shareholders, as well as referring to the company's vision and mission, Bank Jatim implements GCG consistently and persistently. Through such implementation, the Company is able to realize a balance in corporate control, while minimizing the risk of errors occurring in the management of the company. GCG implementation also has a positive impact on creating optimal added value for the company.

Hal yang tak kalah penting, implementasi GCG sesuai dengan ketentuan dan perundangan-undangan yang berlaku, serta merujuk pada standar *best practice* dari korporasi-korporasi unggulan, akan membuat Bank Jatim mampu menjawab tantangan dan tuntutan dari pemangku kepentingan (*stakeholder*) dan pemegang saham (*shareholder*). Berbekal semua itu, maka Perseroan optimistis mampu mencatatkan kinerja terbaik secara berkesinambungan.

Equally important, GCG implementation is in accordance with applicable laws and regulations, and refers to best practice standards from leading corporations, it enables Bank Jatim to respond to challenges and demands from stakeholders and shareholders. Armed with all of that, the Company is optimistic that it is able to record the best performance on an ongoing basis.

Pedoman Tata Kelola Perusahaan

Sebagai bagian dari Lembaga Jasa Keuangan di Indonesia, Bank Jatim menerapkan GCG dengan mengacu pada pedoman tata kelola yang dikeluarkan oleh Bank Indonesia dan Otoritas Jasa Keuangan (OJK), baik berupa Peraturan Otoritas Jasa Keuangan maupun Surat Edaran Otoritas Jasa Keuangan. Selain itu, Perseroan juga mengadopsi ASEAN *Corporate Governance Scorecard* yang diterbitkan oleh ASEAN Capital Markets Forum.

Corporate Governance Guidelines

As part of the Financial Services Institutions in Indonesia, Bank Jatim implements GCG by referring to the governance guidelines issued by Bank Indonesia and the Financial Services Authority (OJK), both in the form of Financial Services Authority Regulations and Financial Services Authority Circulars. In addition, the Company also adopted the ASEAN Corporate Governance Scorecard issued by the ASEAN Capital Markets Forum.

Struktur Tata Kelola Keuangan Berkelanjutan

Sejalan dengan berlakunya Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik, per 1 Januari 2019 untuk Bank Umum berdasarkan Kegiatan Usaha (BUKU) III, termasuk bagi Bank Jatim, maka Perseroan menerbitkan Struktur Tata Kelola Keuangan Berkelanjutan sebagaimana tertuang dalam Surat Keputusan Direksi Nomor 057/145/DIR/PRS/KEP yang bernama Tim *Green Banking*. Tim *Green Banking* adalah tim yang dibentuk oleh Direksi untuk pelaksanaan program keuangan berkelanjutan. Tujuan dibentuknya tim ini adalah membuat dan melaksanakan *action step* yang tertuang dalam *action plan* dan *Roadmap Green Banking* Bank Jatim.

Selain keberadaan Tim Green Banking, kepatuhan Bank Jatim terhadap POJK No.51/POJK.03/2017 diwujudkan dengan menunjuk Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja sebagai manajer proyek/penanggung jawab penerapan keuangan berkelanjutan Perseroan. Penunjukan ini sesuai dengan ketentuan dalam Lampiran II POJK tersebut yang mengatur tentang adanya pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan keuangan berkelanjutan. [OJK E.1]

Adapun tugas, tanggung jawab dan kewenangan Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja sebagai berkaitan dengan implementasi keuangan berkelanjutan di Bank Jatim adalah sebagai berikut:

Corporate Governance Structure and Mechanism

In line with the enactment of Financial Services Authority Regulation No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, as of January 1, 2019 for Commercial Banks based on Business Activities (BUKU) III, including for Bank Jatim, then the Company issues a Sustainable Financial Governance Structure as stated in the Decree of the Board of Directors Number 057/145/DIR/ PRS/KEP named the Green Banking Team. The Green Banking team was a team formed by the Board of Directors for the implementation of sustainable finance programs. The purpose of forming this team was to create and implement the action steps contained in the action plan and the Bank Jatim Green Banking Roadmap.

In addition to the existence of the Green Banking Team, Bank Jatim's compliance with POJK No.51/POJK.03/2017 was realized by appointing the Head of the Strategic Planning and Performance Management Division as the project manager/responsible for the implementation of the Company's sustainable finance. This appointment was in accordance with the provisions in Attachment II of the POJK which regulated the existence of employees, officials and/or work units who were in charge of implementing sustainable finance. [OJK E.1]

The duties, responsibilities and authorities of the Head of the Strategic Planning and Performance Management Division as related to the implementation of sustainable finance at Bank Jatim were as follows:

1. Bertanggungjawab kepada Pembina atas usulan Rencana Aksi Keuangan Berkelanjutan'
2. Di dalam melaksanakan tugasnya, Manajer Proyek bertanggungjawab secara operasional dan administratif kepada Pembina (Direksi):
3. Memastikan Keuangan Berkelanjutan dalam hal pelaksanaannya berjalan sesuai dengan usulan rencana;
4. Sebagai koordinator dan mengarahkan Tim sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan.

Selain merujuk SK Direksi Bank Jatim, tata kelola keberlanjutan Bank Jatim juga berpedoman pada Peraturan Pemerintah (PP) 54 pasal 92 Tahun 2017 tentang Tata Kelola Perusahaan BUMD, yang di dalamnya terdapat sejumlah ketentuan, yaitu:

1. Pengurusan BUMD dilaksanakan sesuai dengan Tata Kelola Perusahaan Yang Baik.
2. Tata Kelola Perusahaan yang Baik sebagaimana dimaksud pada ayat (1) terdiri atas prinsip:
   a. transparansi;
   b. akuntabilitas;
   c. pertanggungjawaban;
   d. kemandirian; dan
   e. kewajaran.
3. Penerapan Tata Kelola Perusahaan Yang Baik sebagaimana dimaksud pada ayat (2) bertujuan untuk:
   a. mencapai tujuan BUMD;
   b. mengoptimalkan nilai BUMD agar perusahaan memiliki daya saing yang kuat, baik secara nasional maupun internasional;
   c. mendorong pengelolaan BUMD secara profesional, efisien, dan efektif, serta memberdayakan fungsi dan meningkatkan kemandirian organ BUMD;.
   d. mendorong agar organ BUMD dalam membuat keputusan dan menjalankan tindakan dilandasi nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan, serta kesadaran tanggung jawab sosial BUMD terhadap pemangku kepentingan maupun kelestarian lingkungan di sekitar BUMD;
   e. meningkatkan kontribusi BUMD dalam perekonomian nasional; dan
   f. meningkatkan iklim usaha yang kondusif bagi perkembangan investasi nasional.
4. Tata Kelola Perusahaan yang Baik sebagaimana dimaksud pada ayat (2) dan ayat (3) ditetapkan oleh Direksi.
5. Penerapan Tata Kelola Perusahaan Yang Baik dilakukan paling lambat 2 (dua) tahun setelah BUMD didirikan.

1. Responsible to the Trustees for the proposed Sustainable Finance Action Plan'
2. In carrying out its duties, the Project Manager was operationally and administratively responsible to the Trustees (Directors):
3. Ensuring Sustainable Finance in terms of its implementation according to the proposed plan;
4. As a coordinator and directing the Team so that the objectives of Sustainable Finance could be achieved in accordance with the set targets.

In addition to referring to the Decree of the Board of Directors of Bank Jatim, Bank Jatim sustainability governance is also guided by Government Regulation (PP) 54 article 92 of 2017 concerning BUMD Corporate Governance, which includes a number of provisions, namely:

1. Management of BUMD is carried out in accordance with Good Corporate Governance.
2. Good Corporate Governance as referred to in paragraph (1) consists of the principles of:
   a. transparancy;
   b. accountability;
   c. responsibility;
   d. independency; and
   e. fairness.
3. The implementation of Good Corporate Governance as referred to in paragraph (2) aims to:
   a. achieve the objectives of BUMD;
   b. optimize the value of BUMD so that the company has strong competitiveness, both nationally and internationally;
   c. encourage the management of BUMD in a professional, efficient, and effective manner, as well as empowering functions and increasing the independence of BUMD organs;.
   d. encourage the BUMD organ in making decisions and carrying out actions based on high moral values and compliance with laws and regulations, as well as awareness of BUMD's social responsibility towards stakeholders and environmental sustainability around the BUMD;
   e. increase the contribution of BUMD in the national economy; and
   f. mprove the business climate that is conducive to the development of national investment.
4. Good Corporate Governance as referred to in paragraph (2) and paragraph (3) is determined by the Board of Directors.
5. Implementation of Good Corporate Governance is carried out no later than 2 (two) years after the BUMD is established.

Struktur Tata Kelola dan Komposisi

Struktur tata kelola Bank Jatim merujuk pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, yang menyebutkan bahwa organ Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Direksi dan Dewan Komisaris. Selaras dengan itu, sistem kepengurusan Perseroan menganut model 2 (dua) badan (*two tier system*), yaitu Dewan Komisaris sebagai organ perusahaan yang melakukan pengawasan (*supervisory organ*) dan Direksi sebagai organ perusahaan yang melakukan pengurusan perusahaan (*management organ*), yang masing-masing memiliki wewenang dan tanggung jawab yang jelas. [GRI 2-9]

Untuk mengoptimalkan pelaksanaan tugas dan kewajibannya, Dewan Komisaris dibantu oleh organ pendukung berupa tiga komite, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Sedangkan Direksi dibantu organ pendukung *Asset Liability Committee* (ALCO), Komite Manajemen Risiko, *Information Technology Steering Committee* (ITSC), Komite Manajemen Kepegawaian, Komite Kredit, Komite Kebijakan Perkreditan, Komite Produk Jaringan & Prosedur.

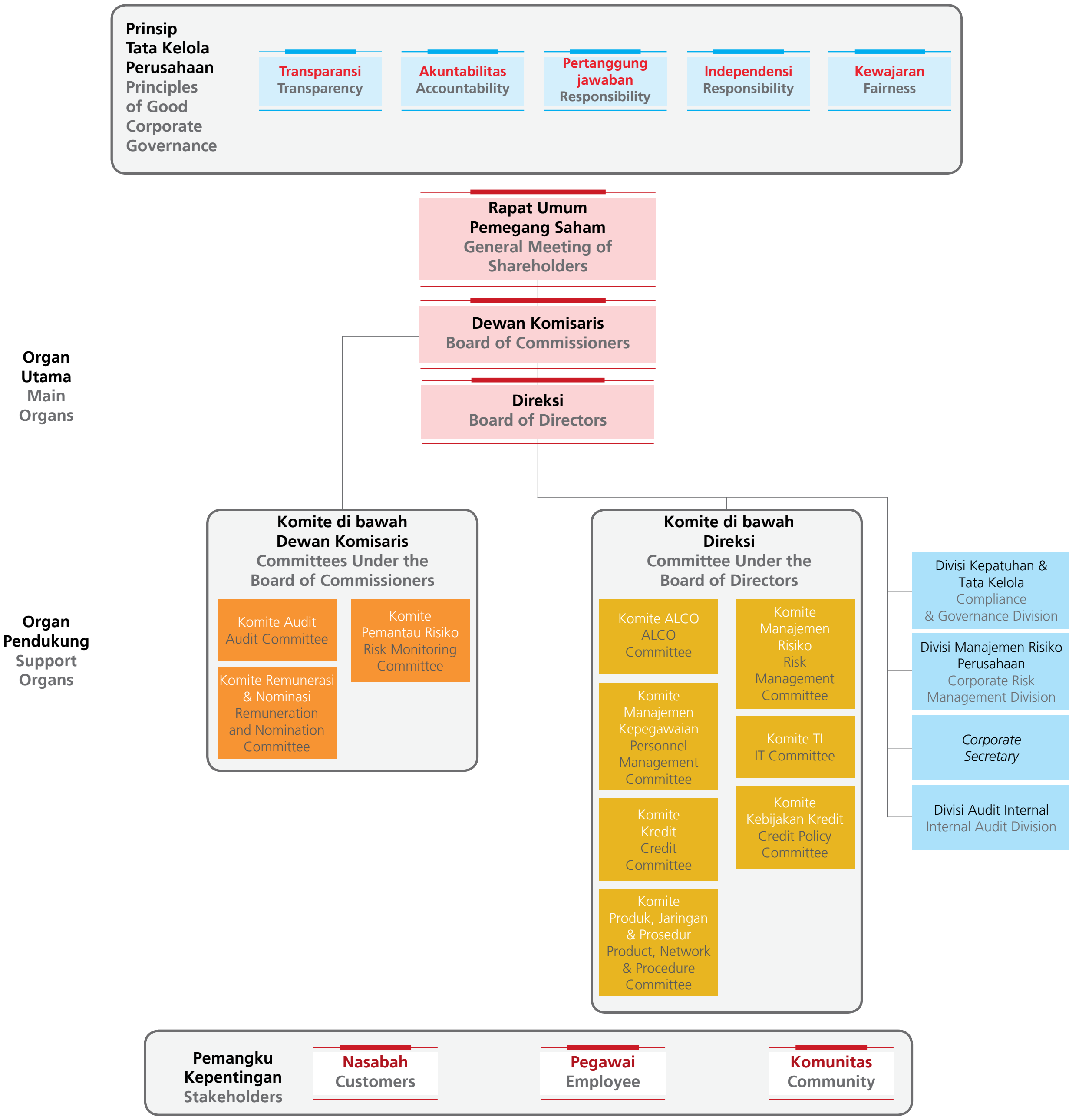
Sementara itu, sebagai penanggung jawab sekaligus pengambil keputusan mengenai topik-topik ekonomi, lingkungan, dan sosial, Bank Jatim telah menerbitkan SK No.060/302/DIR/PRS/KEP tentang Tim Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk, dan menetapkan Pemimpin Divisi Perencanaan Strategis dan Manajemen sebagai manajer proyek/penanggung jawab. Secara struktural, divisi ini bertanggung jawab kepada Direktur Keuangan. [GRI 2-9]

Governance Structure and Composition

The governance structure of Bank Jatim refered to Law no. 40 of 2007 concerning Limited Liability Companies, which stated that the organs of the Company consisted of the General Meeting of Shareholders (GMS), the Board of Directors and the Board of Commissioners. In line with that, the Company's management system adhered to the model of 2 (two) bodies (two tier system), namely the Board of Commissioners as the company's supervisory organ and the Board of Directors as the company's organ carrying out company management (management organ), and each of which owned clear powers and responsibilities. [GRI 2-9]

To optimize the implementation of its duties and obligations, the Board of Commissioners was assisted by supporting organs in the form of third committees, namely the Audit Committee, Risk Monitoring Committee, Remuneration and Nomination Committee. Meanwhile, the Board of Directors was assisted by the supporting organs such as the Asset Liability Committee (ALCO), the Risk Management Committee, the Information Technology Steering Committee (ITSC), the Personnel Management Committee, the Credit Committee, the Credit Policy Committee, the Network Products & Procedures Committee.

Meanwhile, as the person in charge and decision maker regarding economic, environmental and social topics, Bank Jatim issued Decree No.060/302/DIR/PRS/KEP concerning the Sustainable Finance Action Plan Team of PT Bank Pembangunan Daerah Jawa Timur Tbk, and appointing the Head of the Stratategic Planning and Performance Management Division as the project manager/person in charge. Structurally, this division was responsible to the Director of Finance. [GRI 2-9]



Rapat Umum Pemegang Saham

Rapat Umum Pemegang Saham, yang selanjutnya disebut RUPS, adalah Organ Perseroan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam undang-undang dan/atau Anggaran Dasar Perseroan. RUPS merupakan otoritas dan badan tata kelola tertinggi pada perseroan dimana para pemegang saham dapat menggunakan hak dan otoritasnya pada manajemen perseroan. Pemegang saham mayoritas adalah Pemerintah Provinsi Jawa Timur sebagai Pemegang Saham Pengendali Bank Jatim. RUPS memiliki kekuasaan yaitu:

The General Meeting of Shareholders

The General Meeting of Shareholders, hereinafter referred to as the GMS, became a Company organ that had the authority that was not delegated to the Board of Directors or the Board of Commissioners within the limits specified in the law and/or the Company's Articles of Association. The GMS is the highest authority and governance body in the company where shareholders can exercise their rights and authority on the company's management. The majority shareholder is the Government of East Java Province as the Controlling Shareholder of East Java Bank. The GMS has powers including:

1. Mengangkat dan memberhentikan anggota Dewan Komisaris serta Direksi
2. Menentukan jumlah remunerasi bagi Dewan Komisaris dan Direksi
3. Mengesahkan perubahan anggaran Dasar Perseroan
4. Memberikan persetujuan atas laporan tahunan dan mengesahkan laporan keuangan
5. Memutuskan penggunaan laba bersih perseroan
6. Menunjuk akuntan publik
7. Mengevaluasi keputusan dan realisasi hasil RUPS tahun sebelumnya

1. To appoint and dismiss members of the Board of Commissioners and Directors
2. Determine the amount of remuneration for the Board of Commissioners and Directors
3. To approve changes to the Company's Articles of Association
4. Give approval to the annual report and authorize the financial statements
5. Decide on the use of the company's net profit
6. Appoint a public accountant
7. Evaluate the decisions and realization of the results of the previous year's GMS

RUPS terdiri atas RUPS tahunan dan RUPS lainnya. RUPS tahunan adalah RUPS yang wajib diadakan dalam jangka waktu paling lambat 6 (enam) bulan setelah tahun buku berakhir. Sedangkan RUPS lainnya, yang lazim disebut sebagai RUPS Luar Biasa, adalah RUPS yang dapat diadakan setiap waktu berdasarkan kebutuhan untuk kepentingan Perseroan.

The GMS consisted of the annual GMS and other GMS. Annual GMS was a GMS which had to be held at the latest 6 (six) months after the end of the financial year. Meanwhile, another GMS, which was commonly referred to as an Extraordinary GMS, became a GMS that could be held at any time based on the need for the interests of the Company.

Selama tahun 2022, Bank Jatim menyelenggarakan RUPS sebanyak 2 (dua) kali sebagaimana tabel berikut:

During 2022, Bank Jatim held one GMS, Annual GMS as presented in the following table:

No	Jenis RUPS Types of GMS	Waktu/Tanggal/Tempat Pelaksanaan Time/Date/Place of Implementation
1.	RUPS Tahunan Annual GMS	Kamis, 17 Maret 2022, Kantor Pusat Bank Jatim, Jalan Basuki Rachmad No.98-104, Surabaya Thursday, March 17 2022, Bank Jatim Head Office, Jalan Basuki Rachmad No.98-104, Surabaya
2.	RUPS Luar Biasa Extraordinary GMS	Selasa, 7 Desember 2022, Kantor Pusat Bank Jatim, Jalan Basuki Rachmad No.98-108, Surabaya Tuesday, December 7, 2022, Bank Jatim Head Office, Jalan Basuki Rachmad No.98-108, Surabaya

Pendelegasian Tanggung Jawab Untuk Mengelola Dampak [GRI 2-13]

Delegation of Responsibilities for Managing Impacts [GRI 2-13]

Sejalan dengan berlakunya POJK Keuangan Berkelanjutan bagi Bank Jatim per 1 Januari 2019, maka Direksi telah mendelegasikan wewenang berkaitan dengan rancangan kebijakan dan strategi mengenai topik-topik ekonomi, lingkungan, dan sosial yang dihadapi perusahaan beserta dampak yang ditimbulkannya kepada Pemimpin Divisi Perencanaan Strategis dan Manajemen sebagai penanggung jawab penerapan keuangan berkelanjutan Bank Jatim. Pendelegasian wewenang dikuatkan dengan terbitnya SK No.060/302/DIR/PRS/KEP tentang Tim Rencana Aksi Keuangan Berkelanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk. Dalam menjalankan tugas, Pemimpin Divisi Perencanaan Strategis dan Manajemen dibantu oleh Pemimpin Divisi Manajemen Risiko dan Perusahaan sebagai Wakil Manajer Proyek, serta Pemimpin Sub Divisi Perencanaan Strategis & CMO sebagai Koordinator Pelaksana.

In line with the enactment of the POJK on Sustainable Finance for Bank Jatim as of January 1, 2019, the Board of Directors delegated authority related to the design of policies and strategies regarding economic, environmental and social topics faced by the company to the Head of the Strategic Planning and Performance Management Division as the person in charge of sustainable financial implementation of Bank Jatim. The delegation of authority was strengthened by the issuance of SK No.060/302/DIR/PRS/KEP concerning the Sustainable Finance Action Plan Team of PT Bank Pembangunan Daerah Jawa Timur Tbk. In carrying out the duties, the Head of the Strategic Planning and Performance Management Division was assisted by the Head of the Risk Management Division and the Company as the Deputy Project Manager, and the Head of the Strategic Planning & CMO Sub Division as the Implementing Coordinator.

Di dalam melaksanakan tugasnya, Pemimpin Divisi Perencanaan Strategis dan Manajemen bertanggungjawab secara operasional dan administratif kepada Pembina, yaitu Direktur Bank Jatim yang bertugas membina, membimbing serta bertanggungjawab dalam pencapaian maksud dan tujuan RAKB. Isu atau topik berkaitan dengan topik ekonomi, lingkungan dan sosial yang menjadi tanggung jawab Pemimpin Divisi Perencanaan Strategis dan Manajemen adalah proyek penghematan pelestarian lingkungan,

In carrying out the duties, the Head of the Strategic Planning and Performance Management Division was operationally and administratively responsible to the Trustees, namely the Director of Bank Jatim who was in charge of fostering, guiding and responsible for achieving the goals and objectives of the Sustainable Finance Action Plans. Issues or topics related to economic, environmental and social topics as the responsibility of the Strategic Planning and Performance Management Division proyek bisnis dan operasional, proyek pelaporan, proyek pembuatan kebijakan dan BPP (Buku Pedoman Pelaksanaan), serta proyek pengembangan sistem. [GRI 2-13]

Leader covered environmental conservation savings projects, business and operational projects, reporting projects, policy making projects and BPP (Implementation Guidebook), as well as systems development projects. [GRI 2-13]

Berkonsultasi dengan Para Pemangku Kepentingan Mengenai Topik-Topik Ekonomi, Lingkungan, dan Sosial [GRI 2-12]

Consulting Stakeholders on Economic, Environmental, and Social Topics [GRI 2-12]

Sesuai dengan prinsip keuangan berkelanjutan, Bank Jatim memberikan perhatian yang sama antara aspek atau topik ekonomi, lingkungan dan sosial dalam menjalankan usaha. Pembahasan topik-topik tersebut disampaikan melalui Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB) dimana keduanya memuat rencana dan strategi Bank Jatim jangka pendek dan jangka panjang. Untuk mendapatkan rencana dan strategi terbaik, Bank Jatim yang berada di wilayah OJK Kantor Regional IV Surabaya, perlu berkonsultasi guna mendapatkan arahan dan persetujuan dari OJK selaku regulator.

In accordance with the principles of sustainable finance, Bank Jatim had equal attention to economic, environmental and social aspects or topics in running a business. The discussion of these topics was conveyed through the Bank's Business Plan and the Sustainable Finance Action Plan, both of which contain short-term and long-term plans and strategies for Bank Jatim. To get the best plans and strategies, Bank Jatim, located in the FSA Regional IV Surabaya Office, needed to consult to obtain direction and approval from FSA as the regulator.

Sementara itu, dalam posisinya sebagai Bank Pembangunan Daerah dengan kepemilikan Pemerintah Provinsi Jawa Timur 51,13% (Pemegang Saham Pengendali, PSP), Pemerintah Kota dan Kabupaten 28,35%, dan sisanya dimiliki publik, yang kepemilikannya tercatat di pasar sekunder Bursa Efek Indonesia, Bank Jatim dan PSP selaku Gubernur Provinsi Jawa Timur memiliki misi yang sama, yaitu memberikan kontribusi pertumbuhan ekonomi Jawa Timur. Dalam hal ini, Gubernur dengan program Nawa Bakti Satya-nya, sedangkan Bank Jatim dengan fungsi intermediasinya kepada masyarakat Jawa Timur.

Meanwhile, in its position as a Regional Development Bank with the East Java Provincial Government ownership of 51.13% (Controlling Shareholder, PSP), City and Regency Governments 28.35%, and the rest was owned by the public, of which ownership was listed on the secondary market of the Indonesia Stock Exchange, Bank Jatim and PSP as the Governor of East Java Province had the same mission, namely to contribute to East Java's economic growth. In this case, the Governor came up with his Nawa Bakti Satya program, while Bank Jatim was functioned as the intermediation function to the people of East Java.

Untuk Pemerintah Kota dan Kabupaten se-Jawa Timur, Direksi Bank Jatim mendelegasikan kepada Pemimpin Cabang untuk berkomunikasi dengan Kepala Daerah dan bersinergi dengan program-program Pemerintah Daerah yang sejalan dengan kegiatan usaha Bank Jatim, termasuk yang berkaitan dengan topik ekonomi, lingkungan dan sosial. Bank Jatim juga menyelenggarakan kegiatan *Analyst Meeting* sebanyak 4 kali dalam setahun yang memaparkan kinerja per triwulan yang diikuti oleh Perusahaan Sekuritas dan Media. Selain itu, Bank Jatim juga mengadakan Paparan Publik (*Public Expose*) sekali dalam setahun yang bisa diikuti oleh *stakeholders*. Lebih dari itu, dalam kegiatan usahanya, Bank Jatim juga memiliki fungsi *Call Centre* 14044 dan *Chat Bot* Prita untuk membantu dan menerima masukan dari masyarakat.

For City and Regency Governments throughout East Java, the Board of Directors of Bank Jatim delegated the Branch Managers to communicate with Regional Heads and synergize with Regional Government programs which were in line with Bank Jatim's business activities, including those related to economic, environmental and social topics. Bank Jatim also organized Analyst Meeting activities 4 times a year, and it described the quarterly performance attended by Securities and Media Companies. In addition, Bank Jatim also held a Public Expose once a year which could be followed by stakeholders. Moreover, in its business activities, Bank Jatim was also upheld its function by Call Center 14044 and Chat Bot Prita to assist and receive input from the public.

Mengidentifikasi dan Mengelola Dampak Ekonomi, Lingkungan, dan Sosial [GRI 2-12]

Identifying and Managing Economic, Environmental, and Social Impacts [GRI 2-12]

Identifikasi dan pengelolaan topik ekonomi, lingkungan dan sosial, termasuk dampak, risiko, serta peluangnya bagi Bank Jatim dilakukan oleh Dewan Komisaris atau Direksi melalui penyusunan Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB), serta Program Tanggung Jawab Sosial Perusahaan (CSR). Selain melibatkan pemangku kepentingan internal, yaitu manajemen dan karyawan, program tersebut juga melibatkan

Identification and management of economic, environmental and social topics, including their impacts, risks, and opportunities for Bank Jatim were carried out by the Board of Commissioners or the Board of Directors through the program the preparation of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB), and Corporate Social Responsibility Program (CSR). In addition to involving internal stakeholders, namely management pemangku kepentingan eksternal, seperti regulator, masyarakat penerima manfaat CSR, analis, jurnalis dan sebagainya.

and employees , the program also involved external stakeholders namely management and employees, the program also involves external stakeholders, such as regulators, CSR beneficiaries, analysts, journalists and so on.

Selain itu, identifikasi topik ekonomi, lingkungan dan sosial yang relevan dengan bidang usaha Bank Jatim beserta dampaknya juga dilakukan dengan melibatkan konsultan *Sustainability Report* yang memiliki kompetensi dalam menentukan topik material, baik ekonomi, lingkungan maupun sosial, yang disampaikan dalam *Sustainability Report.* Penentuan topik material tidak hanya melibatkan pemangku kepentingan internal, tetapi juga kepentingan eksternal melalui survei uji materialitas. Pemangku kepentingan eksternal yang telah memberikan pendapat antara lain nasabah, konsultan, rekanan/mitra, profesional, bankir, karyawan swasta, serta anggota masyarakat penerima manfaat Program CSR.

In addition, identification of economic, environmental and social topics relevant to Bank Jatim's line of business and their impacts was also carried out by involving Sustainability Report consultants who were competent in determining material topics, namely economic, environmental and social topics presented in the Sustainability Report. Determination of material topics did not only involve internal stakeholders, but also involve external interests through materiality test surveys. External stakeholders who were able to provide opinions included customers, consultants, partners, professionals, bankers, private employees, and community members who became the beneficiaries of the CSR Program.

Selaras dengan berlakunya POJK Keuangan Berkelanjutan bagi Bank Jatim per Januari 2019, maka peran badan tata kelola dalam mengidentifikasi dan mengelola topik ekonomi, sosial dan lingkungan beserta dampak, risiko, serta peluang diwujudkan dalam penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB). Peran yang dijalankan badan kelola tertinggi adalah menjadi penanggung jawab pelaksanaan berbagai program keuangan berkelanjutan terpilih dalam RAKB. Program keuangan berkelanjutan mengacu pada seberapa ramah lingkungan suatu bank secara keseluruhan, bukan hanya dari sisi pembiayaan, namun termasuk pula di dalamnya peran serta bank dalam menerapkan bisnis berkelanjutan.

In line with the enactment of the POJK on Sustainable Finance for Bank Jatim as of January 2019, the role of the governance body in identifying and managing economic, social and environmental topics along with their impacts, risks, and opportunities was realized in the preparation of the Sustainable Finance Action Plan. The role of the highest governance body was to be in charge of implementing various selected sustainable finance programs in the Sustainable Finance Action Plan. The sustainable finance program refered to how environmentally friendly a bank was as a whole, not only in terms of financing, but also including the role of banks in implementing a sustainable business.

Ketua Badan Tata Kelola Tertinggi [GRI 2-9, 2-11]

Badan tata kelola tertinggi di Bank Jatim sesuai dengan struktur tata kelola adalah Dewan Komisaris dan Direksi. Adapun Komisaris Utama dan Direktur Utama sebagai ketua badan tata kelola tertinggi tidak termasuk sebagai pejabat eksekutif di Bank Jatim. Kebijakan itu sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Pasal 1 angka (9), "Pejabat Eksekutif adalah pejabat yang bertanggung jawab langsung kepada Direksi atau mempunyai pengaruh yang signifikan terhadap kebijakan dan/atau operasional Bank, antara lain, kepala divisi, kepala kantor wilayah, kepala kantor cabang, kepala kantor fungsional yang kedudukannya paling kurang setara dengan kepala kantor cabang, kepala satuan kerja manajemen risiko, kepala satuan kerja kepatuhan, dan kepala satuan kerja audit intern dan/atau pejabat lain yang setara.

Head of the Supreme Governance Agency [GRI 2-9, 2-11]

The highest governance body at Bank Jatim in accordance with the governance structure was the Board of Commissioners and the Board of Directors. The President Commissioner and President Director as the chairman of the highest governance body were not included as executive officers at Bank Jatim. The policy was in accordance with the Financial Services Authority Regulation Number 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks, Article 1 point (9), "Executive Officers are officials who are directly responsible to the Board of Directors or have significant influence on policies and/or Bank operations, including but not limited to division heads, regional office heads, branch office heads, functional office heads whose positions are at least equivalent to branch office heads, risk management work unit heads, compliance work unit heads, and internal audit work unit heads and/or other equivalent official.

Dewan Komisaris [GRI 2-9]

Dewan Komisaris adalah organ perusahaan yang bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan dan memberikan nasihat kepada Direksi serta memastikan bahwa Badan Usaha melaksanakan GCG pada seluruh tingkatan atau jenjang organisasi. Dewan Komisaris berkewajiban untuk melakukan pengawasan atas kebijakan pengurusan, jalannya pengurusan pada umumnya, baik mengenai Perseroan maupun usaha Perseroan dan memberikan nasehat kepada Direksi.

Board of Commissioners [GRI 2-9]

The Board of Commissioners is a corporate organ that has the duty and collective responsibility to supervise and provide advice to the Directors and ensure that the Business Entity implements good corporate governance principles at all levels or levels of the organization. The Board of Commissioners is obliged to supervise management policies, the general management of the Company and the Company's business and provide advice to the Directors.

Setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri, melainkan berdasarkan keputusan Dewan Komisaris.

Each member of the Board of Commissioners cannot act individually, but based on the decision of the Board of Commissioners.

Nominasi dan Seleksi Badan Tata Kelola Tertinggi [GRI 2-10]

Dalam proses nominasi Dewan Komisaris dan Direksi Bank Jatim, telah disusun kebijakan terkait pemilihan/penggantian anggota Dewan Komisaris dan Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian Anggota Dewan Komisaris dan Anggota Direksi. Kebijakan ini disusun dan disesuaikan berdasarkan peraturan yang terkait dengan Perseroan di antaranya POJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta Peraturan terkait lainnyatentang tata cara pemilihan/pergantian anggota Dewan Komisaris/ Direksi. Tujuan penyusunan kebijakan pemilihan dan/atau pergantian Anggota Dewan Komisaris dan Direksi ini adalah sebagai pedoman dalam proses pemilihan/penggantian Anggota Dewan Komisaris sesuai dengan peraturan yang berlaku, serta untuk memastikan penerapan tata kelola perusahaan yang baik tetap dilakukan dalam setiap proses nominasi/pemilihan anggota Dewan Komisaris. Proses nominasi/pemilihan Dewan Komisaris dan Direksi diusulkan kepada RUPS dengan memperhatikan rekomendasi dari melalui Komite Remunerasi dan Nominasi. Adapun tahapan nominasi tersebut antara lain sebagai berikut:

1. Pengumuman penerimaan lowongan calon anggota Komisaris dan/atau Direksi.
2. Seleksi administratif.
3. Pelaksanaan asesmen oleh lembaga Independen yang ditunjuk.
4. Evaluasi hasil asesmen.
5. Wawancara akhir.
6. Pelaksanaan Uji Kemampuan dan Kepatutan oleh Otoritas Jasa Keuangan.
7. Pengangkatan calon terpilih pada RUPS.

Nomination and Selection of the Highest Governance [GRI 2-10]

In the nomination process for the Board of Commissioners and the Board of Directors of Bank Jatim, policies related to the selection/ replacement of members of the Board of Commissioners and Board of Directors have been formulated, namely the System and Procedure for the Selection and/or Substitution of Members of the Board of Commissioners and Members of the Board of Directors. No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and other related regulations regarding procedures for selecting/ replacing members of the Board of Commissioners/Directors. The purpose of formulating the policy for the selection and/or replacement of members of the Board of Commissioners and the Board of Directors is to serve as a guide in the process of selecting/replacing members of the Board of Commissioners in accordance with applicable regulations, as well as to ensure the implementation of good corporate governance in every process of nomination/election of members of the Board of Commissioners. The nomination/election process for the Board of Commissioners and the Board of Directors is proposed to the GMS by taking into account the recommendations from the Remuneration and Nomination Committee. The stages of the nominations include the following:

1. Announcement of vacancies for candidates for members of the Board of Commissioners and/or Directors.
2. Administrative selection.
3. Implementation of the assessment by the appointed Independent institution.
4. Evaluation of assessment results.
5. Final interview.
6. Implementation of the Fit and Proper Test by the Financial Services Authority.
7. Appointment of selected candidates at the GMS.

Masa Jabatan Dewan Komisaris [GRI 2-9]

Masa jabatan anggota Dewan Komisaris paling lama 4 (empat) tahun terhitung sejak tanggal ditentukan dalam RUPS Tahunan yang ke-4 (empat) sejak tanggal pengangkatannya atau sampai dengan penutupan RUPS tahunan pada akhir 1 (satu) periode masa jabatan, dan dapat diangkat kembali untuk masa jabatan kedua kalinya, setelah memperhatikan ketentuan OJK dan ketentuan yang berlaku serta dinilai dapat menjalankan fungsinya dengan baik, dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu berdasarkan alasan yang ditetapkan.

Term of Office of Board of Commissioners [GRI 2-9]

The term of office of members of the Board of Commissioners is a maximum of 4 (four) years from the date determined in the 4th (fourth) Annual GMS from the date of their appointment or until the closing of the annual GMS at the end of 1 (one) term of office, and may be reappointed for the second term of office, after taking into account the provisions of the OJK and the applicable provisions and is considered to be able to carry out its functions properly, without prejudice to the right of the GMS to dismiss at any time based on the stated reasons.

Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris

1. Dewan Komisaris bertugas melakukan pengawasan atas kebijakan dan jalannya pengurusan pada umumnya,

Duties and Responsibilities of The Board of Commissioners

1. The Board of Commissioners is tasked with supervising the policies and processes of management in general, both

baik mengenai Perseroan maupun usaha Perseroan, dan memberikan nasihat kepada Direksi;
2. Anggota Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian;
3. Melakukan tugas yang secara khusus diberikan kepadanya menurut Anggaran Dasar, perundang-undangan dan/atau keputusan RUPS antara lain :
   - Dewan Komisaris wajib memastikan penerapan Tata Kelola yang baik terselenggara dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;
   - Menyetujui dan mengevaluasi kebijakan Manajemen Risiko;
   - Mengevaluasi pertanggung jawaban Direksi atas pelaksanaan kebijakan Manajemen Risiko;
   - Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris;
   - Melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi;
   - Melakukan pengawasan terhadap pelaksanaan Fungsi Kepatuhan Perseroan terhadap peraturan Bank Indonesia/ Otoritas Jasa Keuangan dan peraturan perundang-undangan serta komitmen kepada Bank Indonesia/Otoritas Jasa Keuangan dan pihak-pihak lainnya sesuai dengan peraturan perundang-undangan dan/ atau perjanjian.
   - Menyusun pembagian tugas di antara Anggota Dewan Komisaris sesuai dengan keahlian dan pengalaman masing-masing Anggota Dewan Komisaris.
4. Menyusun program kerja dan target kinerja Dewan Komisaris tiap tahun serta mekanisme *peer review* terhadap kinerja Dewan Komisaris;
5. Mempertanggungjawabkan pelaksanaan tugas Dewan Komisaris kepada RUPS;
6. Dewan Komisaris melakukan pengawasan secara aktif melalui Rapat Dewan Komisaris dan/atau Rapat Dewan Komisaris dengan Direksi, terkait pelaksanaan implementasi GCG;
7. Setiap anggota Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Perseroan yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya, kecuali anggota Dewan Komisaris yang bersangkutan dapat membuktikan:
   a Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
   b. Telah melakukan pengawasan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan;
   c. Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengawasan yang mengakibatkan kerugian; dan
   d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
   e. Telah memberikan nasehat kepada Direksi untuk mencegah terjadinya kepailitan.

regarding the Company and the Company's business, and providing advice to the Directors.
2. Members of the Board of Commissioners must carry out their duties and responsibilities in good faith, with full responsibility and prudent principle.
3. Perform tasks specifically given to them according to the Articles of Association, laws and/or resolutions of the GMS, among others:
   - The Board of Commissioners is obliged to ensure the implementation of Good Governance in every business activity of the Bank at all levels of the organization.
   - Approve and evaluate Risk Management policies.
   - Evaluate the accountability of the Board of Directors for the implementation of Risk Management policies.
   - Evaluate and decide Board of Directors' requests related to transactions that require the approval of the Board of Commissioners.
   - Supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
   - Supervise the implementation of the Company's Compliance Function on regulations of Bank Indonesia/ Financial Services Authority and statutory regulations and commitments to Bank Indonesia/ Financial Services Authority and other parties in accordance with statutory regulations and/or agreements.
   - Distributing duties among the members of Board of Commissioners in accordance with the expertise and experience of each Member of the Board of Commissioners.
4. Prepare work programs and performance targets for the Board of Commissioners each year as well as a peer review mechanism on the performance of the Board of Commissioners
5. Be responsible for the implementation of the duties of the Board of Commissioners to the GMS.
6. Conduct active supervision through Board of Commissioners Meetings and/or Joint Meetings with Board of Directors, in relation to the implementation of GCG.
7. Each member of the Board of Commissioners is jointly and collectively liable for the Company's losses caused by errors or negligence of the members of the Board of Commissioners in carrying out their duties, unless the member of the Board of Commissioners concerned can prove:
   a. The loss is not due to an error or negligence.
   b. Has conducted supervision in good faith, full of responsibility, and prudently for the interests and in accordance with the aims and objectives of the Company.
   c. Has no conflict of interest, either directly or indirectly, over the supervision actions that result in losses.
   d. Has taken actions to prevent such losses arising or continuing.
   e. Has given advice to the Board of Directors to prevent bankruptcy.

8. Dewan Komisaris secara sendiri-sendiri maupun bersama-sama setiap waktu dalam jam kerja kantor Perseroan berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Perseroan dan berhak memeriksa semua pembukuan, surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain-lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi;
9. Dewan Komisaris berhak Meminta penjelasan dari Direksi mengenai segala hal yang menyangkut pengelolaan Perseroan dan mengetahui segala kebijakan dan tindakan yang telah dan akan dijalankan oleh Direksi;
10. Dewan Komisaris dapat memberhentikan sementara seorang atau lebih anggota Direksi, apabila anggota Direksi tersebut bertindak bertentangan dengan anggaran dasar atau peraturan perundang-undangan yang berlaku;
11. Pemberhentian sementara itu harus diberitahukan kepada yang bersangkutan disertai alasannya;
12. Dewan Komisaris dapat melakukan tindakan pengurusan Perseroan dalam keadaan tertentu untuk jangka waktu tertentu sesuai dengan ketentuan Anggaran Dasar;
13. Dewan Komisaris dapat melaksanakan kewenangan pengawasan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar dan/atau keputusan RUPS.

8. The Board of Commissioners individually or collectively at any time during the Bank's office hours has the right to enter buildings and yards or other places used or controlled by the Bank and has the right to examine all books, letters and other evidence, check and match the situation cash and others and have the right to know all actions taken by the Board of Directors.
9. The Board of Commissioners has the right to request explanations from the Board of Directors regarding all matters relating to the management of the Bank and to know all policies and actions that have been and will be carried out by the Board of Directors.
10. The Board of Commissioners may temporarily dismiss one or more members of the Board of Directors, if the member of the Board of Directors acts contrary to the articles of association or applicable laws and regulations.
11. Temporary dismissal must be notified to the person concerned along with the reasons.
12. The Board of Commissioners may conduct management of the Bank in certain circumstances for a certain period in accordance with the provisions of the Articles of Association.
13. The Board of Commissioners can exercise other supervisory authority as long as it does not conflict with the laws and regulations, the Articles of Association and/or the resolution of the GMS.

Jumlah dan Komposisi Dewan Komisaris
[GRI 2-9]

Per 31 Desember 2022, Dewan Komisaris Bank berjumlah 5 (lima) orang, terdiri dari 1 (satu) Komisaris Utama, 3 (tiga) Komisaris Independen dan, 1 (satu) Komisaris. Susunan dan komposisi Dewan Komisaris per 31 Desember 2021 selengkapnya adalah sebagai berikut:

Number and Composition of the Board of Commissioners [GRI 2-9]

As of December 31, 2022, the Bank's Board of Commissioners numbered 5 (five) people, consisting of 1 (one) Main Commissioner, 3 (three) Independent Commissioners and, 1 (one) Commissioner. The complete composition and composition of the Board of Commissioners as of 31 December 2021 is as follows:

Nama Name	Jabatan Position	Pelaksana Organizer	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Suprajarto	Komisaris Utama President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan Tahun Buku 2021 tanggal 17 Maret 2022 Annual GMS for Fiscal Year 2021 on 17 March 2022	17 Maret 2022 March 17, 2022
Candra Fajri Ananda	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan Tahun Buku 2017 tanggal 20 Februari 2018 Annual GMS for Fiscal Year 2017 dated February 20, 2018	21 September 2018 September 21, 2018
Muhammad Mas'ud	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 19 Juli 2019 Extraordinary GMS on July 19, 2019	11 Oktober 2019 October 11, 2019
Sumaryono	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	RUPS Tahunan Tahun Buku 2021 tanggal 17 Maret 2022 Annual GMS for Fiscal Year 2021 dated March 17, 2022	17 Maret 2022 March 17, 2022
Heru Tjahjono	Komisaris Commissioner	Otoritas Jasa Keuangan Financial Services Authority	RUPS Luar Biasa tanggal 19 Juli 2019 Extraordinary GMS on 19 July 2019	11 Oktober 2019 October 11, 2019

Kebijakan Rangkap Jabatan Dewan Komisaris [GRI 2-9]

Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank Jatim telah mengatur ketentuan mengenai rangkap jabatan Dewan Komisaris yaitu anggota Dewan Komisaris dilarang memangku jabatan rangkap sebagai:

1. Anggota Direksi, Dewan Komisaris, atau Pejabat Eksekutif pada lembaga keuangan atau perusahaan keuangan baik Bank maupun bukan Bank.
2. Anggota Direksi, Dewan Komisaris atau Pejabat Eksekutif pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri.
3. Jabatan lain yang dapat menimbulkan benturan kepentingan dan/atau jabatan lainnya sesuai peraturan dan perundang-undangan.

Selama tahun pelaporan, Dewan Komisaris sudah melaksanakan pedoman dan tata tertib tersebut sehingga tidak ada yang merangkap jabatan sesuai ketentuan yang berlaku

Policy on Concurrent Positions of the Board of Commissioners [GRI 2-9]

Charter of Board of Commissioners of Bank Jatim has regulated the provisions concerning concurrent positions of the Board of Commissioners, namely members of the Board of Commissioners are prohibited from holding concurrent positions as:

1. Members of the Board of Directors, Board of Commissioners, or Executive Officers of financial institutions or financial companies, both banks and non-banks.
2. Members of the Board of Directors, Board of Commissioners or Executive Officers of more than 1 (one) non-financial institution or non-financial company, both domestic and abroad.
3. Other positions that may lead to a conflict of interest and/or other position in accordance with the rules and regulations.

During the reporting year, the Board of Commissioners implemented the guidelines and regulations so that no one held concurrent positions in accordance with applicable regulations.

Komisaris Independen [GRI 2-9]

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 55/ POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Dewan Komisaris wajib terdiri dari Komisaris Independen dan Komisaris Non Independen. Adapun komposisi Komisaris Independen wajib paling sedikit berjumlah 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. 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.

Komposisi Dewan Komisaris Bank Jatim per 31 Desember 2022 telah memenuhi regulasi tersebut, yaitu tiga dari lima anggota Dewan Komisaris atau 60% adalah Komisaris Independen.

Independent Commissioners [GRI 2-9]

Following the Financial Services Authority Regulation Number 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks, the Board of Commissioners must consist of Independent and Non-Independent Commissioners. The composition of the Independent Commissioners must be at least 50% (fifty percent) of the number of members of the Board of Commissioners. Independent Commissioners are members of the Board of Commissioners who do not have financial, management, share ownership, and/or family relationships with members of the Board of Directors, other members of the Board of Commissioners and/or controlling shareholders, or relationships with the Bank that may affect the ability concerned to act independently.

The composition of the Board of Commissioners of Bank Jatim as of 31 December 2022 has complied with these regulations; namely three out of five members of the Board of Commissioners, or 60%, are Independent Commissioners.

Organ Pendukung Dewan Komisaris [GRI 2-9]

Komite Audit

Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 55 / POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan Peraturan Bank Indonesia Nomor 8/4/PBI/2006 Tentang Pelaksanaan *Good Corporate Governance* Bagi Bank Umum, Komite Audit adalah yang memiliki tugas dan tanggung jawab melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.

Supporting Organs for the Board of Commissioners [GRI 2-9]

Audit Committee

In accordance with the Financial Services Authority Regulation Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks and Bank Indonesia Regulation Number 8/4/PBI/2006 concerning the Implementation of Good Corporate Governance for Commercial Banks, the Audit Committee had the duties and responsibilities responsible for monitoring and evaluating the planning and implementation of the audit as well as monitoring the follow-up to the audit results in order to assess the adequacy of internal control, including the adequacy of the financial reporting process.

Komite Pemantau Risiko [FS3]

Komite Pemantau Risiko bertugas membantu pelaksanaan fungsi pengawasan dan pembinaan oleh Dewan Komisaris terhadap eksekutif (Direksi beserta jajarannya) dalam area penerapan manajemen risiko agar dapat terlaksana secara efektif, baik mengenai isu-isu manajemen risiko dan sistem pengawasan internal serta langkah-langkah antisipatif yang diambil Direksi dalam pengelolaan risiko.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi memiliki tugas dan tanggung jawab terhadap dua fungsi, yaitu terkait fungsi remunerasi dan fungsi nominasi. Tugas dan tanggung jawab fungsi remunerasi antara lain memberikan rekomendasi kepada Dewan Komisaris mengenai struktur, kebijakan dan besaran atas Remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris. Sedangkan terkait fungsi nominasi antara lain memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan dan kriteria yang dibutuhkan dalam proses nominasi.

Direksi [GRI 2-9]

Direksi adalah Organ Perseroan yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan anggaran dasar.

Masa Jabatan Direksi [GRI 2-9]

Masa jabatan Anggota Direksi paling lama 5 (lima) tahun terhitung sejak tanggal yang ditentukan dalam RUPS pengangkatannya dan berakhir pada penutupan RUPS Tahunan yang ke-5 (lima) setelah tanggal pengangkatannya atau sampai dengan penutupan RUPS Tahunan pada akhir 1 (satu) periode masa jabatan, kecuali apabila ditentukan lain dalam RUPS, dan dapat diangkat kembali untuk masa jabatan kedua kalinya apabila mempunyai prestasi yang baik dengan dibuktikan tercapainya target-target yang ditetapkan oleh RUPS bagi masing-masing Direksi dengan tidak mengurangi hak RUPS untuk memberhentikan sewaktu-waktu berdasarkan alasan yang ditetapkan.

Tugas dan Tanggung Jawab Direksi [GRI 2-9]

Tugas dan tanggung jawab Direksi telah diatur dalam Buku Pedoman Kerja Direksi. Adapun tugas dan tanggung jawab Direksi adalah sebagai berikut:

1. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perseroan untuk kepentingan Perseroan sesuai dengan maksud dan tujuan Perseroan yang ditetapkan dalam anggaran dasar.

Risk Monitoring Committee [FS3]

The Risk Monitoring Committee is tasked with assisting the implementation of the supervisory and coaching functions by the Board of Commissioners for executives (Directors and their staff) in the area of risk management implementation so that it can be carried out effectively, both regarding issues of risk management and the internal control system as well as anticipatory steps taken by the Board of Directors in risk management.

Remuneration and Nomination Committee

Remuneration and Nomination Committee has duties and responsibilities for two functions, namely those related to the remuneration function and the nomination function. The duties and responsibilities of the remuneration function include providing recommendations to the Board of Commissioners regarding the structure, policies, and amount of remuneration for members of the Board of Directors and/or members of the Board of Commissioners. Meanwhile, regarding the nomination function, among others, providing recommendations to the Board of Commissioners regarding policies and criteria needed in the nomination process.

Board of Directors [GRI 2-9]

The Board of Directors is a Company Organ that is authorized and fully responsible for managing the Company for the benefit of the Company, in accordance with the aims and objectives of the Company and represents the Company, both inside and outside the court in accordance with the provisions of the articles of association.

Term of Office of the Board of Directors [GRI 2-9]

The term of office of members of the Board of Directors commences after passing the Fit and Proper Test by the Financial Services Authority or at the closing of the AGMS and ends at the close of the 5th (fifth) annual GMS from the date of their appointment, or after the successor has passed the Fit and Proper Test by the Financial Services Authority. , unless stipulated otherwise in the GMS, and may be reappointed for a second term if they have good performance, proven by the achievement of targets set by the GMS for each member of the board of directors without prejudice to the right of the GMS to dismiss them at any time based on the reasons that have been set.

Term of Office of the Board of Directors [GRI 2-9]

The duties and responsibilities of the Board of Directors were stipulated in the Board of Directors Work Guidelines. The duties and responsibilities of the Board of Directors are as follows:

1. The Board of Directors is in charge of running and being responsible for the management of the Company for the benefit of the Company in accordance with the aims and objectives of the Company as stipulated in the Articles of Association.

2. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian.
3. Setiap anggota Direksi bertanggung jawab secara tanggung renteng atas kerugian Perseroan yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.
4. Anggota Direksi tidak dapat dipertanggungjawabkan atas kerugian Perseroan apabila dapat membuktikan:
   a. kerugian tersebut bukan karena kesalahan atau kelalaiannya;
   b. telah melakukan pengurusan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan;
   c. tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian; dan
   d. telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.

2. Each member of the Board of Directors must carry out their duties and responsibilities in good faith, with full responsibility and prudence.
3. Each member of the Board of Directors is jointly and severally responsible for the loss of the issuer or public company caused by errors or negligence of the members of the Board of Directors in carrying out their duties.
4. Members of the Board of Directors cannot be held liable for the loss of the issuer or company if it can prove:
   a. The loss is not due to an error or negligence.
   b. Has carried out management in good faith, full of responsibility and prudence for the interests and in accordance with the aims and objectives of the Company.
   c. Has no conflict of interest, either directly or indirectly, over management actions that result in losses.
   d. Has taken steps to prevent the loss from arising or continuing.

Jumlah dan Komposisi Direksi [GRI 2-9]

Per 31 Desember 2022, jumlah dan komposisi Direksi Bank Jatim sebanyak 6 (enam) orang, terdiri dari 1 (satu) orang Direktur Utama, dan 5 (lima) orang Direktur. Seluruh Direksi berdomisili di Provinsi Jawa Timur.

Number and Composition of the Board of Directors [GRI 2-9]

In December 31, 2022, the number and composition of the Board of Directors of Bank Jatim is 6 (six) people, consisting of 1 (one) Main Director, and 5 (five) Directors. All Directors are domiciled in East Java Province.

Tabel Komposisi dan Dasar Pengangkatan Direksi Setelah RUPS Luar Biasa Tahun 2022
Table of Composition and Basis for Appointment of the Board of Directors after the 2022 Extraordinary GMS

Nama Name	Jabatan Position	Pelaksana Executor	Dasar Pengangkatan Basis of Appointment	Tanggal Efektif Effective date
Busrul Iman	Direktur Utama President Director	OJK	RUPS Luar Biasa tanggal 23 Juli 2020 Extraordinary GMS on July 23, 2020	23 Juli 2020 July 23, 2020
Tonny Prasetyo*)	Direktur Operasi (Pgs Direktur Kepatuhan) Director of Operations (Act Compliance Director)	OJK	RUPS Luar Biasa tanggal 19 Juni 2019 Extraordinary GMS on June 19, 2019	11 Oktober 2019 October 11, 2019
Edi Masrianto	Direktur Keuangan, Treasury dan Global Services Director of Finance, Treasury & Global Services	OJK	RUPS Tahunan Tanggal 17 Maret 2022 Extraordinary GMS on March 17, 2022	17 Maret 2022 March 17, 2022
R. Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	OJK	RUPS Tahunan Tanggal 17 Maret 2022 Extraordinary GMS on March 17, 2022	17 Maret 2022 March 17, 2022
Zulhelfi Abidin**)	Direktur IT dan Digital merangkap Pgs Direktur Operasi Director of IT and Digital concurrently as the Operation Director	OJK	RUPS Luar Biasa tanggal 7 Desember 2022 Extraordinary GMS on December 7, 2022	7 Desember 2022 December 7, 2022
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	OJK	RUPS Luar Biasa tanggal 7 Desember 2022 Extraordinary GMS on December 7, 2022	7 Desember 2022 December 7, 2022

*) Ditunjuk sebagai pengganti sementara Direktur Kepatuhan, sehingga jabatan Direktur Operasi sementara dilepaskan untuk memenuhi aspek independensi.
*) Appointed as a temporary replacement for the Compliance Director, so that the position of temporary Director of Operations is released to fulfill the independence aspect.
**) Ditunjuk untuk merangkap sebagai Direktur Operasi.
**) Appointed to concurrently serve as Director of Operations.

Hal tersebut sesuai dengan Surat Keputusan Dewan Komisaris Nomor 061/10/DKM/KEP tanggal 13 Desember 2022/This is in accordance with the Decree of the Board of Commissioners Number 061/10/DKM/KEP dated 13 December 2022

Rangkap Jabatan Direksi [GRI 2-9]

Sebagaimana Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank Jatim, Direksi Perseroan juga dilarang merangkap jabatan seperti diatur dalam POJK No.55/POJK.03/2016, Pasal 7 ayat (1), "Anggota Direksi dilarang merangkap jabatan sebagai anggota

Concurrent Positions of the Board of Directors [GRI 2-9]

As with the Guidelines and Work Rules of the Board of Commissioners of Bank Jatim, the Board of Directors of the Company was also prohibited from holding concurrent positions as stipulated in POJK No.55/POJK.03/2016, Article 7 paragraph (1), Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain." Terhadap ketentuan tersebut, selama tahun pelaporan, Direksi telah mematuhinya sehingga tidak ada yang merangkap jabatan sesuai ketentuan yang berlaku.

"Members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Directors, Board of Commissioners or Executive Officers at banks, companies and/or other institutions." With regard to these provisions, during the reporting year, the Board of Directors complied with so that no one held concurrent positions in accordance with applicable regulations.

Organ Pendukung Direksi [GRI 2-9]

Per 31 Desember 2022, dalam menjalankan tugas dan kewajibannya, Direksi memiliki organ pendukung sebagai berikut:

Asset Liability Committee (ALCO)

Dalam rangka menyatukan pengambilan keputusan *asset* dan *liabilities* demi tujuan yang telah digariskan, diperlukan wadah yang disebut *Asset Liabilities Committee* (ALCO). Untuk mengurangi dan mengeliminir risiko yang terjadi pada perbankan terutama Risiko Likuiditas, Suku Bunga dan Nilai Tukar, diperlukan kerja sama dan partisipasi aktif dari berbagai pengambil keputusan baik sisi *asset* maupun *liabilities*. Kerja sama akan berhasil apabila masing-masing pengambil keputusan mengetahui peranannya dan dampak keputusannya pada keuntungan usaha secara keseluruhan.

Komite Manajemen Risiko

Komite Manajemen Risiko dibentuk dalam rangka mempertahankan eksposur risiko pada batas atau limit yang dapat diterima dan menguntungkan, sehingga kegiatan usaha bank dapat tetap terkendali (*manageable*) dan menjalankan kegiatan usaha bank berdasarkan prinsip kehati-hatian.

Komite Manajemen Kepegawaian

Komite Manajemen Kepegawaian dibentuk dalam rangka untuk mendapatkan hasil yang optimal dalam memutuskan hal-hal yang bersifat kritikal di bidang *Human Capital* baik secara strategi, kebijakan, dan sistem pengelolaan *Human Capital* yang searah dengan Rencana Bisnis Bank.

Komite Teknologi Informasi (*Information Technology Steering Committee* - ITSC)

Peran dan fungsi *Information Technology Steering Committee* (ITSC) adalah:

1. *Information Technology Steering Committee* (ITSC) adalah bagian dari tata kelola TI dalam memberikan rekomendasi, komite harus memperhatikan faktor efisiensi bagian dari tata kelola TI rangka meminimalisasi terjadinya risiko yang terkait dengan penggunaan TI dan untuk melindungi kepentingan Bank dan nasabah.
2. Sebagai perwujudan bagian dari tata kelola TI dalam rangka meminimalisir terjadinya risiko yang terkait dengan penggunaan TI dan untuk melindungi kepentingan Komite *IT Steering* dibentuk sebagai perwujudan dari komitmen Direksi dan manajemen Bank Jatim dalam bentuk pengawasan aktif

Supporting Organs of the Board of Directors [GRI 2-9]

As of December 31, 2022, in carrying out its duties and obligations, the Board of Directors has the following supporting organs:

Asset Liability Committee (ALCO)

In order to unite asset and liability decision-making for the purposes outlined, a forum called the Asset Liabilities Committee (ALCO) is needed. In order to reduce and eliminate the risks that occur in banking, especially liquidity, interest rate, and exchange rate risks, cooperation and active participation from various decision-makers, both in terms of assets and liabilities, are required. The collaboration will be successful if each decision-maker knows their role and the impact of their decisions on overall business profits.

Risk Management Committee

The Risk Management Committee was formed in order to maintain risk exposure at acceptable and profitable limits, so that bank business activities can remain manageable and carry out bank business activities based on prudential principles.

The Personnel Management Committee

The Personnel Management Committee was formed in order to obtain optimal results in deciding critical matters in the field of Human Capital in terms of strategies, policies, and Human Capital management systems that are in line with the Bank's Business Plan.

Information Technology Steering Committee (ITSC)

The roles and functions of the Information Technology Steering Committee (ITSC) were:

1. The Information Technology Steering Committee (ITSC) is part of IT governance in providing recommendations; the committee must pay attention to the efficiency factor of the IT governance section in order to minimize the occurrence of risks associated with the use of IT and to protect the interests of the Bank and customers.
2. As an embodiment of part of IT governance in order to minimize the occurrence of risks associated with the use of IT and to protect the interests of the IT Steering Committee was formed as a manifestation of the commitment of the Directors and management of Bank Jatim in the form of

terhadap manajemen TI. Sebagaimana telah diatur dalam POJK MRTI, ITSC berperan dalam membantu pelaksanaan tugas Direksi dalam menetapkan Rencana Strategis Teknologi Informasi dan kebijakan Bank terkait penggunaan Teknologi Informasi.

active oversight of IT management. As stipulated in the POJK MRTI, ITSC plays a role in assisting the implementation of the Board of Directors' duties in establishing the Information Technology Strategic Plan and Bank policies regarding the use of Information Technology.

Komite Kredit

Komite Kredit adalah komite operasional yang dibentuk Direksi untuk mengevaluasi dan/atau memberikan keputusan kredit untuk jumlah dan jenis kredit yang ditetapkan oleh Direksi dengan memperhatikan pengembangan bisnis tanpa meninggalkan prinsip kehati-hatian termasuk restrukturisasi dan penyelesaian kredit.

Tujuan dibentuknya Komite Kredit adalah untuk meminimalisasi munculnya risiko kredit bermasalah pada Bank, mengoptimalisasi pendapatan Bank dari kredit yang disalurkan, serta mengendalikan risiko penanaman dana dalam aktiva produktif.

Credit Committee

Credit Committee was an operational committee formed by the Board of Directors to evaluate and/or provide loan decisions for the amount and type of credit determined by the Board of Directors with due observance of business development without abandoning prudential principles including restructuring and credit settlement.

The purpose of establishing the Credit Committee was to minimize the risk of non-performing loans in the Bank, optimize the Bank's income from disbursed loans, and control the risk of investing funds in earning assets.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan adalah komite yang dibentuk oleh Direksi dalam rangka pengelolaan kebijakan perkreditan yang bertujuan untuk mendukung pemberian kredit yang sehat dan mengandung unsur pengendalian internal mulai tahap awal proses kegiatan perkreditan sampai dengan tahap pemantauan perkreditan dengan memperhatikan prinsip kehati-hatian. Komite ini dibentuk bertujuan mendukung pemberian kredit yang sehat dan memantau dari proses awal pengajuan hingga pelaksanaan dengan menggunakan prinsip kehati-hatian. Dalam Kebijakan Perkreditan dibedakan menjadi 2 (dua) yaitu: [FS-3]

a. Komite Kebijakan Perkreditan
b. Komite Kebijakan Pembiayaan

Credit Policy Committee

The Credit Policy Committee is a committee formed by the Board of Directors in the framework of managing credit policy which aims to support sound credit distribution and contains elements of internal control from the initial stages of the credit activity process to the credit monitoring stage with due observance of the principle of prudence. This committee was formed with the aim of supporting healthy lending and monitoring from the initial application process to implementation using the precautionary principle. In the Credit Policy, it was divided into 2 (two), namely: [FS-3]

a. Credit Policy Committee
b. Financing Policy Committee

Komite Produk Jaringan dan Prosedur

Komite Produk Jaringan & Prosedur terdiri dari:

a. Komite PJP bidang produk;
b. Komite PJP bidang jaringan; dan
c. Komite PJP bidang prosedur.

Uraian lengkap mengenai Organ Pendukung di bawah Dewan Komisaris dan Direksi disampaikan dalam Bab Tata Kelola Perusahaan yang Baik, pada Laporan Tahunan Perseroan Tahun 2022.

Product, Network and Procedure Committee

The Network Products & Procedures Committee consists of:

a. NPP committee for product sector;
b. NPP committee on network sector; and
c. NPP committee on procedures.

A complete description of the Supporting Organs under the Board of Commissioners and Board of Directors is presented in the Good Corporate Governance Policy, in the Company's 2022 Annual Report.

Kebijakan Keberagaman Dewan Komisaris dan Direksi [GRI 2-9]

Keberagaman komposisi Dewan Komisaris dan Direksi sebagaimana yang diatur dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka telah diakomodir dalam Anggaran Dasar Bank. Pengangkatan Dewan Komisaris dan Direksi dilakukan dengan mempertimbangkan pengalaman dan pemahaman industri perbankan, integritas, dan dedikasi setiap individu. Dewan Komisaris dan Direksi telah memiliki keberagaman usia, jenis kelamin, pendidikan, pengalaman kerja, dan keahlian.

Diversity Policy for the Board of Commissioners and the Board of Directors [GRI 2-9]

The diversity of the composition of the Board of Commissioners and Directors as stipulated in the Appendix of the Circular Letter of Financial Services Authority No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Company has been accommodated in the Bank's Articles of Association. The appointment of the Board of Commissioners and Board of Directors is carried out by taking into account the experience and understanding of the banking industry, the integrity and dedication of each individual. The Boards of Commissioners and Directors are diverse in age, gender, education, work experience and expertise.

Komposisi anggota Dewan Komisaris dan Direksi Bank Jatim 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.

The composition of members of the Board of Commissioners and Board of Directors of Bank Jatim that is appropriate and in accordance with the needs of the Bank will support the effectiveness of carrying out the duties and responsibilities of the Board of Commissioners and Directors and support the achievement of the Bank's vision and mission to continue to grow and develop.

Faktor keberagaman komposisi anggota Dewan Komisaris dan Direksi selengkapnya disajikan dalam tabel berikut:

The diversity factor in the composition of the members of the Board of Commissioners and the Board of Directors is presented in the following table:

Tabel Keberagaman Komposisi Dewan Komisaris
Table of Diversity in the Composition of the Board of Commissioners

Nama Name	Jabatan Position	Usia Age	Jenis Kelamin Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
Suprajarto *)	Komisaris Utama President Commissioner	66 tahun 66 years old	Pria Man	• Sarjana Ilmu Ekonomi • Magister Manajemen • Doktor Ilmu Manajemen • Bachelor of Economics • Master of Management • Doctor of Management Science	Berpengalaman sebagai seorang bankir Experienced as a banker	Manajemen, Perbankan Banking management
Candra Fajri Ananda	Komisaris Independen Independent Commissioner	58 tahun 58 years old	Pria Man	• Sarjana Ekonomi • Master (MSc.) • Doktor (Ph.D) • Bachelor of Economics • Masters (MSc.) • Doctor (Ph.D)	Memiliki pengalaman kerja di bidang pemerintahan, pendidikan dan perbankan Have work experience in the field government, education and Banking	Ilmu Ekonomi Economics Science
Muhammad Mas'ud	Komisaris Independen Independent Commissioner	58 tahun 58 years old	Pria Man	• Sarjana Administrasi Negara • Magister Manajemen • Doktor Politik Internasional • Bachelor of State Administration • Master of Management • Doctor of International Politics	Memiliki pengalaman kerja di bidang pemerintahan dan pendidikan Have work experience in the field Government and Education	Administrasi, Manajemen, Politik Internasional Administration Management Politics International
Sumaryono *)	Komisaris Independen Independent Commissioner	62 tahun 62 years old	Pria Man	• Sarjana Ilmu Administrasi Niaga • Bachelor of Business Administration	Berpengalaman sebagai seorang bankir Experienced as a banker	Perbankan Banking
Heru Tjahjono	Komisaris Commissioner	61 tahun 61 years old	Pria Man	• Sarjana Teknik • Magister Manajemen • Doktor Lingkungan dan Pembangunan • Bachelor of Engineering • Master of Management • Doctor of Environment and Development	Memiliki pengalaman kerja di bidang pemerintahan Have work experience in the field of government.	Manajemen, Lingkungan dan Pembangunan Management, Environment and Development

*) Diangkat pada RUPS Tahunan Tahun Buku 2021 Tanggal 17 Maret 2022
*) Appointed at the Annual GMS for Fiscal Year 2021 on March 17, 2022

Tabel Keberagaman Komposisi Direksi
Table of Diversity in the Composition of the Board of Directors

Nama Name	**Jabatan** Position	**Periode Menjabat di Tahun 2022** Term of Office in 2022	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Education	**Pengalaman Kerja** Work Experience	**Keahlian** Skill
Busrul Iman	Direktur Utama President Director	1 Januari 2022– saat ini January 1, 2022– now	58 tahun 58 years old	Pria Man	• Sarjana bidang Ekonomi Akuntansi; • Master bidang Manajemen; • Profesi Akuntan. • Bachelor of Economics in Accounting; • Master in Management; • Accountant Profession.	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Manajemen, Akuntansi Management, Accounting
Rizyana Mirda*	Direktur Risiko Bisnis Business Risk Director	1 Januari – 17 Maret 2022 January 1 – March 17, 2022	53 tahun 53 years old	Wanita Woman	• Sarjana bidang Ekonomi Keuangan; • Sarjana bidang Bisnis Administrasi; • Master bidang Keuangan. • Bachelor in Financial Economics; • Bachelor of Business Administration; • Master of Finance.	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Bisnis Adminstrasi, Keuangan Business Administration, Finance
Tonny Prasetyo	Direktur TI dan Operasi Director of IT and Operations	1 Januari – 7 Desember 2022 January 1 – December 7, 2022	53 tahun 53 years old	Pria Man	• Sarjana bidang Pertanian; • Master bidang Manajemen. • Bachelor in Agriculture; • Master in Management.	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Manajemen Management
	Direktur Operasi Director of Operations	7 Desember 2022 – 13 Desember 2022 7 December 2022 – 13 December 2022					
	Pgs Direktur Kepatuhan	13 Desember 2022 – saat ini December 13, 2022 – present					
Ferdian Timur Satyagraha**	Direktur Keuangan Director of Finance	1 Januari 2022 – 14 Januari 2022 1 January 2022 – 14 January 2022	40 tahun 40 years old	Pria Man	• Foundation Degree; • Bachelor of Commerce; • Master of Commerce. • Foundation Degree; • Bachelor of Commerce; • Master of Commerce.	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Keuangan Finance
Erdianto Sigit Cahyono***	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	1 Januari – 7 Desember 2022 January 1 – December 7, 2022	60 tahun 60 years old	Pria Man	• Sarjana bidang Ekonomi Akuntansi; • Master bidang Manajemen. • Bachelor of Economics in Accounting; • Master in Management.	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Akuntansi, Manajemen Accounting, Management
R. Arief Wicaksono	Direktur Konsumer, Ritel dan Usaha Syariah Director of Consumer, Retail and Sharia Business	17 Maret– 7 Desember 2022 March 17– December 7, 2022	52 tahun 52 years old	Pria Man	• Sarjana bidang Teknologi Industri • Magister bidang Manajemen • Bachelor in Industrial Technology • Master in Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Manajemen Management
	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	7 Desember 2022 – saat ini					

Nama Name	**Jabatan** Position	**Periode Menjabat di Tahun 2022** Term of Office in 2022	**Usia** Age	**Jenis Kelamin** Gender	**Pendidikan** Education	**Pengalaman Kerja** Work Experience	**Keahlian** Skill
Edi Masrianto	Direktur Komersial & Korporasi Commercial & Corporate Director	17 Maret– 7 Desember 2022 March 17– December 7, 2022	58 tahun 58 years old	Pria Man	• Sarjana bidang Ekonomi Manajemen Magister bidang Manajemen Agribisnis • Bachelor in Management Economics Master in Agribusiness Management	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Manajemen Management
	Direktur Keuangan, *Treasury & Global Services* Direktur Keuangan, Treasury & Global Services	7 Desember 2022 – saat ini December 7, 2022 – present					
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	7 Desember 2022 – saat ini December 7, 2022 – present	57 Tahun 57 years old	Pria Man	• Sarjana bidang Teknologi Pangan dan Gizi • Master bidang Corporate Finance and Investment • Doktor bidang Manajemen dan Bisnis • Bachelor in Food Technology and Nutrition • Master in Corporate Finance and Investment • Doctorate in Management and Business	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	*Finance*, Majemen Finance, Management
Zulhelfi Abidin	Direktur IT & Digital IT & Digital Director	7 Desember 2022 – saat ini December 7, 2022 – present	60 tahun 60 years old	Pria Man	• Sarjana bidang Teknik Informatika • Master bidang Computer Science • Bachelor's degree in Informatics Engineering • Master in Computer Science	Memiliki pengalaman kerja di bidang perbankan. Have work experience in banking.	Teknik Informatika Informatics Engineering
	Merangkap Pgs. Direktur Operasi Concurrently Acting Director of Operations	13 Desember 2022 – saat ini December 13, 2022 – present					

* Berhenti menjabat sejak ditutupnya RUPS Tahunan Tahun Buku 2021 Tanggal 17 Maret 2022
** Mengundurkan diri tanggal 14 Januari 2022 dan berhenti menjabat sejak ditutupnya RUPS Tahunan Tahun Buku 2021 Tanggal 17 Maret 2022
*** Berhenti menjabat sejak ditutupnya RUPS Luar Biasa Tanggal 7 Desember 2022

* Stop serving since the closing of the 2021 Annual GMS on March 17, 2022
** Resigned on January 14 2022 and stopped serving since the closing of the 2021 Annual GMS on March 17 2022
*** Stopped serving since the closing of the Extraordinary GMS on 7 December 2022

Kebijakan Remunerasi [GRI 2-19]

Sesuai dengan Peraturan Otoritas Jasa Keuangan POJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, Bank Jatim telah menerapkan tata kelola dalam pemberian remunerasi yang telah mempertimbangkan beberapa aspek termasuk kemampuan bank dan kepatutan, kompetitif, adil dan berbasis risiko dapat dipertanggungjawabkan serta sesuai peraturan perundang-undangan yang berlaku. Perseroan dapat menunda pemberian remunerasi yang bersifat *variable* yang ditangguhkan (malus) atau menarik kembali remunerasi bersifat *variable* yang sudah dibayarkan (*clawback*) kepada pejabat yang tergolong Material *Risk Taker* (MRT), dengan ketentuan sebagai berikut:

Remuneration Policy [GRI 2-19]

Based on the application of the Financial Services Authority Regulation POJK Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, Bank Jatim implemented governance in the provision of remuneration which considered several aspects including bank ability and appropriateness, competitive, fair and based on risk could be accounted for and in accordance with the prevailing laws and regulations. The Company might postpone the provision of deferred variable remuneration (malus) or withdraw the variable remuneration that had been paid (clawback) to officials classified as Material Risk Taker (MRT), with the following conditions:

1. Perseroan dapat menunda pembayaran Remunerasi yang bersifat *variable* yang ditangguhkan (malus) kepada Material *Risk Taker* dalam kondisi tertentu, yaitu:
   - Bank Mengalami Kerugian.
     Yaitu kondisi dimana neraca keuangan Bank (Laporan Laba Rugi) mengalami kerugian (laba negatif).
   - Terjadi *fraud* yang dilakukan oleh *Material Risk Takers* yang merugikan Bank. Yaitu kondisi dimana MRT telah terbukti melakukan fraud melalui putusan yang memiliki kekuatan hukum tetap (*inkracht van gewijsde*).
2. Remunerasi yang bersifat *variable* wajib ditangguhkan sebesar persentase tertentu yang ditetapkan oleh Perseroan.
3. Prosedur pelaksanaan Malus dilaksanakan dengan penangguhan kembali atau membatalkan remunerasi yang masih ditangguhkan apabila terjadi kondisi tertentu sesuai poin 1 di atas.

Dalam pemberian remunerasi untuk Dewan Komisaris dan Direksi, tahapan yang berlaku di Bank Jatim adalah sebagai berikut: [GRI 2-20]

Tahapan dalam penetapan remunerasi pengurus dapat digambarkan sebagai berikut:

1. The Company may postpone the payment of deferred variable Remuneration (malus) to Material Risk Taker under certain conditions, namely:
   - The Bank experience bankruptcy.
     Namely a condition in which the Bank's balance sheet (Profit and Loss Statement) experiences a loss (negative profit).
   - There was a fraud committed by Material Risk Takers that caused losses to the Bank. It is a condition where the MRT has been proven to have committed fraud through a decision that has permanent legal force (inkracht van gewijsde).
2. Variable remuneration must be deferred at a certain percentage determined by the Company.
3. The procedure for implementing Malus is carried out by repostponing or canceling remuneration which is still deferred if certain conditions occur according to point 1 above.

In providing remuneration for the Board of Commissioners and the Board of Directors, the stages that apply at Bank Jatim are as follows: [GRI 2-20]

The stages in determining the remuneration of the management can be described as follows:

1

Komite Remunerasi dan Nominasi melakukan evaluasi terhadap kebijakan remunerasi dapat berkoordinasi dengan Divisi yang membidangi Sumber Daya manusia.

The Remuneration and Nomination Committee evaluates the remuneration policy in coordination with the Division in charge of Human Resources.

2

Komite Remunerasi dan Nominasi menyampaikan hasil evaluasi remunerasi kepada Dewan Komisaris.

The Remuneration and Nomination Committee submits the results of the remuneration evaluation to the Board of Commissioners.

3

Dewan Komisaris menyampaikan usulan dan rekomendasi remunerasi bagi pengurus kepada Rapat Umum Pemegang Saham (RUPS)

The Board of Commissioners submits proposals and recommendations for remuneration for the management to the General Meeting of Shareholders (GMS)

Konsultan Ekstern Terkait Kebijakan Remunerasi [GRI 2-19]

Dalam proses penentuan remunerasi Dewan Komisaris dan Direksi, Bank Jatim melibatkan pemangku kepentingan, antara lain, dari pemegang saham sebagaimana disampaikan dalam

External Consultant Regarding Remuneration Policy [GRI 2-19]

In the process of determining the remuneration for the Board of Commissioners and the Board of Directors, Bank Jatim involved stakeholders and shareholders as stated in the GMS. The

RUPS. Adapun usulan dan rekomendasi remunerasi dari Dewan Komisaris kepada Rapat Umum Pemegang Saham (RUPS) dapat berupa: [GRI 2-32]

1. Persetujuan struktur, skala, bentuk dan besaran remunerasi; atau
2. Memberikan kuasa kepada Dewan Komisaris untuk menetapkan struktur, skala, bentuk dan besaran remunerasi.

proposals and recommendations for remuneration from the Board of Commissioners to the General Meeting of Shareholders (GMS) could be in the form of: [GRI 2-32]

1. Approval of the structure, scale, form and amount of remuneration; or
2. Giving power to the Board of Commissioners to determine the structure, scale, form and amount of remuneration.

Indikator Penetapan Remunerasi Bagi Dewan Komisaris dan Direksi [GRI 2-19]

Bank Jatim menetapkan remunerasi menjadi 2 (dua), yakni:

1. Remunerasi yang bersifat tetap
   Kebijakan remunerasi yang bersifat tetap paling sedikit memperhatikan:
   - Skala usaha, kompleksitas usaha, peer group, inflasi, kondisi dan kemampuan perusahaan, peraturan perundang-undangan yang berlaku;
   - Remunerasi yang bersifat tetap terdiri dari:
     1. Honorarium.
     2. Tunjangan Perumahan.
     3. Tunjangan Komunikasi.
     4. Tunjangan Hari Raya.
     5. Tunjangan Cuti.
     6. Fasilitas /Biaya Kesehatan.
     7. Fasilitas/Tunjangan lainnya yang ditetapkan oleh Bank sebagai remunerasi yang diberikan tidak berkaitan dengan kinerja.
2. Remunerasi yang bersifat variabel terdiri dari:
   1. Tantiem.
   2. Fasilitas/tunjangan lainnya yang ditetapkan oleh Bank sebagai remunerasi yang diberikan berdasarkan atas kinerja.

Indicators of Remuneration Determination For the Board of Commissioners and the Board of Directors [GRI 2-19]

Bank Jatim sets the remuneration into 2 (two), namely:

1. Permanent Remuneration
   Remuneration policies that are permanent in nature at least pay attention to:
   - Business scale, business complexity, peer group, inflation, company conditions and capabilities, applicable laws and regulations;
   - Fixed remuneration consists of:
     1. Honorarium.
     2. Housing Allowance.
     3. Communication Allowances.
     4. Holiday allowance.
     5. Leave Allowance.
     6. Health Facilities/Costs.
     7. Other facilities/allowances determined by the Bank as remuneration provided are not related to performance.
2. Variable remuneration consists of:
   1. Tantiem.
   2. Other facilities/allowances determined by the Bank as remuneration based on performance.

Struktur Remunerasi Dewan Komisaris dan Direksi [GRI 2-19]

Struktur Remunerasi Anggota Dewan Komisaris dan Direksi Remunerasi Dewan Komisaris dan Direksi diberikan dengan memperhatikan pada ketentuan remunerasi yang berlaku, yaitu dalam bentuk:

1. Remunerasi bersifat tetap, adalah remunerasi yang tidak dikaitkan dengan kinerja dan risiko antara lain gaji/ honorarium, Tunjangan Perumahan, Tunjangan Komunikasi, Tunjangan Hari Raya, Uang Cuti Tahunan, Fasilitas Kesehatan, Tunjangan lain yang dapat dipersamakan dengan hal tersebut.
2. Remunerasi bersifat *variable*, adalah remunerasi yang dikaitkan dengan kinerja dan risiko antara lain jasa produksi, bonus kinerja, tantiem atau bentuk lain yang dapat dipersamakan dengan hal tersebut. Remunerasi berupa Tantiem diberikan dalam bentuk tunai dan saham atau instrumen saham yang diterbitkan oleh Bank Jatim.

Remuneration structure for the Board of Commissioners and the Board of Directors [GRI 2-19]

Remuneration Structure for Members of the Board of Commissioners and the Board of Directors Remuneration for the Board of Commissioners and Directors is provided with due observance to the prevailing remuneration provisions, namely in the form of:

1. Remuneration is permanent in nature, is remuneration that is not related to performance and risks, including salaries/ honoraria, housing allowances, communication allowances, holiday allowances, annual leave pay, health facilities, other allowances that are comparable to this.
2. Remuneration is variable and is remuneration associated with performance and risk, including production services, performance bonuses, tantiem, or other forms that can be equated with it. Remuneration in the form of Tantiem is given in cash and shares or stock instruments issued by Bank Jatim.

Tabel struktur Remunerasi Dewan Komisaris dan Direksi
Table of Remuneration Structure for the Board of Commissioners and Directors

No.	Jabatan Types of Income	Keterangan / Information Dewan Komisaris Board of Commissioners	Keterangan / Information Direksi Board of Directors
1.	Honorarium Honorarium	- Komisaris Utama 45% dari honorarium Direktur Utama - Komisaris 90% dari honorarium Komisaris Utama - President Commissioner 45% of the President Director's honorarium - Commissioner 90% of the Main Commissioner's honorarium	- Direktur Utama 100% - Direktur 90% dari honorarium Direktur Utama - President Director 100% - Director 90% of the President Director's honorarium
2.	Tunjangan Allowances	- Tunjangan Hari Raya 2 (dua) kali honorarium - Holiday Allowance 2 (two) times the honorarium	- Tunjangan Hari Raya 2 (dua) kali honorarium - Holiday Allowance 2 (two) times the honorarium
		- Tunjangan Perumahan diberikan secara *lumpsum* apabila tidak menempati rumah dinas - Housing allowance is given on a monthly basis if you do not occupy an official residence	- Tunjangan Perumahan diberikan secara *lumpsum* apabila tidak menempati rumah dinas - Housing allowance is given on a monthly basis if you do not occupy an official residence
		- Tunjangan Cuti Tahunan 1 (satu) kali honorarium - Annual Leave Allowance 1 (one) time honorarium	- Tunjangan Cuti Tahunan 1 (satu) kali honorarium - Annual Leave Allowance 1 (one) time honorarium
		- Tunjangan Komunikasi diberikan secara *lumpsum* setiap bulan - Communication Allowance is given in a lump sum every month	- Tunjangan Komunikasi diberikan secara *lumpsum* setiap bulan - Communication Allowance is given in a lump sum every month
		- Penghargaan Purna Jabatan sebesar 38 (tiga puluh delapan) kali honorarium - Retirement Award of 38 (thirty eight) times the honorarium	- Penghargaan Purna Jabatan sebesar 48 (empat puluh delapan) kali honorarium - Retirement Award of 48 (fourty eight) times the honorarium
3.	Fasilitas Facilities	- Fasilitas kendaraan dinas melalui program *Car Ownership Program* (COP) - Official vehicle facilities through the Car Ownership Program (COP)	- Fasilitas kendaraan dinas melalui program *Car Ownership Program* (COP) - Official vehicle facilities through the Car Ownership Program (COP)
		- Fasilitas kesehatan rawat inap dan rawat jalan sesuai ketentuan internal Nomor: 061/03/06/DKM/KEP tanggal 25 Agustus 2022 - Inpatient and outpatient health facilities according to internal regulations Number: 061/03/06/DKM/KEP dated 25 August 2022	- Fasilitas kesehatan rawat inap dan rawat jalan sesuai ketentuan internal Nomor: 059/003/DK/KEP tanggal 27 April 2020 - Official vehicle facilities through the Car Ownership Program (COP)
		- Fasilitas Bantuan Hukum sesuai dengan ketentuan perseroan - Legal Aid Facility in accordance with the provisions of the company	- Fasilitas Bantuan Hukum sesuai dengan ketentuan perseroan - Legal Aid Facility in accordance with the provisions of the company
4.	Bonus & Tantiem Bonus & Tantiem	- Bonus diberikan secara tunai - Bonus given in cash	- Bonus diberikan secara tunai - Bonus given in cash
		- Tantiem diberikan tunai dan dalam bentuk saham yang diterbitkan Bank Jatim. - Tantiem is given in cash and in the form of shares issued by Bank Jatim	- Tantiem diberikan tunai dan dalam bentuk saham yang diterbitkan Bank Jatim. - Tantiem is given in cash and in the form of shares issued by Bank Jatim.

Jumlah Nominal/Komponen Remunerasi Masing-Masing Dewan Komisaris dan Direksi [GRI 2-19]

Nominal Amount/Remuneration Component of Each Board of Commissioners and Board of Directors [GRI 2-19]

Tabel struktur Remunerasi Dewan Komisaris dan Direksi
Table of Nominal Remuneration for the Board of Commissioners and the Board of Directors

Jumlah Remunerasi dan Fasilitas Lain Total Remuneration and Other Facilities	Jumlah Diterimakan Amount Received			
	Dewan Komisaris Board of Commissioners		Direksi Directors	
	Jumlah Orang Total Person	Jumlah dalam Jutaan Rupiah Total in IDR Million	Jumlah Orang Total Person	Jumlah dalam Jutaan Rupiah Total in IDR Million
Remunerasi Remuneration				
Honorarium Honorarium	5	3.165	9	6.942
Tunjangan Perumahan Housing Allowance	5	1.553	9	1.936
Tunjangan Komunikasi Communication Allowance	5	560	9	620
Tantiem Tantiem	3	7.576	5	27.559
Fasilitas Lain dalam Bentuk Natural Other Facilities in Natural Form				
Perumahan (tidak dapat dimiliki) Housing (cannot be owned)	-	-	-	-
Transportasi Program COP (dapat dimiliki) COP Program Transport (can be had)	3	2.800	2	1.800
Kesehatan (tidak dapat dimiliki) Health (cannot be owned)	5	180	7	167
Jumlah Remunerasi dalam 1 Tahun Total Remuneration in 1 Year				
Di atas Rp2 miliar Above IDR 2 billion	3	12.971	7	46.061
Di atas Rp1 Miliar s/d 2 miliar Above IDR 1 billion to 2 billion	2	2.915	-	-
Diatas Rp 500juta s/d 1 millar Above IDR 500 million to 1 billion	-	-	-	-
Rp500 juta ke bawah IDR 500 million and below	-	-	2	191

Adapun rasio total kompensasi Dewan Komisaris dan Direksi terhadap total kompensasi seluruh karyawan Bank Jatim adalah sebagai berikut [GRI 2-21]

The ratio of the total compensation of the Board of Commissioners and the Board of Directors to the total compensation of all employees of Bank Jatim is as follows: [GRI 2-21]

Keterangan Description	2022	2021	2020	Kenaikan/Penurunan 2022:2021 Increase/Decrease 2022:2021
A. Total kompensasi Dewan Komisaris dan Direksi A. Total compensation for the Board of Commissioners and Directors	62.138	54.865	41.092	113%
B. Total kompensasi karyawan B. Total employee compensation	935.136	864.168	818.713	108%
Rasio Total Kompensasi [GRI 2-21]=A:B Total Compensation Ratio [GRI 2-21]=A:B	0,066	0,063	0,050	105%

Konflik Kepentingan [GRI 2-15]

Pengaturan konflik kepentingan atau benturan kepentingan telah ditetapkan melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor 059/222/DIR/KPT/KEP tanggal 18 Agustus 2020 tentang Pedoman Pelaksanaan Benturan Kepentingan PT Bank Pembangunan Daerah Jawa Timur Tbk. Pengaturan benturan kepentingan ini dimaksudkan agar proses pengambilan keputusan dan pelaksanaannya dilakukan secara *Transparency, Accountability, Responsibility, Independency*, dan *Fairness*, sehingga kepentingan Bank dan stakeholder tidak dirugikan dan tetap dapat dilindungi. [FS15]

Dalam hal Bank Jatim mempunyai benturan kepentingan dengan kepentingan pribadi seorang anggota Direksi, maka Bank akan diwakili oleh anggota Direksi lainnya dan dalam hal Bank mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Bank diwakili oleh Dewan Komisaris.

Dalam hal terjadi benturan kepentingan, anggota Direksi dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan.

Adapun pengelolaan benturan kepentingan Dewan Komisaris diatur dalam Pedoman dan Tata Tertib Dewan Komisaris sebagai berikut:

1. Anggota Komisaris wajib menjaga informasi yang berdasarkan peraturan perundang-undangan wajib dirahasiakan termasuk tidak boleh terlibat dalam Perdagangan Orang Dalam (*Insider Trading* atau *self-dealing*) dengan tujuan untuk memperoleh keuntungan pribadi.
2. Tidak memanfaatkan Perseroan untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Perseroan.
3. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang ditetapkan RUPS.
4. Tidak terlibat dalam pengambilan keputusan kegiatan operasional Perseroan, kecuali penyediaan dana kepada pihak terkait dan hal-hal lain yang ditetapkan dalam Anggaran Dasar Perseroan atau peraturan perundangan yang berlaku.

Conflict of Interest [GRI 2-15]

Conflict of interest arrangements had been determined through the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk Number 059/222/DIR/KPT/KEP dated August 18, 2020 concerning Guidelines for Implementation of Conflicts of Interest for PT Bank Pembangunan Daerah Jawa Timur Tbk. This conflict of interest regulation is intended so that the decision-making process and its implementation are carried out in a manner of transparency, accountability, responsibility, independence and fairness, so that the interests of the Bank and stakeholders are not harmed and can still be protected. [FS15]

In the event that the Bank has a conflict of interest with the personal interest of a member of the Board of Directors, the Bank will be represented by another member of the Board of Directors and in the event that the Bank has an interest that conflicts with the interests of all members of the Board of Directors, in this case the Bank will be represented by the Board of Commissioners.

In the event of a conflict of interest, members of the Board of Directors are prohibited from taking any actions that may harm the Bank or reduce the Bank's profits and are required to disclose the conflict of interest in each decision.

The management of the conflict of interest of the Board of Commissioners as regulated in the Guidelines and Code of Conduct of the Board of Commissioners is as follows:

1. Members of the Board of Commissioners are required to keep information which, based on laws and regulations, must be kept confidential, including not being involved in Insider Trading (Insider Trading or self-dealing) with the aim of obtaining personal gain.
2. Not using the Company for personal, family, and/or other party interests that may harm or reduce the Company's profits.
3. Not taking and/or receiving personal benefits from the Bank other than remuneration and other facilities determined by the GMS.
4. Not involved in making decisions on the Company's operational activities, except for the provision of funds to related parties and other matters stipulated in the Company's Articles of Association or applicable laws and regulations.

5. Tidak melakukan transaksi yang mempunyai benturan kepentingan dan/atau mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Perseroan selain penghasilan yang sah sebagai Anggota Dewan Komisaris.
6. Tidak terpengaruh oleh pihak lain dalam melaksanakan tugas dan pengambilan keputusan yang menyebabkan penyalahgunaan wewenang dan/atau pembuatan keputusan yang tidak tepat.

5. Not conducting transactions that have a conflict of interest and/or taking personal benefits either directly or indirectly from the Company's activities other than legitimate income as a Member of the Board of Commissioners.
6. Not being influenced by other parties in carrying out their duties and making decisions that lead to abuse of authority and/or making inappropriate decisions.

Peran Badan Tata Kelola Tertinggi dalam Mengawasi Pengelolaan Dampak
[GRI 2-12]

Dewan Komisaris dan Direksi sebagai badan tata kelola tertinggi di Bank Jatim berperan sangat penting dalam menetapkan tujuan, nilai-nilai dan strategi perusahaan, termasuk yang berkaitan dengan aspek ekonomi, lingkungan dan sosial beserta dampak yang ditimbulkannya sebagai bentuk dukungan terhadap Tujuan Pembangunan Berkelanjutan di Indonesia. Peran tersebut antara lain diwujudkan dalam pengkajian, penyusunan, monitoring dan evaluasi Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB), dan Program Tanggung Jawab Sosial Perusahaan (CSR). Dalam ketiganya terdapat rencana, strategi, implementasi, risiko, dan peluang bagi Bank Jatim, termasuk yang berkenaan dengan aspek ekonomi, lingkungan dan sosial.

Dalam pengkajian, penyusunan, serta *monitoring* dan evaluasi, RBB, RKAB maupun CSR, Direksi dan Dewan Komisaris melibatkan berbagai pemangku kepentingan melalui beragam saluran atau media, seperti RUPS, laporan berkala, evaluasi berkala tiga bulanan (triwulan) terhadap rencana program yang disampaikan di dalam RBB, RAKB, maupun CSR, dan sebagainya. [GRI 2-12]

Sementara itu, berkaitan dengan penyusunan pelaporan berkelanjutan, peran tersebut dilimpahkan kepada *Corporate Secretary*. Dalam hal ini, Pemimpin *Corporate Secretary* memiliki fungsi untuk meningkatkan kualitas keterbukaan informasi oleh Bank Jatim dalam Laporan Tahunan. Fungsi ini dilaksanakan dengan mengkoordinir penyusunan Laporan Tahunan (termasuk di dalamnya Laporan Keberlanjutan) melalui penyusunan Surat Keputusan Direksi untuk menetapkan pembentukan Tim Laporan Tahunan yang bertanggung jawab untuk menghimpun data, menganalisis dan menyajikannya dalam bentuk Laporan Tahunan. Masa kerja, tugas dan tanggung jawab Tim Penyusun Laporan Tahunan akan berakhir setelah disetujuinya Laporan Tahunan oleh Dewan Komisaris dan Direksi. Dalam hal ini Dewan Komisaris memiliki kewajiban meneliti dan menelaah laporan tahunan yang disiapkan oleh Direksi dan menandatangani laporan tersebut. [GRI 2-14]

The Role of the Highest Governance Body in Oversight of Impact Management
[GRI 2-12]

The Board of Commissioners and the Board of Directors as the highest governance body at Bank Jatim played a very important role in setting the company's goals, values and strategies, including those related to economic, environmental and social aspects as a form of support for the Sustainable Development Goals in Indonesia. This role was manifested, in the assessment, preparation, monitoring and evaluation of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RAKB), and Corporate Social Responsibility (CSR) Program. In all three, there were plans, strategies, implementation, risks, and opportunities for Bank Jatim, including those relating to economic, environmental and social aspects.

In reviewing, compiling, as well as monitoring and evaluating, RBB, RKAB and CSR, the Board of Directors and Board of Commissioners involve various stakeholders through various channels or media, such as GMS, periodic reports, quarterly (quarterly) evaluation of the program plans presented in the RBB, RAKB, and CSR, and so on. [GRI 2-12]

Meanwhile, concerning preparing sustainable reporting, this role is delegated to the Corporate Secretary. In this case, the Corporate Secretary Leader has a function to improve the quality of information disclosure by Bank Jatim in the Annual Report. This function is carried out by coordinating the preparation of the Annual Report (including the Sustainability Report) through the preparation of a Board of Directors Decree to establish the establishment of an Annual Report Team, which is responsible for collecting data, analyzing and presenting it in the form of an Annual Report. The working period, duties, and responsibilities of the Annual Report Preparation Team will end after the approval of the Annual Report by the Board of Commissioners and Directors. In this case, the Board of Commissioners has an obligation to examine and review the annual report prepared by the Board of Directors and sign the report. [GRI 2-14]

Evaluasi Kinerja Badan Tata Kelola Tertinggi [GRI 2-18]

Evaluasi Kinerja Dewan Komisaris

Selaras dengan implementasi tata kelola perusahaan yang baik, Bank Jatim telah memiliki kebijakan dan prosedur pelaksanaan penilaian kinerja Dewan Komisaris yang ditentukan dan disepakati oleh Dewan Komisaris dalam Rapat Dewan Komisaris. Adapun kriteria yang akan digunakan dalam penilaian/evaluasi kinerja Dewan Komisaris antara lain:

1. Pengawasan Pasif Dewan Komisaris, meliputi:
   a. Pelaksanaan *review* dan tanggapan Rencana Bisnis Bank (RBB).
   b. Pelaksanaan *review* Tindak Lanjut Hasil/Temuan Audit (Internal/Eksternal).
   c. Pelaksanaan Hasil Penilaian *Self Assessment* Tata Kelola.
   d. Pelaksanaan *review* Laporan Profil Risiko, *Review* Laporan Fungsi Kepatuhan, Hasil *Review* Laporan Tingkat Kesehatan Bank.
   e. Pelaksanaan *review* kebijakan-kebijakan Direksi (kebijakan perkreditan,permodalan, strategi manajemen risiko, remunerasi, dan lainnya).
2. Pengawasan Aktif Dewan Komisaris, meliputi:
   a. Jumlah rapat.
   b. Pelaksanaan *review* laporan kinerja Usaha dan keuangan Bank (pemantauan secara berkala terkait kinerja bank).
   c. Mengikuti kegiatan evaluasi kinerja cabang dan unit kerja.
   d. Kunjungan ke cabang dalam rangka melaksanakan fungsi pengawasan.
3. Pengawasan Kinerja Perseroan
   a. Rentabilitas
   b. Likuiditas
   c. Perkreditan
4. *Learning and Growth*

Penilaian kinerja Dewan Komisaris Bank Jatim dilakukan dengan cara *self assessment* yang ditentukan dengan mempertimbangkan tugas dan kewajibannya yang sesuai dengan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku.

Penilaian dilaksanakan setiap semester dan dibahas dalam Rapat Internal Dewan Komisaris dengan melihat realisasi pencapaian dari masing-masing indikator penilaian. Di samping itu, Dewan Komisaris juga mempertanggungjawabkan kinerjanya kepada Pemegang Saham dalam RUPS berdasarkan kewajiban yang tercantum dalam Perundang-undangan yang berlaku. Dewan Komisaris akan mempertanggungjawabkan kinerja mereka pada periode 2022 dalam RUPS Tahunan yang akan diselenggarakan pada tahun 2023.

Evaluating the Performance of the Supreme Governance Body [GRI 2-18]

Evaluation of The Board of Commissioner Performance

In line with the implementation of good corporate governance, Bank Jatim had policies and procedures for implementing the performance appraisal of the Board of Commissioners determined and agreed upon by the Board of Commissioners in the Board of Commissioners Meeting. The criteria used in the assessment/evaluation of the performance of the Board of Commissioners included:

1. Passive Oversight of the Board of Commissioners, including:
   a. Implementation of review and response to the Bank's Business Plan (RBB).
   b. Implementation of a follow-up review of the results/findings of the audit (Internal/External).
   c. Implementation of the Results of the Governance Self Assessment.
   d. Implementation of a review of the Risk Profile Report, Review of the Compliance Function Report, Result of Review of Bank Soundness Level Report.
   e. Implementation of a review of the Board of Directors' policies (credit policy, capital, risk management strategy, remuneration, and others).
2. Active Supervision of the Board of Commissioners, including:
   a. Number of meetings.
   b. Implementation of a review of the Bank's business and financial performance reports (regular monitoring of the Bank's performance).
   c. Participate in branch and work unit performance evaluation activities.
   d. Visits to branches in order to carry out the supervisory function.
3. Supervision of the Company's Performance
   a. Rentability
   b. Liquidity
   c. Credit
4. Learning and Growth

The Board of Commissioners' performance assessment process is carried out every semester and discussed in the Board of Commissioners' Internal Meeting by observing the achievement of each of the assessment indicators.

The assessment is carried out every semester and is discussed in the Board of Commissioners' Internal Meeting by looking at the realization of the achievements of each assessment indicator. In addition, the Board of Commissioners is also accountable for its performance to Shareholders at the GMS based on the obligations stated in the applicable laws and regulations. The Board of Commissioners will be accountable for their performance in the 2022 period at the Annual GMS to be held in 2023.

Evaluasi Kinerja Direksi

Evaluasi kinerja Direksi yang dilakukan oleh Pemegang Saham diselenggarakan di dalam proses Rapat Umum Pemegang Saham (RUPS). Penilaian yang dilakukan berdasarkan pencapaian indikator kinerja kunci (KPI) yang telah disetujui sebelumnya oleh Pemegang Saham, Dewan Komisaris, dan Direksi. Penilaian Kinerja Direksi Individu:

1. Direktur Utama
   - Pencapaian Kinerja Keuangan (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - *Performing Loan*
   - Tingkat Kesehatan Bank
   - Rangking Standar Layanan
   - Pelaksanaan *Good Corporate Governance*
   - Penyaluran CSR tepat sasaran
2. Direktur Komersial & Korporasi
   - Kinerja (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - Realisasi Kredit Komersial Korporasi dan Sindikasi
   - *Performing Loan*
   - Tingkat Kesehatan Bank
   - Rangking Standar Layanan
   - Pelaksanaan *Good Corporate Governance*
   - Pembinaan aktif & pasif kepada Cabang
   - Kontribusi *Fee Base Income*
   - Peningkatan transaksi *Digital Banking*
   - Transaksi Devisa
   - Menjaga hubungan baik dan menambah kerja sama dengan institusi
3. Direktur Konsumer, Ritel, dan Usaha Syariah
   - Kinerja (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - Realisasi Kredit Ritel dan Syariah
   - Realisasi Kredit Konsumer
   - Performing Loan
   - Tingkat Kesehatan Bank
   - Rangking Standar Layanan
   - Pelaksanaan *Good Corporate Governance*
   - Pembinaan Aktif & Pasif kepada Cabang
   - Kontribusi *Fee Base Income*
   - Peningkatan transaksi Digital Banking
4. Direktur TI dan Operasi
   - Kinerja (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - Tingkat Kesehatan Bank
   - Rangking Standar Layanan
   - Pelaksanaan *Good Corporate Governance*
   - Pembinaan aktif & pasif kepada Cabang
   - Kontribusi *Fee Base Income*
   - Transaksi *Remittance*
   - Kelancaran Kegiatan Operasional Bank dan Layanan *Digital Banking*
5. Direktur Risiko Bisnis
   - Kinerja (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - *Performing Loan*

Evaluation of the Board of Director Performance

The evaluation of the performance of the Board of Directors which is carried out by the Shareholders is held in the process of the General Meeting of Shareholders (GMS). The assessment is carried out based on the achievement of key performance indicators (KPI) that have been previously approved by the Shareholders, the Board of Commissioners and the Board of Directors. Performance Appraisal of Individual Director:

1. President Director
   - Achievement of Financial Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Performing Loan
   - Bank Soundness Level
   - Service Standard Rank
   - Implementation of Good Corporate Governance
   - CSR distribution is right on target
2. Director of Commercial and Corporate
   - Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Realization of Corporate and Syndicated Commercial Loans
   - Performing Loan
   - Bank Soundness Level
   - Service Standard Rank
   - Implementation of Good Corporate Governance
   - Active & Passive Coaching to Branches
   - Fee Base Income Contribution
   - Increased Digital Banking transactions
   - Foreign Exchange Transactions
   - Maintain good relations and increase cooperation with institutions
3. Director of Consumer, Retail and Sharia Business
   - Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Realization of Retail and Sharia Loans
   - Realization of Consumer Credit
   - Performing Loans
   - Bank Soundness Level
   - Service Standard Ranking
   - Implementation of Good Corporate Governance
   - Active & Passive Coaching to Branches
   - Fee Base Income Contribution
   - Increased Digital Banking transactions
4. Director of IT and Operation
   - Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Bank Soundness Level
   - Service Standard Rank
   - Implementation of Good Corporate Governance
   - Active & Passive Coaching to Branches
   - Fee Base Income Contribution
   - Remittance Transactions
   - Smooth Bank Operational Activities and Digital Banking Services
5. Director of business risks
   - Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Performing Loan

- Tingkat Kesehatan Bank
- Rangking Standar Layanan
- Pelaksanaan *Good Corporate Governance*
- Pembinaan Aktif & Pasif kepada Cabang
- Pencapaian *Extracomtable*

6. Direktur Keuangan
   - Kinerja (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - Tingkat Kesehatan Bank
   - Rangking Standar Layanan
   - Pelaksanaan *Good Corporate Governance*
   - Pembinaan Aktif & Pasif kepada Cabang
   - Transaksi *Trade Finance*
   - Realisasi KUD dan RBB
   - Kepatuhan atas pelaporan keuangan
7. Direktur Kepatuhan dan Manajemen Risiko
   - Kinerja (Laba, Kredit, Dana Pihak Ketiga) dan Rasio Keuangan
   - Tingkat Kesehatan Bank
   - Ranking Standar Layanan
   - Pelaksanaan *Good Corporate Governance*
   - Pembinaan aktif & pasif Kepada Cabang
   - Tercapainya strategi dan target pengelolaan *Human Capital*
   - *Monitoring* penyelesaian tindak lanjut audit
   - *Monitoring* kepatuhan atas peraturan Perbankan
   - Implementasi Transformasi SDM dengan peningkatan kompetensi & kualitas SDM
   - Implementasi *Corporate Culture*

Adapun pihak yang melaksanakan penilaian kinerja Direksi adalah Dewan Komisaris dan RUPS. Dasar penilaian kinerja Direksi mengacu kepada indikator kinerja kunci (KPI). Pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi serta pencapaian kinerja pada periode 2022 akan disampaikan dan dipertanggungjawabkan di dalam RUPS yang akan dilaksanakan pada tahun 2023.

Manajemen Risiko [GRI 2-23, 2-12][OJK E.3]

Manajemen Risiko adalah suatu aktivitas untuk mengendalikan risiko dengan melalui suatu proses untuk melakukan identifikasi, pengukuran, evaluasi dan *monitoring* terhadap portofolio untuk memperkirakan kerugian potensial yang mungkin terjadi. Dengan menerapkan manajemen risiko, termasuk saat menerapkan keuangan berkelanjutan sebagaimana diatur dalam POJK No.51/2017, maka kerugian yang mungkin terjadi diharapkan dapat dimitigasi dan diminimalisir dengan baik.

Merujuk pada Peraturan Otoritas Jasa Keuangan Nomor 18/ POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bank Umum, Bank Jatim telah memiliki kebijakan manajemen risiko yang ditetapkan dengan Keputusan Direksi Bank Nomor 56/182/DIR/MJR/KEP tanggal 7 September 2017 tentang Pedoman Pelaksanaan Kebijakan Manajemen Risiko. Penerapan manajemen risiko

- Bank Soundness Level
- Service Standard Rank
- Implementation of Good Corporate Governance
- Active & Passive Coaching to Branches
- Extracomtable Achievements

6. Director of Finance
   - Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Bank Soundness Level
   - Service Standard Rank
   - Implementation of Good Corporate Governance
   - Active & Passive Coaching to Branches
   - Trade Finance Transactions
   - Realization of KUD and RBB
   - Compliance with financial reporting
7. Director of Compliance and Risk Management
   - Performance (Profit, Credit, Third Party Funds) and Financial Ratios
   - Bank Soundness Level
   - Service Standard Rank
   - Implementation of Good Corporate Governance
   - Active & Passive Coaching To Branches
   - Achievement of Human Capital management strategies and targets
   - Monitoring the completion of audit follow-up
   - Monitoring compliance with banking regulations
   - Implementation of HR Transformation by increasing the competence & quality of HR
   - Implementation of Corporate Culture

The performance evaluation of the Board of Directors was carried out by the Board of Commissioners and the GMS. The basis for evaluating the performance of the Board of Directors refers to the key performance indicators (KPI). The implementation of the duties and responsibilities of the Board of Commissioners and the Board of Directors as well as the performance achievements in the 2022 period will be conveyed and accounted for in the GMS which will be held in 2023.

Risk Management [GRI 2-23, 2-12][OJK E.3]

Risk Management is an activity to control risk by going through a process to identify, measure, evaluate, and monitor portfolios to estimate potential losses that may occur. By implementing risk management, including when implementing sustainable finance as stipulated in POJK No.51/2017, losses that may occur are expected to be properly mitigated and minimized.

Based on the Financial Services Authority Regulation Number 18/ POJK.03/2016 dated March 16, 2016, concerning Application of Risk Management for Commercial Banks and Financial Services Authority Circular Letter Number 34/SEOJK.03/2016 dated September 1, 2016, concerning Application of Risk Management for Commercial Banks, the Bank had a risk management policy as stipulated by the Decree of the Bank's Director Number 056/182/DIR/MJR/KEP dated September 7, 2017, concerning the Implementing Risk Management Policies Guidelines. The di Bank mencakup 4 (empat) pilar sesuai dengan peraturan perundang-undangan dimaksud, yaitu:

1. Pengawasan Aktif Direksi dan Dewan Komisaris

   Dewan Komisaris dan Direksi secara aktif melakukan persetujuan serta mengevaluasi kebijakan dan strategi risiko secara periodik. Kebijakan dan strategi yang telah ditetapkan Dewan Komisaris digunakan sebagai acuan oleh Direksi untuk menjalankan tujuan perusahaan tersebut dan telah mempertimbangkan toleransi risiko serta dampaknya terhadap permodalan, menjabarkan serta mengkomunikasikan kebijakan dan strategi risiko kepada seluruh Satuan Kerja terkait serta melakukan evaluasi implementasinya.

2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko Serta Penetapan Limit Risiko

   Dalam tata kelola yang sehat (*good governance*), salah satu prinsipnya adalah tata kelola tanggung jawab (*responsibility*) atas kewenangan petugas maupun pejabat Bank untuk melakukan suatu aktivitas kegiatan usaha perbankan pada suatu unit kerja. Untuk itu dalam rangka mitigasi risiko (risk mitigation) suatu kegiatan usaha pada suatu unit kerja dan dalam rangka penerapan pengendalian intern yang baik (*best practice*), perlu adanya penetapan limit dari masing-masing jenis kegiatan usaha, agar risiko yang timbul dapat diminimalisir.

   Penetapan limit terdiri dari limit secara keseluruhan (*exposure limit*), *limit individual* (individual limit), *limit counterparty* (*counterparty limit*), limit per jenis risiko dan limit per aktivitas fungsional tertentu yang memiliki eksposur risiko.

3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko Serta Sistem Informasi Manajemen Risiko

   Pedoman kebijakan pengendalian risiko telah memberikan acuan proses identifikasi dan pengukuran risiko secara memadai. Bank telah mengukur dan memantau secara rutin dengan mempertimbangkan berbagai komponen risiko dan telah disusun secara akurat dan disampaikan tepat waktu kepada Komite Manajemen Risiko/Direksi.

   Berdasarkan Surat Edaran Otoritas Jasa Keuangan Nomor 14/SEOJK.03/2017 tanggal 17 Maret 2017 perihal Penilaian Tingkat Kesehatan Bank Umum, Faktor komposit penilaian Tingkat Kesehatan Bank terdiri dari 4 (empat) komponen, yaitu:
   - Profil Risiko (*Risk Profile*);
   - Tata Kelola (GCG);
   - Rentabilitas (*Earnings*); dan
   - Permodalan (*Capital*).

   Penentuan peringkat komposit Tingkat Kesehatan Bank menggunakan pendekatan risiko (*Risk Based Bank Rating*/ RBBR) dengan mempertimbangkan unsur *judgement*. Hal ini dilakukan dengan cara mengidentifikasi faktor internal

application of risk management at the Bank includes four pillars aligned with the relevant laws and regulations, particularly:

1. Active Supervision of The Board of Directors and Commissioners

   The Board of Commissioners and Directors grant the approval as well as evaluate the risk policies and strategies actively and periodically. Conducted by the Board of Commissioners, the establishment of policies and strategies functions as a reference for the Board of Directors to conduct out the Company's objective and that has estimated risk tolerance and its impact on capital, informing and communicating the risk policies and strategies and evaluating its implementation to all related work units.

2. Adequacy of Risk Management Policies and Procedures and Risk Limit Determination

   In implementing good corporate governance, one of the governance principles is responsible for the authority of the Bank officers and officials to conduct out operational banking business in a work unit. Therefore, to mitigate operational business risk in a work unit also to utilize excellent internal control (best practice), it is necessary to determine the business limit of each type so that the Company can minimize the arising risk.

   The limit determination consists of overall limits (exposure limit), individual limits, counterparty limits, limits per type of risk and limits per certain functional activity that holds risk exposure.

3. Adequacy of Risk Identification, Measurement, Monitoring and Control Process as Well as Risk Management Information Systems

   The risk control policy guideline has provided an adequate reference for identifying and measuring risk process. Bank Jatim has measured and monitored various risk components and has been accurately prepared with a wellscheduled information conveyance to the Risk Management Committee/ Directors regularly.

   Based on the Financial Services Authority Circular Number 14/SEOJK.03/2017 dated March 17, 2017, concerning the Evaluation of Commercial Banks Soundness Level Rating, the composite factor consists of four evaluation components, namely:
   - Risk Profile;
   - GCG;
   - Earnings; and
   - Capital.

   The composite ranking of Soundness Level Rating uses a risk approach well-known as Risk-Based Bank Rating by considering the element of judgment. Besides, this accomplished by identifying internal and external factors maupun eksternal yang dapat meningkatkan risiko atau mempengaruhi kinerja keuangan Bank Jatim pada saat ini dan di masa yang akan datang sehingga Perseroan diharapkan mampu mendeteksi secara dini akar permasalahan serta mengambil langkah-langkah pencegahan dan perbaikan secara efektif dan efisien.

Penggunaan parameter/indikator dalam tiap faktor penilaian dengan memperhatikan karakteristik dan kompleksitas usaha Bank sehingga dapat mencerminkan kondisi Bank dengan lebih baik. Selain itu, penilaian Tingkat Kesehatan Bank juga telah memperhatikan materialitas dan signifikansi faktor-faktor penilaian yaitu Profil Risiko, Tata Kelola, Rentabilitas dan Permodalan dalam menyimpulkan hasil penilaian dan menetapkan peringkat faktor.

4. Sistem Pengendalian Intern yang Menyeluruh [GRI 2-24]

Bank Jatim memiliki struktur organisasi yang menggambarkan secara jelas batas wewenang dan tanggung jawab Satuan Kerja yang menangani manajemen risiko. Di dalam organisasi yang dimiliki, terdapat pemisahan fungsi yang jelas antara Unit Kerja Operasional (*business unit*) dengan Satuan Kerja yang melaksanakan pengendalian. Hanya pejabat yang ditunjuk saja yang memiliki wewenang untuk mengakses, memodifikasi dan mengubah model pengukuran risiko. Kerangka pengelolaan risiko dilakukan evaluasi secara berkala untuk memastikan kemampuannya berfungsi sesuai standar yang ditetapkan dan memantau tindak lanjut temuan hasil pemeriksaan regulator.

which potentially can increase risk or affect the current or future Bank's financial performance, so Bank Jatim capability is expected to detect the root causes early and take preventive and corrective measures effectively and efficiently.

The used parameters or indicators also take into account the characteristics and complexity of Bank Jatim business in each assessment factor aims a better impression of the Bank condition. Not to mention, the Soundness Level Rating assessment consider the accounting materiality and significance of the assessment factors, particularly; risk profile, corporate governance, rentability and capital in summarizing a assessment results and determining the factor ranking.

4. Comprehensive Internal Control System [GRI 2-24]

Bank Jatim's organizational structure clearly describes the limits of authority and responsibility of the Work Unit in charge of risk management. Within the owned organization, functions are clearly separated between the Operational Work Unit (Business unit) and the Work Unit that carries out the control. Only appointed officials can access, modify and change the risk measurement model. The risk management framework is evaluated periodically to ensure its ability to function according to the standards set and to monitor the follow-up of the findings from the regulator's inspection.

Organisasi Manajemen Risiko

Organisasi dalam pengelolaan manajemen risiko di Bank Jatim dipimpin oleh seorang Direktur yang bertanggung jawab dalam pengelolaan risiko, yaitu Direktur Kepatuhan dan Manajemen Risiko. Untuk membantu Direktur Kepatuhan dan Manajemen Risiko, Bank telah membentuk Satuan Kerja Manajemen Risiko (SKMR), yaitu Divisi Manajemen Risiko Perusahaan yang bertanggung jawab kepada Direksi, untuk melakukan fungsi evaluasi pengelolaan risiko secara independen.

Risk Management Organization

The organization in managing risk management at Bank Jatim is led by a Director who is responsible for risk management, namely the Director of Compliance and Risk Management. To assist the Director of Compliance and Risk Management, the Bank has established a Risk Management Work Unit (SKMR), namely the Risk Management Division of the Company, which is responsible to the Board of Directors, to carry out the risk management evaluation function independently.

.

Proses Evaluasi Risiko

Divisi Manajemen Risiko Perusahaan menyusun Laporan Evaluasi Risiko secara periodik, yaitu triwulanan, serta menyampaikan laporan-laporan tersebut ke berbagai jenjang manajemen termasuk kepada Dewan Komisaris, serta kepada pihak eksternal terkait seperti Otoritas Jasa Keuangan. Selain itu, Divisi Manajemen Risiko Perusahaan telah melakukan koordinasi dengan Divisi Audit Internal untuk membahas hasil temuan audit sebagai bahan untuk evaluasi risiko dan meminimalisasi risiko yang terjadi. Hasil temuan tersebut diserahkan ke Divisi Manajemen Risiko Perusahaan untuk mitigasi sesuai dengan 8 (delapan) risiko dan diberikan solusi atas temuan tersebut.

Risk Evaluation Process

The Bank's Risk Management Division prepares Risk Evaluation Reports on a periodic basis, i.e. quarterly, and submits these reports to various levels of management including to the Board of Commissioners, as well as to related external parties such as the Financial Services Authority. In addition, the Bank's Risk Management Division has coordinated with the Internal Audit Division to discuss audit findings as material for evaluating risks and minimizing risks that occur. The findings are submitted to the Company's Risk Management Division for mitigation in accordance with 8 (eight) risks and solutions are given.

Profil Risiko yang Dihadapi Bank Jatim

Risiko-risiko yang melekat pada bisnis Bank Jatim sesuai dengan ketentuan Otoritas Jasa Keuangan adalah 8 (delapan) risiko yang meliputi Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Stratejik, Risiko Kepatuhan dan Risiko Reputasi.

Profile of Risks Faced by Bank Jatim

The risks inherent in the Bank Jatim Business aligned with the provisions of the Financial Services Authority stipulated eight risks includes Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Strategic Risk, Compliance Risk, and Reputation Risk.

Upaya untuk Mengelola Risiko

Upaya dalam meminimalkan dampak negatif dilakukan Bank Jatim dengan melakukan pengelolaan risiko yang berlandaskan prinsip kehati-hatian untuk memastikan pertumbuhan kinerja Perseroan yang sehat dan berkesinambungan. Pengelolaan risiko sebagai bahan yang tidak terpisahkan dalam pertumbuhan bisnis dan kegiatan harian bisnis Bank Jatim dilaksanakan dalam berbagai upaya antara lain:

- Menyajikan opini dari sudut pandang risiko terhadap setiap aktivitas dan produk baru Bank termasuk penambahan jaringan layanan Bank.
- Secara berkesinambungan menyempurnakan kebijakan dan prosedur operasional, menyesuaikan limit toleransi risiko untuk memastikan keseimbangan yang optimal antara kualitas aset dengan profitabilitas usaha.
- Menjaga agar penerapan manajemen risiko sejalan dengan perubahan ekonomi makro maupun perkembangan bisnis Bank Jatim.

Sebagai bentuk kepatuhan, Bank Jatim melaporkan Profil Risiko kepada Otoritas Jasa Keuangan setiap triwulan. Hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, di dalam pasal 23 mengatur kewajiban Bank menyampaikan Laporan Profil Risiko Bank kepada Otoritas Jasa Keuangan setiap triwulanan.

Selanjutnya, berdasarkan Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 perihal Penerapan Manajemen Risiko Bagi Bank Umum, peringkat risiko Bank Umum Konvensional dikategorikan menjadi 5 (lima) peringkat yaitu 1 (*low*), 2 (*low to moderate*), 3 (*moderate*), 4 (*moderate to high*) dan 5 (*high*) untuk tingkat risiko *inheren*, Sedangkan untuk peringkat kualitas penerapan manajemen risiko dikategorikan menjadi lima peringkat yaitu 1 (*strong*), 2 (*satisfactory*), 3 (*fair*), 4 (*marginal*) dan 5 (*unsatisfactory*).

Untuk itu, Bank Jatim telah melakukan penilaian profil risiko per Desember 2022. Berdasarkan hasil *self assessment* profil risiko, posisi Bank per Desember 2022 adalah peringkat 2 (PK-2) dengan peringkat risiko *inheren Low to Moderate* dan peringkat Kualitas Penerapan Manajemen Risiko (KPMR) yaitu *satisfactory*:

Risk Management Efforts

Efforts to minimize these negative impacts are carried out risk management based on the principle of prudence to ensure the growth of a healthy and sustainable performance of the Bank. Acknowledging that risk management is an inseparable material in business growth and daily business banking activity, Bank Jatim has undertaken various strategic effort, includes:

- Presenting a risk perspective opinion on each new banking activities and products, along with a service banking network expansion.
- Continuously improve operational policies and procedures, while adjusted risk tolerance limits to ensure its optimal balance between asset quality and business profitability
- Maintain the risk management implementation aligned with macroeconomics changes and the development of Bank Jatim business.

Aligned with the Financial Services Authority Regulation Number 18/POJK.03/2016 concerning the Risk Management Implementation for Commercial Banks, Article 23 regulated the obligation of the Bank to submit a Risk Profile Report to the Financial Services Authority every three months (quarterly).

Based on the Financial Services Authority Circular Number 34/SEOJK.03/2016 dated September 1, 2016 concerning the Risk Management Implementation for Commercial Banks, the Rating Risk of Conventional Commercial Banks is categorized into five ratings, defines 1 (low), 2 (low to moderate), 3 (moderate), 4 (moderate to high) and 5 (high) for the inherent risk level, while the quality of the five ranks risk management application is categorized into, 1 (strong), 2 (satisfactory), 3 (fair), 4 (marginal) and 5 (unsatisfactory).

For this reason, Bank Jatim has conducted a risk profile assessment as of December 2022. Based on the results of the risk profile self-assessment, the Bank's position as of December 2022 is rank 2 (PK-2) with an inherent risk rating of Low to Moderate and a rating of Quality of Risk Management Implementation (KPMR) which is satisfactory:

Jenis risiko Type of Risk	***Inherent Risk*** Inherent Risk	**Kualitas Penerapan Manajemen Risiko** Quality of Risk Management Implementation	**Peringkat Komposit** Composite Rating
Risiko Kredit Credit Risk	*Moderate* Moderate	*Fair* Fair	3

Jenis risiko Type of Risk	*Inherent Risk* Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Peringkat Komposit Composite Rating
Risiko Pasar Market Risk	*Low to Moderate* Low to Moderate	*Satisfactory* Satisfactory	2
Risiko Likuiditas Liquidity Risk	*Low to Moderate* Low to Moderate	*Fair* Fair	2
Risiko Operasional Operational Risk	*Moderate* Moderate	*Fair* Fair	3
Risiko Hukum Legal Risk	*Low to Moderate* Low to Moderate	*Fair* Fair	2
Risiko Stratejik Strategic Risk	*Low to Moderate* Low to Moderate	*Satisfactory* Satisfactory	2
Risiko Kepatuhan Compliance Risk	*Low to Moderate* Low to Moderate	*Fair* Fair	2
Risiko Reputasi Reputation Risk	*Low to Moderate* Low to Moderate	*Satisfactory* Satisfactory	2
Peringkat Komposit Composite Rating	*Low to Moderate* Low to Moderate	*Satisfactory* Satisfactory	2

Mengomunikasikan Hal-Hal Kritis [GRI 2-16]

Dalam mengkomunikasikan/mendiskusikan, termasuk mencari solusi, hal-hal kritis/gawat/darurat yang bisa mengancam keberlangsungan bisnis, Bank Jatim dapat melakukan pembahasan pada Rapat Dewan Komisaris dan Direksi. Rapat gabungan ini dapat bersifat tematik sesuai dengan permasalahan yang ada dalam satu kondisi tertentu. Suatu permasalahan juga dapat disikapi dengan mekanisme pengawasan melalui laporan atau informasi yang diterima Dewan Komisaris.

Masalah yang ditindaklanjuti tersebut akan dimintakan penjelasan dari satuan kerja terkait untuk diketahui apakah permasalahannya sudah selesai atau masih berlanjut. Apabila masih berlanjut dan memerlukan penanganan khusus, maka akan dibuatkan Nota kepada Direktur Utama untuk mendapat perhatian dan tindak lanjut penyelesaiannya. Dewan Komisaris memiliki kewajiban memberikan nasihat pendapat dan saran kepada Direksi dalam melaksanakan pengurusan Perseroan termasuk di antaranya rencana kerja strategis yang disiapkan Direksi.

Selama tahun pelaporan, Bank Jatim tidak menghadapi hal-hal kritis yang mengancam kelangsungan bisnis. Bahkan sebaliknya, di tengah pandemi COVID-19 yang berkepanjangan, Perseroan justru mampu membukukan kinerja membanggakan

Communicating Critical Matters [GRI 2-16]

In communicating/discussing, including finding solutions, critical/emergency matters that could threaten business continuity, Bank Jatim conducted discussions at the Board of Commissioners and Board of Directors Meetings. This joint meeting could be thematic in accordance with the problems that existed in a certain condition. A problem could also be addressed with a supervisory mechanism through reports or information received by the Board of Commissioners.

The followed-up problem would be asked for an explanation from the relevant work unit to find out whether the problem had been resolved or was still continuing. If it still continued and required special handling, a Memorandum would be made to the President Director for attention and follow-up for the settlement. The Board of Commissioners had the obligation to provide advice, opinions and suggestions to the Board of Directors in carrying out the management of the Company, including the strategic work plan prepared by the Board of Directors.

During the reporting year, Bank Jatim did not face critical matters that threatened business continuity. On the contrary, in the midst of the prolonged COVID-19 pandemic, the Company was actually able to record a proud performance.

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan [GRI 2-17][OJK E.2] [FS4]

Bank Jatim memberikan keleluasaan kepada Dewan Komisaris, Direksi dan Divisi Perencanaan Strategis dan Manajemen Kinerja untuk mengikuti berbagai pendidikan dan pelatihan guna mengembangkan kompetensi terkait keuangan berkelanjutan. Pengembangan kompetensi selengkapnya selama tahun 2022 adalah sebagai berikut:

Competency Development Related to Sustainable Finance [GRI 2-17][OJK E.2] [FS4]

Bank Jatim gave flexibility to the Board of Commissioners, Directors and Strategic Planning and Performance Management Division to participate in various education and training in order to develop competencies related to sustainable finance. Complete competency development during 2022 is as follows:

Pengembangan Kompetensi Dewan Komisaris
Competency Development for the Board of Commissioners

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Suprajarto	Komisaris Utama President Commissioner	1. Forum Komunikasi *Top Leader* dengan Tema "Agile - *Resilience Motivation and Team Building Program*" 2. *Becomming extraordinary leader* 3. Program *refreshment*/penyegaran sertifikasi manajemen risiko 1. Top Leader Communication Forum with the theme "Agile - Resilience Motivation and Team Building Program" 2. Becoming extraordinary leader 3. Risk management certification refreshment program	Probolinggo, 18 Maret 2022 Surabaya, 21 Maret 2022 Jakarta, 25 Maret 2022 Probolinggo, 18 March 2022 Surabaya, 21 March 2022 Jakarta, 25 March 2022	GO ORBIT Remaja Tampubolon Strategic Development Group (SDG) GO ORBIT Tampubolon youth Strategic Development Group (SDG)
Candra Fajri Ananda	Komisaris Independen Independent Commissioner	1. Forum Komunikasi Top Leader dengan Tema "Agile - *Resilience Motivation and Team Building Program* 2. Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko 3. Pelatihan Penguatan FKDK BPDSI "Pelatihan Penguatan Tugas dan Fungsi Dewan Komisaris 4. Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko 1. Top Leader Communication Forum with the theme "Agile - Resilience Motivation and Team Building Program 2. Risk Management Certification Refreshment Program 3. BPDSI FKDK Strengthening Training "Training to Strengthen the Duties and Functions of the Board of Commissioners 4. Risk Management Certification Refreshment Program	Probolinggo, 18 Maret 2022 Jakarta, 25 Maret 2022 Lombok, 22 Juni 2022 Jakarta, 19 Desember 2022 Probolinggo, 18 March 2022 Jakarta, 25 March 2022 Lombok, 22 June 2022 Jakarta, 19 December 2022	GO ORBIT Strategic Development Group (SDG) FKDK BPDSI Wilayah Tengah Badan Sertifikasi Manajemen Risiko (BSMR) GO ORBIT Strategic Development Group (SDG) FKDK BPDSI Central Region Risk Management Certification Body (BSMR)
Muhammad Mas'ud	Komisaris Independen Independent Commissioner	1. Seminar Nasional FKDK BPDSI "*Recovery* Industri Pariwisata dan Ekonomi Kreatif Untuk Mendorong Pertumbuhan Ekonomi Daerah Melalui Optimalisasi Pembiayaan Bank Pembangunan Daerah Seluruh Indonesia 2. Forum Komunikasi Top Leader dengan Tema "Agile - *Resilience Motivation and Team Building Program* 3. Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko 4. Pelatihan Penguatan FKDK BPDSI "Pelatihan Penguatan Tugas dan Fungsi Dewan Komisaris 5. Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko	Bali, 10 Maret 2022 Probolinggo, 18 Maret 2022 Jakarta, 25 Maret 2022 Lombok, 22 Juni 2022 Jakarta, 19 Desember 2022	FKDK BPDSI FKDK BPDSI Wilayah Tengah GO ORBIT Strategic Development Group (SDG) FKDK BPDSI Wilayah Tengah Badan Sertifikasi Manajemen Risiko (BSMR)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
		1. BPDSI FKDK National Seminar "Recovery of the Tourism Industry and the Creative Economy to Encourage Regional Economic Growth Through Optimizing Regional Development Bank Financing throughout Indonesia 2. Top Leader Communication Forum with the theme "Agile - Resilience Motivation and Team Building Program 3. Risk Management Certification Refreshment Program 4. BPDSI FKDK Strengthening Training "Training to Strengthen the Duties and Functions of the Board of Commissioners 5. Risk Management Certification Refreshment Program	Bali, 10 March 2022 Probolinggo, 18 March 2022 Jakarta, 25 March 2022 Lombok, 22 June 2022 Jakarta, 19 December 2022	FKDK BPDSI FKDK BPDSI Central Region GO ORBIT Strategic Development Group (SDG) FKDK BPDSI Central Region Risk Management Certification Body (BSMR)
Sumaryono*	Komisaris Independen Independent Commissioner	1. Forum Komunikasi *Top Leader* dengan Tema "Agile - *Resilience Motivation and Team Building Program*" 2. *Becomming extraordinary leader* 3. Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko 4. Pelatihan Penguatan FKDK BPDSI "Pelatihan Penguatan Tugas dan Fungsi Dewan Komisaris 5. Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko 1. Top Leader Communication Forum with the theme "Agile - Resilience Motivation and Team Building Program" 2. Becoming extraordinary leader 3. Risk Management Certification Refreshment Program 4. BPDSI FKDK Strengthening Training "Training to Strengthen the Duties and Functions of the Board of Commissioners 5. Risk Management Certification Refreshment Program	Probolinggo, 18 Maret 2022 Surabaya, 21 Maret 2022 Jakarta, 25 Maret 2022 Lombok, 22 Juni 2022 Jakarta, 19 Desember 2022 Probolinggo, 18 March 2022 Surabaya, 21 March 2022 Jakarta, 25 March 2022 Lombok, 22 June 2022 Jakarta, 19 December 2022	GO ORBIT Remaja Tampubolon Strategic Development Group (SDG) FKDK BPDSI Wilayah Tengah Badan Sertifikasi Manajemen Risiko (BSMR) GO ORBIT Tampubolon youth Strategic Development Group (SDG) FKDK BPDSI Central Region Risk Management Certification Body (BSMR)
Heru Tjahjono	Komisaris Commissioner	1. Forum Komunikasi Top Leader dengan Tema "Agile - Resilience Motivation and Team Building Program 2. Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko 3. Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko 1. Top Leader Communication Forum with the theme "Agile - Resilience Motivation and Team Building Program 2. Risk Management Certification Refreshment Program 3. Risk Management Certification Refreshment Program	Probolinggo, 18 Maret 2022 Jakarta, 25 Maret 2022 Jakarta, 19 Desember 2022 Probolinggo, 18 March 2022 Jakarta, 25 March 2022 Jakarta, 19 December 2022	GO ORBIT Strategic Development Group (SDG) Badan Sertifikasi Manajemen Risiko (BSMR) GO ORBIT Strategic Development Group (SDG) Risk Management Certification Body (BSMR)

*Diangkat pada RUPS Tahunan Tahun Buku 2021 Tanggal 17 Maret 2022.
*Appointed at the 2021 Annual General Meeting of Shareholders on March 17, 2022.

Pengembangan Kompetensi Direksi
Competency Development for the Board of Directors

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Tonny Prasetyo	Direktur Operasi Director of Operations	Forum Komunikasi *Top Leader* dengan Tema Agile - *Resilience Motivation and Team Building Program* Top Leader Communication Forum with Agile Theme - Resilience Motivation and Team Building Program	18 Maret 2022 / Probolinggo March 18, 2022 / Probolinggo	Go Orbit Go Orbit
Tonny Prasetyo	Direktur Operasi Director of Operations	Program refreshment/penyegaran sertifikasi manajemen risiko Risk Management Certification Refreshment Program	25 Maret 2022 / Jakarta March 25, 2022 / Jakarta	Strategic Development Group (SDG) Strategic Development Group (SDG)
Tonny Prasetyo	Direktur Operasi Director of Operations	Program refreshment/penyegaran sertifikasi *general banking* General Banking Certification Refreshment Program	22 April 2022 / Online April 22, 2022 / Online	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institution (LSPP)
Tonny Prasetyo	Direktur Operasi Director of Operations	Pendidikan Orientasi Direksi - *Corporate Secretary* meliputi: (1) *Company Profile* Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim Board of Directors Orientation Education - Corporate Secretary Includes: (1) Bank Jatim Company Profile (2) Vision And Mission (3) Composition Of Shareholders (4) Bank Jatim Network	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (*Corporate Secretary*) Internal Bank Jatim (Corporate Secretary)
Tonny Prasetyo	Direktur Operasi Director of Operations	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) Risk Appetite Statement (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 Directors Orientation Education - Risk Management Division of the Company includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Manajemen Risiko Perusahaan) Internal Bank Jatim (Company Risk Management Division)
Tonny Prasetyo	Direktur Operasi Director of Operations	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja meliputi: (1) Struktur Organisasi Perusahaan - Masa Transisi dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 Board of Directors Orientation Education - Strategic Planning and Performance Management Division includes: (1) Company Organizational Structure - Transition and Change Period (2) Bank Business Strategy Plan 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Perencanaan Strategis dan Manajemen Kinerja) Internal Bank Jatim (Division of Strategic Planning and Performance Management)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Tonny Prasetyo	Direktur Operasi Director of Operations	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi meliputi (1) *Digital Platform Strategy* (2) *E-Channel* (3) Campaign Digital Banking (4) Transformasi Ketahanan *Cyber* (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division includes (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Teknologi Informasi) Internal Bank Jatim (Information Technology Division)
Busrul Iman	Direktur Utama President Director	Forum Komunikasi *Top Leader* dengan Tema Agile - *Resilience Motivation and Team Building Program* Top Leader Communication Forum with Agile Theme - Resilience Motivation and Team Building Program	18 Maret 2022 / Probolinggo March 18, 2022 / Probolinggo	Go Orbit Go Orbit
Busrul Iman	Direktur Utama President Director	Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko Risk Management Certification Refreshment Program	25 Maret 2022 / Jakarta March 25, 2022 / Jakarta	Strategic Development Group (SDG) Strategic Development Group (SDG)
Busrul Iman	Direktur Utama President Director	Pendidikan Orientasi Direksi - *Corporate Secretary* meliputi: (1) *Company Profile* Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim Board of Directors Orientation Education - Corporate Secretary includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (*Corporate Secretary*) Internal Bank Jatim (Corporate Secretary)
Busrul Iman	Direktur Utama President Director	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) Risk Appetite Statement (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 Directors Orientation Education - Risk Management Division of the Company includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Manajemen Risiko Perusahaan) Internal Bank Jatim (Company Risk Management Division)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Busrul Iman	Direktur Utama President Director	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja meliputi: (1) Struktur Organisasi Perusahaan - Masa Transisi dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 Board of Directors Orientation Education - Strategic Planning and Performance Management Division includes: (1) Company Organizational Structure - Transition and Change Period (2) Bank Business Strategy Plan 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Perencanaan Strategis dan Manajemen Kinerja) Internal Bank Jatim (Division of Strategic Planning And Performance Management)
Busrul Iman	Direktur Utama President Director	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi meliputi (1) *Digital Platform Strategy* (2) *E-Channel* (3) *Campaign Digital Banking* (4) Transformasi Ketahanan Cyber (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division includes (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Teknologi Informasi) Internal Bank Jatim (Information Technology Division
Erdianto Sigit Cahyono	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Forum Komunikasi Top Leader dengan Tema Agile - *Resilience Motivation and Team Building Program* Top Leader Communication Forum with Agile Theme - Resilience Motivation and Team Building Program	13 Januari 2023 / Probolinggo January 13, 2023 / Probolinggo	Go Orbit Go Orbit
Erdianto Sigit Cahyono	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	*Becomming Extraordinary Leader* Becomming Extraordinary Leader	14 Februari 2024 / Surabaya February 14, 2024 / Surabaya	Remaja Tampubolon Tampubolon Youth
Erdianto Sigit Cahyono	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko Risk Management Certification Refreshment Program	15 Maret 2025 / Jakarta March 15, 2025 / Jakarta	Strategic Development Group (SDG) Strategic Development Group (SDG)
Erdianto Sigit Cahyono	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	*Metaverse, Cryptocurrency* - Peluang dan Tantangan di Masa Depan Metaverse, Cryptocurrency - Future Opportunities and Challenges	16 April 2026 / Surabaya April 16, 2026 / Surabaya	Bapak Ery Punta Hendraswara - SEVP PT Telkom Mr. Ery Punta Hendraswara - SEVP PT Telkom
Erdianto Sigit Cahyono	Direktur Kepatuhan dan Manajemen Risiko Director of Compliance and Risk Management	Workshop Sertifikasi Kepatuhan Level 3 (Eksekutif) Level 3 (Executive) Compliance Certification Workshop	17 Mei 2027 / Jakarta May 17, 2027 / Jakarta	FKDKP (Forum Komunikasi Direktur Kepatuhan) FKDKP (Communication Forum Of Compliance Director)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	Forum Komunikasi Top Leader dengan Tema Agile - *Resilience Motivation and Team Building Program* Top Leader Communication Forum with Agile Theme - Resilience Motivation and Team Building Program	18 Maret 2022 / Probolinggo March 18, 2022 / Probolinggo	Go Orbit Go Orbit
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	*Becomming Extraordinary Leader* Becomming Extraordinary Leader	21 Maret 2022 / Surabaya March 21, 2022 / Surabaya	Remaja Tampubolon Tampubolon Youth
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko Risk Management Certification Refreshment Program	25 Maret 2022 / Jakarta March 25, 2022 / Jakarta	Strategic Development Group (SDG) Strategic Development Group (SDG)
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	Pendidikan Orientasi Direksi - *Corporate Secretary* meliputi: (1) *Company Profile* Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim Board of Directors Orientation Education - Corporate Secretary includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Corporate Secretary) Internal Bank Jatim (Corporate Secretary)
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) Risk Appetite Statement (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 Board of Directors Orientation Education - Corporate Secretary includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	12 Desember 2022 / SURABAYA December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Manajemen Risiko Perusahaan) Internal Bank Jatim (Corporate Secretary)
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja meliputi: (1) Struktur Organisasi Perusahaan - Masa Transisi dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 Board of Directors Orientation Education - Strategic Planning and Performance Management Division includes: (1) Company Organizational Structure - Transition and Change Period (2) Bank Business Strategy Plan 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Perencanaan Strategis dan Manajemen Kinerja) Internal Bank Jatim (Company Risk Management Division)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Edi Masrianto	Direktur Keuangan, Tresury & Global Service Director of Finance, Treasury & Global Service	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi meliputi (1) *Digital Platform Strategy* (2) *E-Channel* (3) *Campaign Digital Banking* (4) Transformasi Ketahanan *Cyber* (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division includes (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Teknologi Informasi) Internal Bank Jatim (Information Technology Division)
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	*Online Workshop Training Corporate Culture* untuk *Change Leader* Online Corporate Culture Training Workshop for Change Leaders	15 Februari 2022 / Online February 15, 2022 / On-line	IBI (Ikatan Bankir Indonesia) IBI (Ikatan Bankir Indonesia)
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Forum Komunikasi Top Leader dengan Tema Agile - *Resilience Motivation and Team Building Program* Top Leader Communication Forum with Agile Theme - Resilience Motivation and Team Building Program	18 Maret 2022 / Probolinggo March 18, 2022 / Probolinggo	Go Orbit Go Orbit
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Forum Komunikasi Top Leader dengan Tema Agile - *Resilience Motivation and Team Building Program* Top Leader Communication Forum with Agile Theme - Resilience Motivation and Team Building Program	18 Maret 2022 / PROBOLINGGO March 18, 2022 / Probolinggo	Go Orbit Go Orbit
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Becoming Extraordinary Leader Becoming Extraordinary Leader	21 Maret 2022 / Surabaya March 21, 2022 / Surabaya	Remaja Tampubolon Tampubolon Youth
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director Of Micro, Retail And Medium	Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko Risk Management Certification Refreshment Program	25 Maret 2022 / Jakarta March 25, 2022 / Jakarta	STRATEGIC DEVELOPMENT GROUP (SDG) Strategic Development Group (SDG)
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Pendidikan Orientasi Direksi - *Corporate Secretary* meliputi: (1) *Company Profile* Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim Board of Directors Orientation Education - Corporate Secretary includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (*Corporate Secretary*) Internal Bank Jatim (Corporate Secretary)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) *Risk Appetite Statement* (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 Directors Orientation Education - Risk Management Division of the Company includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Manajemen Risiko Perusahaan) Internal Bank Jatim (Company Risk Management Division)
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja meliputi: (1)Struktur Organisasi Perusahaan - Masa Transisi dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 Board of Directors Orientation Education - Strategic Planning and Performance Management Division includes: (1) Company Organizational Structure - Transition and Change Period (2) Bank Business Strategy Plan 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Perencanaan Strategis dan Manajemen Kinerja) Internal Bank Jatim (Division of Strategic Planning And Performance Management)
R Arief Wicaksono	Direktur Mikro, Ritel dan Menengah Director of Micro, Retail and Medium	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi meliputi (1) *Digital Platform Strategy* (2) *E-Channel* (3) *Campaign Digital Banking* (4) Transformasi Ketahanan *Cyber* (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division includes (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Teknologi Informasi) Internal Bank Jatim (Information Technology Division)
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	Pendidikan Orientasi Direksi - *Corporate Secretary* meliputi: (1) *Company Profile* Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim Board of Directors Orientation Education - Corporate Secretary includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (*Corporate Secretary*) Internal Bank Jatim (Corporate Secretary)

Nama Name	**Jabatan** Position	**Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan** Types of Training and Competency Development/ Training Materials	**Waktu dan Tempat Pelaksanaan** Implementation Time and Place	**Penyelenggara** Organizer
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) *Risk Appetite Statement* (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 Directors Orientation Education - Risk Management Division of the Company includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Manajemen Risiko Perusahaan) Internal Bank Jatim (Company Risk Management Division)
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja meliputi: (1) Struktur Organisasi Perusahaan - Masa Transisi dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 Board of Directors Orientation Education - Strategic Planning and Performance Management Division includes: (1) Company Organizational Structure - Transition and Change Period (2) Bank Business Strategy Plan 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Perencanaan Strategis dan Manajemen Kinerja) Internal Bank Jatim (Division of Strategic Planning and Performance Management)
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi meliputi (1) Digital Platform *Strategy* (2) *E-Channel* (3) *Campaign Digital Banking* (4) Transformasi Ketahanan *Cyber* (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division includes (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Teknologi Informasi) Internal Bank Jatim (Information Technology Division)
Zulhelfi Abidin	Direktur IT & Digital Director of IT & Digital	Pendidikan Orientasi Direksi - *Corporate Secretary* meliputi: (1) *Company Profile* Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim Board of Directors Orientation Education - Corporate Secretary includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (*Corporate Secretary*) Internal Bank Jatim (Corporate Secretary)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Zulhelfi Abidin	Direktur IT & Digital Director of IT & Digital	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) *Risk Appetite Statement* (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 Directors Orientation Education - Risk Management Division of the Company includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Manajemen Risiko Perusahaan) Internal Bank Jatim (Company Risk Management Division)
Zulhelfi Abidin	Direktur IT & Digital Director of IT & Digital	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja meliputi: (1) Struktur Organisasi Perusahaan - Masa Transisi dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 Directors Orientation Education - Risk Management Division of the Company includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Perencanaan Strategis dan Manajemen Kinerja) Internal Bank Jatim (Company Risk Management Division)
Zulhelfi Abidin	Direktur IT & Digital Director of IT & Digital	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi meliputi (1) *Digital Platform Strategy* (2) *E-Channel* (3) *Campaign Digital Banking* (4) Transformasi Ketahanan *Cyber* (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division includes (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	12 Desember 2022 / Surabaya December 12, 2022 / Surabaya	Internal Bank Jatim (Divisi Teknologi Informasi) Internal Bank Jatim (Division of Strategic Planning and Performance Management)

Pengembangan Kompetensi Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja
Competence Development for Strategic Planning and Performance Management Divisions

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	Program *Refreshment*/Penyegaran Sertifikasi *Dealer Treasury* Treasury Dealer Certification Refreshment Program	22 Januari 2022 / Online January 22, 2022 / Online	ACI FMA Financial Markets Association ACI FMA Financial Markets Association
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	*Online Workshop Training Corporate Culture* Untuk *Change Leader* Online Workshop on Corporate Culture Training for Change Leaders	15 Februari 2022 / *Online* February 15, 2022 / On-line	IBI (Ikatan Bankir Indonesia) IBI (Indonesian Bankers Association)
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	*Forum Komunikasi Top Leader* Dengan Tema *Agile - Resilience Motivation and Team Building Program* Top Leader Communication Forum With Agile Theme - Resilience Motivation and Team Building Program	18 Maret 2022 / Probolinggo March 18, 2022 / Probolinggo	Go Orbit Go Orbit
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	*Becoming Extraordinary Leader* Becoming Extraordinary Leader	21 Maret 2022 / Surabaya March 21, 2022 / Surabaya	Remaja Tampubolon Remaja Tampubolon
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	Program Sekolah Staf Dan Pemimpin Bank (Sespibank) Bank Staff and Leadership School Program (Sespibank)	16 Mei 2022 / Jakarta May 16, 2022 / Jakarta	Indonesian Banking Development Institution (LPPI) Indonesian Banking Development Institution (LPPI)
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis Dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	Ujian Sertifikasi General Banking Level 3 General Banking Certification Examination Level 3	20 Juni 2022 / Jakarta June 20, 2022 / Jakarta	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institution (LSPP)

Nama Name	Jabatan Position	Jenis Pelatihan dan Materi Pengembangan Kompetensi/ Pelatihan Types of Training and Competency Development/ Training Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	*Metaverse, Cryptocurrency* - Peluang dan Tantangan di Masa Depan Metaverse, Cryptocurrency - Future Opportunities and Challenges	03 Agustus 2022 / Surabaya August 03, 2022 / Surabaya	Bapak Ery Punta Hendraswara - SEVP PT Telkom Mr. Ery Punta Hendraswara - SEVP PT Telkom
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko Risk Management Certification Refreshment Program	15 Oktober 2022 / *Online* October 15, 2022 / Online	TD Consulting TD Consulting
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	Pelatihan Sertifikasi Manajemen Risiko Level-5 Level-5 Risk Management Certification Training	17 Desember 2022 / Surabaya December 17, 2022 / Surabaya	GPS & Partner Consulting Group Gps & Partner Consulting Group
Raden Mas Wahyukusumo Wisnubroto	Pemimpin Divisi Perencanaan Strategis dan Manajemen Kinerja Head of Strategic Planning and Performance Management Division	Ujian Level-5 Program Sertifikasi Manajemen Risiko Level-5 Examination of the Risk Management Certification Program	18 Desember 2022 / Surabaya December 18, 2022 / Surabaya	BSMR (Badan Sertifikasi Manajemen Risiko) Bsmr(Risk Management Certification Body)

Kode Etik [GRI 2-23, 2-26, FS15]

Kode Etik Bank Jatim diatur dalam buku pedoman No. 060/019/DIR/PRS/KEP tentang Pedoman Perilaku, Etika Kerja dan Bisnis (*Code of Conduct*) tanggal 21 Januari 2021. Kode Etik merupakan komitmen pengurus dan pegawai Bank Jatim untuk mewujudkan visi dan misi Bank Jatim secara profesional dan beretika tinggi. Selain untuk mengembangkan kinerja perusahaan, implementasi komitmen tersebut juga bertujuan untuk membentuk insan Bank Jatim menjadi bankir-bankir yang memiliki kadar etika perbankan yang tinggi sebagai salah satu syarat upaya mempertahankan dan mengembangkan eksistensi Bank Jatim.

Selain berupaya semaksimal mungkin untuk menegakkan Kode Etik, Bank Jatim juga melakukan upaya lain untuk menerapkan fungsi kepatuhan dan budaya kepatuhan, yaitu mewajibkan setiap pegawai menandatangani Pakta Integritas Kepatuhan pada awal tahun. Melalui penandatanganan tersebut diharapkan setiap

Code of Conduct [GRI 2-23, 2-26, FS15]

The Bank Jatim Code of Ethics is regulated in the guidebook No. 060/019/DIR/PRS/KEP Regarding the Code of Conduct. Work Ethics and Business of PT Bank Pembangunan Daerah Jawa Timur Tbk dated January 21, 2021. The Code of Ethics is the commitment of the management and employees of Bank Jatim to realize the vision and mission of Bank Jatim in a professional and ethical manner. In addition to developing company performance, the implementation of this commitment also aims to shape Bank Jatim's personnel to become bankers who have a high level of banking ethics as one of the requirements for maintaining and developing the existence of Bank Jatim.

In addition to making every effort to enforce the Code of Ethics, Bank Jatim also made other efforts to implement a compliance function and a compliance culture, namely requiring every employee to sign a Compliance Integrity Pact at the beginning of the year. Through the signing, it was expected that every employee pegawai memiliki integritas yang tinggi, serta melaksanakan komitmen bersama dengan menunjukkan iktikad baik untuk bertanggungjawab dan melaksanakan tugas sesuai ketentuan yang berlaku.

Ruang lingkup Kode Etik meliputi:
- Hubungan Perusahaan dengan *Stakeholders*, misalnya: pedoman untuk organ Bank dan seluruh pegawai.
- Perilaku Lingkungan internal (Dewan Komisaris, Direksi, dan pegawai) dengan lingkungan eksternal misalnya benturan kepentingan, pemberian dan penerimaan hadiah dan donasi, kepatuhan terhadap peraturan dan kerahasiaan informasi.

Penyebarluasan Kode Etik [GRI 2-24, FS16]

Sarana penyebarluasan Kode Etik di antaranya:
- Portal Human Capital
- Portal Kepatuhan
- Pakta Integritas
- *Campaign Program*, meliputi:
  - *Printed advertising* (poster, *banner*, *hanging banner*, stiker, dan *standing mika*)
  - *Campaign* lainnya berupa agenda, *mouse pad*, flashdisk, kipas kertas, payung, *tumbler*,*powerbank*, dan *pin* baju
  - Portal dan Identitas Perusahaan
  - Kuis
  - Media Sosial
- *Employee Involvement Campaign* di antaranya Lomba cipta lagu Expresi
- *Leaders Talks Values*

Sanksi Pelanggaran Kode Etik

Sanksi pelanggaran Kode Etik diatur dalam Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor: 061/03/02/DIR/HCP/KEP tanggal 12 Januari 2022 tentang *Standard Operating Procedur Punishment* Pegawai. Sanksi akan diberikan pada setiap insan Bank Jatim yang telah terbukti melakukan pelanggaran dan secara sah pelanggaran itu dilakukan oleh yang bersangkutan. Bobot sanksi baru dapat ditentukan setelah jenis pelanggaran diketahui. Semua jenis sanksi administratif yang berupa hukuman jabatan ringan, sedang, maupun berat ditetapkan dengan Surat Keputusan Direksi, dan yang bersangkutan akan kehilangan kesempatan untuk mengikuti pendidikan/pelatihan yang dibiayai oleh Bank selama yang bersangkutan belum selesai menjalani hukuman dan/mendapatkan rehabilitasi dari Direksi.

Tingkatan Sanksi Administratif

- Bukan hukuman jabatan
  - Peringatan pembinaan:
    a. teguran tertulis dan pernyataan tidak puas secara tertulis
    b. surat peringatan

would have high integrity and carry out a joint commitment by showing good faith to be responsible and carry out their duties in accordance with applicable regulations.

The scope of the Code of Conduct includes:
- Company Relationships with Stakeholders, for example: guidelines for Bank organs and all employees.
- Behavior of internal environment (Board of Commissioners, Directors, and employees) with the external environment such as conflicts of interest, giving and receiving gifts and donations, compliance with regulations and confidentiality of information.

Dissemination of Code of Conduct [GRI 2-24, FS16]

Facilities for the dissemination of Code of Conduct are as follows:
- Human Capital portal
- Compliance portal
- Integrity Pact
- Campaign Program, covering:
  - Printed advertising (posters, banners, hanging banners, stickers, and mica stands)
  - Other campaigns in the form of agendas, mouse pads, flash drives, paper fans, umbrellas, tumblers, power banks, and clothes pins\
  - Corporate Portal and Identity
  - Quizzes
  - Social Media
- Employee Involvement Campaign among others, Song Creation Competition “Expresi”
- Leaders Talks Values

Sanction for Code of Conduct Violations

Sanctions for violating the Code of Ethics are regulated in the Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk Number: 061/03/02/DIR/HCP/KEP dated 12 January 2022 concerning Standard Operating Procedures for Employee Punishment. Sanctions will be given to every Bank Jatim employee who has been proven to have committed a violation, and legally the violation was carried out by the person concerned. The weight of new sanctions can be determined after the type of violation is known. All types of administrative sanctions in the form of light, medium, or heavy office sentences are stipulated by a Directors Decree, and the person concerned will lose the opportunity to attend education/training funded by the Bank as long as the person concerned has not finished serving his sentence and/received rehabilitation from the Directors.

Types of Violations of Code of Ethics

- Not a job penalty
  - Construction warning:
    a. written warning and a written statement of dissatisfaction
    b. warning letter

- Hukuman jabatan
  - Kategori I - Hukuman Jabatan Ringan:
    a. Teguran Tertulis
    b. Pernyataan Tidak Puas
  - Kategori II - Hukuman Jabatan Sedang
    a. Penundaan Kenaikan Gaji
    b. Penurunan Personal Grade
  - Kategori III - Hukuman Jabatan Berat
    a. Demosi 1 (satu) Tingkat
    b. Demosi 2 (dua) Tingkat
    c. Pencabutan Mandat Untuk Pemegang Jabatan
    d. Pemberhentian Dengan Tidak Hormat

- Job punishment
  - Category I - Light Service Sentences:
    a. Written Reprimand
    b. Statement of Dissatisfaction
  - Category II - Moderate Service Penalties
    a. Postponement of Salary Increase
    b. Decreased Personal Grade
  - Category III - Heavy Service Penalties
    a. 1 (one) Level Demotion
    b. 2 (two) Level Demotions
    c. Revocation of Mandate for Position Holders
    d. Disrespectful Dismissal

Pelanggaran Kode Etik Beserta Sanksi Tahun 2022

Selama tahun 2022, tercatat pelanggaran Kode Etik yang melibatkan 102 orang, dan Bank Jatim telah menjatuhkan sanksi sesuai ketentuan yang berlaku, sebagaimana tabel berikut:

Code of Conduct Violation and Sanctions in 2022

During 2022, violations of the Code of Ethics were recorded involving 102 people, and Bank Jatim has imposed sanctions according to applicable regulations, as shown in the following table:

No.	Cabang/Divisi Branches/ Divisions	Kasus Case	Jumlah Pihak Yang terlibat Number of Parties Involved	Sanksi Sanctions
1	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	2	Pemberhentian dengan Tidak Hormat (Indisipliner) Disrespectful Dismissal (Indisciplinarity)
2	Cabang Branch	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	1	Pernyataan Tidak Puas Statement of Dissatisfaction
4	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	1	Pemberhentian Dengan Tidak Hormat Disrespectful Dismissal
5	Cabang Branch	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	1	Penurunan *Personal Grade* Decrease in Personal Grade
6	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	5	Pemberhentian dengan Tidak Hormat Disrespectful Dismissal
7				Pemberhentian dengan Tidak Hormat Disrespectful Dismissal
8				Pemberhentian dengan Tidak Hormat Disrespectful Dismissal
9	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	12	Demosi 1 Tingkat Level 1 Demo
10				Teguran Tertulis Written Reprimand
11				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
12				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
13				Pernyataan Tidak Puas Statement of Dissatisfaction
14				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
15				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
16				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
17				Demosi 1 Tingkat Level 1 Demo

No.	Cabang/Divisi Branches/ Divisions	Kasus Case	Jumlah Pihak Yang terlibat Number of Parties Involved	Sanksi Sanctions
18				Teguran Tertulis Written Reprimand
19				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
20				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
21	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	9	Pernyataan Tidak Puas Statement of Dissatisfaction
22				Teguran Tertulis Written Reprimand
23				Pernyataan Tidak Puas Statement of Dissatisfaction
24				Pernyataan Tidak Puas Statement of Dissatisfaction
25				Pencabutan Mandat Revocation of Mandate
26				Penurunan *Personal Grade* Decrease in Personal Grade
27				Penurunan *Personal Grade* Decrease in Personal Grade
28				Penurunan *Personal Grade* Decrease in Personal Grade
29				Teguran Tertulis Written Reprimand
30	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	5	Teguran Tertulis Written Reprimand
31				Teguran Tertulis Written Reprimand
32				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
33				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
34				Keputusan Tidak Bersalah, namun diberikan Surat Peringatan Not Guilty, but given a Warning Letter
35	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	2	Pemberhentian dengan Tidak Hormat (Dipenjara Lebih dari 6 bulan) Dishonorable Dismissal (Incarcerated More than 6 months)
36				Pemberhentian dengan Tidak Hormat (Dipenjara Lebih dari 6 bulan) Dishonorable Dismissal (Incarcerated More than 6 months)
37	Divisi Division	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	1	Pemberhentian dengan Tidak Hormat (Dipenjara Lebih dari 6 bulan) Dishonorable Dismissal (Incarcerated More than 6 months)
38	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	1	Pemberhentian dengan Tidak Hormat (Dipenjara Lebih dari 6 bulan) Dishonorable Dismissal (Incarcerated More than 6 months)
39	Divisi Division	Pelanggaran Prosedur Kredit Credit Procedure Violations	1	Pemberhentian dengan Tidak Hormat (Dipenjara Lebih dari 6 bulan) Dishonorable Dismissal (Incarcerated More than 6 months)
40	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	2	Pemutusan Hubungan Kerja Work termination
41				Teguran Tertulis Written Reprimand

No.	Cabang/Divisi Branches/ Divisions	Kasus Case	Jumlah Pihak Yang terlibat Number of Parties Involved	Sanksi Sanctions
42	Divisi Audit & Cabang Audit Division & Branch	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	2	Penurunan *Personal Grade* Decrease in Personal Grade
43				Penurunan *Personal Grade* Decrease in Personal Grade
44	Cabang Branch	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	1	Pernyataan Tidak Puas Statement of Dissatisfaction
45	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	4	Penurunan *Personal Grade* Decrease in Personal Grade
46				Pernyataan Tidak Puas Statement of Dissatisfaction
47				Pernyataan Tidak Puas Statement of Dissatisfaction
48				Pernyataan Tidak Puas Statement of Dissatisfaction
49	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	3	Pernyataan Tidak Puas Statement of Dissatisfaction
50				Pernyataan Tidak Puas Statement of Dissatisfaction
51				Surat Peringatan 1 Warning Letter 1
52	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
53	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	21	Penurunan *Personal Grade* Decrease in Personal Grade
54				Penurunan *Personal Grade* Decrease in Personal Grade
55				Penurunan *Personal Grade* Decrease in Personal Grade
56				Penurunan *Personal Grade* Decrease in Personal Grade
57				Penurunan *Personal Grade* Decrease in Personal Grade
58				Penurunan *Personal Grade* Decrease in Personal Grade
59				Pernyataan Tidak Puas Decrease in Personal Grade
60				Pernyataan Tidak Puas Decrease in Personal Grade
61				Pernyataan Tidak Puas Decrease in Personal Grade
62				Pernyataan Tidak Puas Decrease in Personal Grade
63				Penurunan *Personal Grade* Decrease in Personal Grade
64				Penurunan *Personal Grade* Decrease in Personal Grade
65				Penurunan *Personal Grade* Decrease in Personal Grade
66				Penurunan *Personal Grade* Decrease in Personal Grade
67				Penurunan *Personal Grade* Decrease in Personal Grade
68				Pernyataan Tidak Puas Statement of Dissatisfaction

No.	Cabang/Divisi Branches/ Divisions	Kasus Case	Jumlah Pihak Yang terlibat Number of Parties Involved	Sanksi Sanctions
69				Pernyataan Tidak Puas Statement of Dissatisfaction
70				Pernyataan Tidak Puas Statement of Dissatisfaction
71				Pernyataan Tidak Puas Statement of Dissatisfaction
72				Pernyataan Tidak Puas Statement of Dissatisfaction
73				Pernyataan Tidak Puas Statement of Dissatisfaction
74	Cabang Branch	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	1	Penurunan *Personal Grade* Decrease in Personal Grade
75	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
76	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
77	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
78	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	8	Demosi 1 Tingkat Level 1 Demo
79				Demosi 1 Tingkat Level 1 Demo
80				Teguran Tertulis Written Reprimand
81				Teguran Tertulis Written Reprimand
82				Teguran Tertulis Written Reprimand
83				Teguran Tertulis Written Reprimand
84				Teguran Tertulis Written Reprimand
85				Teguran Tertulis Written Reprimand
86	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	1	Teguran Tertulis Written Reprimand
87	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	1	Pernyataan Tidak Puas Statement of Dissatisfaction
88	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
89	Divisi Division	Pelanggaran Tata Tertib Pegawai Violation of Employee Rules	1	Teguran Tertulis Written Reprimand
90	Cabang Branch	Pelanggaran Prosedur Kredit Credit Procedure Violations	2	Penurunan *Personal Grade* Decrease in Personal Grade
91				Penurunan *Personal Grade* Decrease in Personal Grade
92	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	2	Pernyataan Tidak Puas Statement of Dissatisfaction
93	Cabang Branch	Pelanggaran Operasional Dana Fund Operational Violations	2	Teguran Tertulis Written Reprimand
94				Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
95	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	2	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal

No.	Cabang/Divisi Branches/ Divisions	Kasus Case	Jumlah Pihak Yang terlibat Number of Parties Involved	Sanksi Sanctions
96	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
97	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal
98	Cabang Branch	*Fraud* Terkait Dana Nasabah Fraud Related to Customer Funds	1	Pemberhentian dengan Tidak Hormat Dishonorable Dismissal

Bersaing Sehat

Bank Jatim menyadari bahwa persaingan di industri perbankan di Indonesia sangat ketat. Untuk menghadapi persaingan tersebut, Perseroan telah menggariskan asas persaingan sehat sesuai etika bisnis yang berlaku. Sesuai dengan prinsip bersaing sehat, Bank Jatim akan fokus pada upaya menciptakan produk dan layanan yang berkualitas, tanpa mencari-cari kekurangan atau kelemahan kompetitor. Perseroan juga tidak menenggang adanya praktik-praktik kolusi dengan pesaing tertentu dengan tujuan untuk mengurangi efek kompetisi pasar.

Komitmen Bank Jatim untuk bersaing secara sehat membawa hasil dengan tidak adanya tindakan hukum atau sanksi dari Komisi Pengawas Persaingan Usaha (KPPU) selama tahun pelaporan. Hal tersebut sekaligus membuktikan bahwa dalam menjalankan usaha, Perseroan patuh terhadap peraturan antitrust dan tidak terlibat dalam monopoli.

Healthy Competition

Bank Jatim realizes that competition in the banking industry in Indonesia is very tight. To face this competition, the Company has outlined the principle of fair competition following applicable business ethics. Per the principle of healthy competition, Bank Jatim will focus on creating quality products and services without looking for competitors' shortcomings or weaknesses. The Company also does not tolerate collusive practices with specific competitors with the aim of reducing the effects of market competition.

Bank Jatim had commitment to compete fairly brought results in the absence of legal action or sanctions from the Business Competition Supervisory Commission (KPPU) during the reporting year. This also proved that in conducting business, the Company complied with antitrust regulations and was not involved in monopoly.

Whistleblowing System [GRI 2-26]

Bank Jatim memiliki dan menerapkan kebijakan serta sistem pelaporan pelanggaran sebagai wujud nyata upaya pengendalian internal, dan telah melakukan peningkatan secara bertahap baik mengenai mekanisme pelaporan hingga sosialisasi media pelaporan. Bank Jatim melaksanakan kebijakan mengenai sistem pelaporan pelanggaran (*Whistleblowing System*) secara menyeluruh dalam setiap aspek kegiatan bisnis. Mekanisme *whistleblower* dilaksanakan langsung oleh Pemimpin Divisi Audit Internal dan 2 Pemimpin Sub Divisi sebagai pengendalian mutu.

Perlindungan Kepada *Whistleblower*

Sebagai bentuk komitmen Bank Jatim dalam menerapkan strategi anti fraud dan mekanisme pengaduan pelanggaran dan menjamin adanya proteksi bagi pelapor yang beritikad baik, maka Bank Jatim berkewajiban untuk:

1. Bank berkewajiban melindungi *whistleblower*.
2. Perlindungan yang diberikan Bank terhadap *whistleblower* dimaksudkan untuk mendorong keberanian *whistleblower* melaporkan pengaduan fraud secara jelas, terperinci dan transparan.
3. Perlindungan *whistleblower* mencakup perlindungan atas identitas *whistleblower* dan isi laporan.

Whistleblowing Sistem [GRI 2-26]

Bank Jatim owns and implements a policy and system for reporting violations as a concrete manifestation of internal control efforts and has made gradual improvements regarding the reporting mechanism for disseminating reporting media. Bank Jatim implements a policy regarding the whistleblowing system as a whole in every aspect of business activities. The whistleblower mechanism is carried out directly by the Head of the Internal Audit Division and 2 Heads of Sub Divisions as quality control.

Protection of Whistleblowers

As a form of Bank Jatim's commitment to implementing an anti-fraud strategy and mechanism for complaints of violations and guaranteeing protection for whistleblowers in good faith, Bank Jatim is obliged to:\

1. Banks are obliged to protect whistleblowers.
2. The protection provided by the Bank for whistleblowers is intended to encourage whistleblowers to report fraud complaints in a clear, detailed and transparent manner.
3. Whistleblower protection includes protection of the identity of the whistleblower and the contents of the report.

4. Bank berkomitmen untuk melindungi *whistleblower* yang beritikad baik dan Bank akan patuh terhadap segala peraturan perundang-undangan yang terkait serta *best practices* yang berlaku dalam penyelenggaraan perlindungan kepada *whistleblower*.
5. Semua laporan pengaduan *fraud* akan dijamin kerahasiaan dan keamanannya oleh Bank dan *whistleblower* dapat memperoleh informasi mengenai perkembangan pengaduannya.
6. Bank memberikan perlindungan kepada *whistleblower* karyawan internal Bank dari hal sebagai berikut:
   - Pemecatan;
   - Demosi;
   - Diskriminatif;
   - Intimidasi; dan
   - Perlindungan lainnya sesuai perundang-undangan yang berlaku

4. The Bank is committed to protecting whistleblowers who have good faith and the Bank will comply with all relevant laws and regulations as well as applicable best practices in implementing protection for whistleblowers.
5. All reports of fraud complaints will be guaranteed confidentiality and security by the Bank and whistleblowers can obtain information regarding the progress of their complaints.
6. The bank provides protection to internal bank employee whistleblowers from the following:
   - Dismissal;
   - Demotion;
   - Discriminatory;
   - Intimidation; and
   - Other protections in accordance with applicable law.

Pihak yang Mengelola Pengaduan

Data base pengaduan dari *whistleblower* berada dan menjadi kewenangan dan tanggung jawab Divisi Audit Internal serta untuk informasi pengaduan merupakan tanggung jawab dari Sub Divisi *Operational & Financial Audit*.

Party Managing the Complaint

The database for complaints from whistleblowers is located and is the authority and responsibility of the Internal Audit Division and information for complaints is
responsibility of Operational & Financial Audit Sub Division..

Pengaduan Tahun 2022 dan Tindak Lanjut

Selama tahun 2022, jumlah pengaduan pelanggaran yang masuk melalui mekanisme WBS tercatat sebanyak 10 pengaduan dengan tindak lanjut sebagaimana disampaikan dalam tabel berikut:

Complaints and Follow-Ups in 2022

During 2022, the number of complaints of violations that entered through the WBS mechanism was recorded as 10 (ten) complaints, with follow-up actions as presented in the following table:

Tabel Pelaporan Pelanggaran dan Tindak Lanjut Tahun 2020-2022
Table of Violation Reporting and Follow-up in 2020-2022

Status Status	2022	2021	2020
Jumlah Pengaduan/Number of Complaints	10	11	19
Proses Klarifikasi/Clasification Process	10	7	19
Proses Investigasi/Investigations Process	10	6	19
Tidak Memenuhi Syarat/Not Eligible	0	3	1
Putusan Status/Decision	8	1	6
Hukuman 2020/2020 Punishment	8	1	6
Tidak Terbukti/Not Proven	0	0	0

Anti-Gratifikasi dan Anti-Korupsi

Gratifikasi dan korupsi merupakan musuh bersama, termasuk bagi insan Bank Jatim. Untuk itu, Perseroan telah menetapkan kebijakan tentang anti gratifikasi, sekaligus antikorupsi. Sesuai dengan penjelasan Pasal 12B Undang-Undang Republik Indonesia Nomor 20 Tahun 2001 tentang Perubahan Atas Undang-Undang Nomor 31 Tahun 1999 Tentang Pemberantasan Tindak Pidana Korupsi, pengertian gratifikasi dalam arti luas, yakni meliputi pemberian uang, barang, rabat (*discount*), komisi, pinjaman tanpa

Anti-Gratification and Anti-Corruption

Gratification and corruption are common enemies, including Bank Jatim personnel. For this reason, the Company has established a policy regarding anti-gratuity and anti-corruption. Following the explanation of Article 12B of the Law of the Republic of Indonesia Number 20 of 2001 concerning Amendments to Law Number 31 of 1999 Regarding the Eradication of Corruption Crimes, the definition of gratification broadly includes the provision of money, goods, discounts, commissions, interest-free loans, travel bunga, tiket perjalanan, fasilitas penginapan, perjalanan wisata, pengobatan cuma-cuma, dan fasilitas lainnya. Gratifikasi tersebut baik yang diterima di dalam negeri maupun di luar negeri dan yang dilakukan dengan menggunakan sarana elektronik atau tanpa sarana elektronik.

tickets, lodging facilities, tours, free medical treatment, and other facilities. These gratuities are received both domestically and abroad and are carried out using electronic means or without electronic means.

Kebijakan yang diambil Bank Jatim untuk mendukung anti gratifikasi dan antikorupsi, antara lain, mencantumkan ketentuan terkait Pengendalian Gratifikasi dalam Pedoman Perilaku, Etika Kerja dan Bisnis (*Code Of Conduct*) PT Bank Pembangunan Daerah Jawa Timur Tbk. Selain itu, Perseroan membentuk Unit Pengendalian Gratifikasi (UPG) yang di ketuai oleh Divisi Kepatuhan dan Tata Kelola (SK nomor 058/052/DIR/KPT/KEP tanggal 11 Maret 2019). Disusul kemudian dengan melakukan Pernyataan Komitmen Penerapan Pengendalian Gratifikasi yang ditandatangani antara Direksi Bank Jatim dengan Direktur Gratifikasi Komisi Pemberantasan Korupsi pada tanggal 13 Maret 2019.

Policies taken by Bank Jatim to support anti-gratification and anti-corruption, among others, include provisions related to Gratification Control in the Guidelines. Behavior, Work and Business Ethics (Code Of Conduct) PT Development Bank East Java Region Tbk. In addition, the Company established a Gratification Control Unit (UPG), which is chaired by the Compliance and Governance Division (SK number 058/052/DIR/KPT/KEP dated March 11, 2019). Followed by a Statement of Commitment to Implementation of Gratification Control, which was signed between the Directors of Bank Jatim and the Director of Gratification of the Corruption Eradication Commission on March 13, 2019.

Kebijakan lain, Perseroan mengeluarkan Surat Himbauan untuk Seluruh Cabang dan Divisi untuk tidak menawarkan dan memberikan gratifikasi dalam bentuk apapun kepada Pegawai Negeri atau Penyelenggara Negara dalam bentuk apapun pada pada 01 Maret 2019. Himbauan itu diikuti dengan sosialisasi ke kantor cabang Bank Jatim terkait pengertian dan pengendalian gratifikasi dalam acara *Roadshow* Sosialisasi Budaya Kepatuhan dan Fungsi Kepatuhan pada kantor Cabang.

As another policy, the Company issued an Appeal Letter to All Branches and Divisions not to offer and give gratuities in any form to Civil Servants or State Administrators in any form on March 1, 2019. This appeal was followed by socialization to the Bank Jatim branch office regarding understanding and control gr atuities in the Roadshow of Compliance Culture and Compliance Function Socialization at Branch offices.

Kebijakan *Antifraud*

Sebagai lembaga jaga keuangan, *fraud* merupakan salah satu ancaman bagi Bank Jatim. Menurut Pasal 1 angka 2 Peraturan Otoritas Jasa Keuangan Nomor 39/POJK.03/2019 Tahun 2019 tentang Penerapan Strategi *Antifraud* Bagi Bank Umum ("POJK 39/2019"), *fraud* adalah tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi bank, nasabah, atau pihak lain, yang terjadi di lingkungan bank dan/atau menggunakan sarana bank sehingga mengakibatkan bank, nasabah, atau pihak lain menderita kerugian dan/atau pelaku *fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung.

Untuk mencegah *fraud*, sekaligus merujuk pada Surat Edaran Bank Indonesia No. 13/28/DPNP tanggal 9 Desember 2011 perihal Penerapan Strategi *Antifraud* bagi Bank Umum, maka diperlukan suatu peningkatan efektivitas pengendalian internal sebagai upaya meminimalkan risiko *fraud*, termasuk menerapkan strategi anti *fraud*. Langkah nyata yang diambil Bank Jatim untuk meminimalkan terjadinya *fraud* adalah terbitnya Surat Keputusan Direksi nomor 050/119/KEP/DIR/AI tanggal 29 Juni 2012 tentang Buku Pedoman Penerapan Strategi *Antifraud*.

Di Bank Jatim, setiap kejadian *fraud* menjadi perhatian khusus dalam penyelesaian kasusnya. Dalam urusan ini, manajemen mengharuskan seluruh jajaran terkait dalam lingkungan internal Bank mempunyai kepedulian terhadap *antifraud*. Kepedulian *antifraud* diupayakan secara berkesinambungan dalam bentuk *zero tolerance* terhadap *fraud*.

Antifraud Policy

As a financial watchdog, fraud is a threat to Bank Jatim. According to Article 1 point 2 of the Financial Services Authority Regulation Number 39/POJK.03/2019 of 2019 concerning the Implementation of Antifraud Strategies for Commercial Banks ("POJK 39/2019"), fraud is an act of deviation or omission that is deliberately carried out to trick, deceive, or manipulating banks, customers or other parties, which occur within the bank and/or using bank facilities so that the bank, customers or other parties suffer losses and/or the perpetrators of fraud obtain financial benefits, either directly or indirectly.

To prevent fraud, as well as refer to Bank Indonesia Circular No. 13/28/DPNP dated 9 December 2011 regarding the Application of Antifraud Strategy for Commercial Banks, it is necessary to increase the effectiveness of internal control as an effort to minimize fraud risk, including implementing an anti-fraud strategy. Concrete steps taken by Bank Jatim to minimize the occurrence of fraud were the issuance of Directors' Decree number 050/119/KEP/DIR/AI dated 29 June 2012 concerning Guidebook for Implementation of Antifraud Strategy.

At Bank Jatim, every fraud incident became particular concern in solving the case. In this matter, management required all relevant levels within the Bank's internal environment to be concerned about antifraud. Antifraud concern was pursued on an ongoing basis in the form of zero tolerance for fraud.

Bagi Bank Jatim, tindakan pencegahan dan deteksi serta identifikasi terhadap potensi-potensi risiko kerawanan merupakan *early warning system* terhadap jalannya proses operasional. identifikasi temuan yang berindikasi *fraud*, diimplikasikan dalam kebijakan dan mekanisme *whistleblowing*. Melalui mekanisme ini diharapkan Insan Perseroan bisa mendeteksi secara dini atas terjadinya suatu pelanggaran dan dapat meningkatkan tingkat partisipasi pegawai, nasabah dan *stakeholder* lain dalam melaporkan suatu pelanggaran dan digunakan sebagai peringatan dini atas kemungkinan terjadinya suatu pelanggaran di Bank Jatim.

Indikasi awal *fraud* bisa berasal dari beberapa sumber, antara lain, *whistleblower* melalui *hotline* yang telah disediakan Bank, *Surprise* Audit, *Surveillance* Audit dan General Audit. Informasi awal tersebut kemudian dilakukan audit pendahuluan berupa penggalian informasi, pengujian bukti awal dan tambahan, pemeriksaan saksi. apabila dari audit pendahuluan tidak diperoleh cukup bukti sebagai tindakan *fraud* maka investigasi dihentikan, dan jika diperoleh cukup bukti sebagai tindakan *fraud*, maka dibuat laporan awal *fraud* yang dikirim ke Direktur Utama dan Dewan Komisaris. Selanjutnya, dilakukan audit khusus dan dilakukan pemantauan, evaluasi serta pelaporan sesuai ketentuan yang berlaku.

Mekanisme *whistleblower* di Perseroan dilaksanakan langsung oleh Pemimpin Divisi Audit Internal dan 2 Pemimpin Sub Divisi sebagai pengendalian mutu. Pegawai yang terlibat kasus kecurangan (*fraud*) dikenakan sanksi sesuai Pedoman *Punishment* Bank Jatim yang berlaku di antaranya surat peringatan, demosi hingga pemutusan hubungan kerja tergantung jenis pelanggaran yang telah dilakukan dan kerugian yang dialami.

Untuk mencegah terjadinya *fraud*, Bank Jatim akan terus berupaya untuk meningkatkan pemahaman dan kepedulian pegawai dan pihak lain untuk melaporkan tindak pelanggaran melalui sarana *whistleblower*. Melalui upaya itu diharapkan mampu mewujudkan lingkungan kerja yang bersih dan berintegritas serta mendukung perbaikan penerapan Strategi *Anti Fraud* (SAF). Seiring dengan itu, Divisi Audit Internal juga akan terus berupaya mewujudkan *no fraud* melalui penyelenggaraan pembelajaran/pelatihan kepada auditor, khususnya terkait investigasi untuk meningkatkan kompetensi, keterampilan dan kecakapan dalam bertugas.

For Bank Jatim, prevention, detection, and identification of potential vulnerability risks is an early warning system for operational processes. Identification of findings indicating fraud is implicated in the whistleblowing policy and mechanism. Through this mechanism, it is hoped that the Company's personnel can detect early the occurrence of a violation and can increase the level of participation of employees, customers, and other stakeholders in reporting a violation and use it as an early warning of the possibility of a violation at Bank Jatim.

Early indications of fraud can come from several sources, including whistleblowers through the hotline provided by the Bank, Surprise Audits, Surveillance, and General audits. A preliminary audit then carries out the initial information by gathering information, testing the initial and additional evidence, and examining witnesses. If the preliminary audit does not obtain sufficient evidence of an act of fraud, then the investigation is stopped. If sufficient evidence is obtained of an act of fraud, an initial report of fraud is prepared, which is sent to the President, Director, and the Board of Commissioners. Furthermore, a special audit is carried out, and applicable regulations are monitored, evaluated, and reported.

The whistleblower mechanism in the Company is carried out directly by the Head of the Internal Audit Division and 2 Heads of Sub Divisions as quality control. Employees involved in fraud cases are subject to sanctions according to the Bank Jatim Punishment Guidelines that apply, including warning letters, demotions, to termination of employment depending on the type of violation committed and the loss suffered.

To prevent fraud, Bank Jatim will continue to strive to increase understanding and awareness of employees and other parties to report violations through the whistleblower facility. Through these efforts it is expected to be able to create a clean and integrity work environment and support the improvement of the implementation of the Anti-Fraud Strategy (SAF). Along with that, the Internal Audit Division will also continue to strive to realize no fraud through implementation learning/training for auditors, especially related to investigations to improve competence, skills and proficiency in duty.

Pelibatan Pemangku Kepentingan
[OJK E.4]

Bank Jatim mendefinisikan pemangku kepentingan sebagai entitas atau individu yang terpengaruh oleh kegiatan, produk, dan jasa Perusahaan. Di sisi lain, keberadaan mereka juga mempengaruhi Perseroan dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan. Pelibatan pemangku kepentingan diarahkan pada kepentingan usaha Perseroan dengan memperhatikan tanggung jawab sosial perusahaan, kepedulian terhadap masalah-masalah lingkungan, serta memperhatikan skala prioritas dalam membangun komunikasi dengan berbagai mitra strategis.

Proses pelibatan pemangku kepentingan mencakup upaya Bank Jatim untuk memenuhi harapan dari setiap pemangku kepentingan dengan menggunakan sumber daya yang dimiliki, dengan cara yang tepat, dapat dipertanggungjawabkan, serta tidak bertentangan dengan ketentuan yang diatur dalam peraturan perundang-undangan yang berlaku.

Dalam menentukan pemangku kepentingan, Bank Jatim melakukan identifikasi berdasarkan pendekatan (*proximity*) dan besarnya pengaruh/kepentingan (*power*) mereka terhadap Perseroan. Berdasarkan identifikasi tersebut, pemangku kepentingan Bank Jatim dan upaya pelibatannya digambarkan dalam tabel berikut: [GRI 2-29, FS5]

Stakeholder Engagement
[OJK E.4]

Bank Jatim defined stakeholders as entities or individuals who were affected by the Company's activities, products and services. On the other hand, their existence also influenced the Company in realizing the success of its strategy implementation and goal achievement. Stakeholder involvement was directed at the Company's business interests by paying attention to corporate social responsibility, concerning for environmental issues, as well as paying attention to the priority scale in building communication with various strategic partners.

The stakeholder engagement process included Bank Jatim's efforts to meet the expectations of each stakeholder by using the resources they owned, in an appropriate, accountable manner, and not in conflict with the provisions stipulated in the prevailing laws and regulations.

In determining stakeholders, Bank Jatim identified based on the approach (proximity) and the magnitude of their influence/interest (power) on the Company. Based on this identification, Bank Jatim stakeholders and their engagement efforts are described in the following table: [GRI 2-29, FS5]

Pemangku Kepentingan Stakeholder [GRI 2-29]	**Metode Pelibatan dan Frekuensi Pelibatan** Method and Frequency of Engagement [GRI 2-29]	**Respons Perusahaan** Company's Response [GRI 2-29]	**Topik** Topics [GRI 2-29]
Investor Investors	Pertemuan berkala, minimal satu kali dalam setahun. Regular meetings, at least once a year.	• Penyediaan informasi berkala kinerja Bank Jatim. • Komunikasi secara langsung maupun melalui analisis, guna memastikan penyampaian informasi material. • Penyelenggaraan RUPS. • Provision of periodic information on the performance of Bank Jatim. • Direct communication or through analysis, to ensure the delivery of material information. • Implementation of GMS.	• Penerapan tata kelola organisasi. • Kinerja ekonomi. • Kinerja sosial. • Kinerja pengelolaan lingkungan, termasuk energi, emisi dan limbah. • Pelaporan kinerja. • Implementation of organizational governance. • Economic performance. • Social performance. • Environmental management performance, including energy, emissions and waste. • Performance reporting.
Nasabah Costumers	Kunjungan nasabah, Dilakukan sesuai kebutuhan Customer visits, Conducted as needed	• Inovasi produk, jasa serta layanan sesuai kebutuhan dan perkembangan teknologi. • Penyediaan serta penyampaian informasi produk, jasa dan layanan. • Penyimpanan dan perlindungan data nasabah sesuai peraturan. • Penyediaan layanan pengaduan nasabah baik manual maupun berbasis digital, dan mekanisme penyelesaiannya. • Product, service and service innovation according to needs and technological developments. • Provision and delivery of information on products, services and services. • Storage and protection of customer data according to regulations. • Provision of manual and digital-based customer complaint services, and mechanisms for their resolution.	• Perlindungan nasabah. • Kebutuhan produk dan jasa. • Informasi tentang produk, jasa dan Perusahaan. • Penanganan keluhan. • Customer protection. • Needs for products and services. • Information about products, services and the Company. • Complaint handling

Pemangku Kepentingan Stakeholder [GRI 2-29]	Metode Pelibatan dan Frekuensi Pelibatan Method and Frequency of Engagement [GRI 2-29]	Respons Perusahaan Company's Response [GRI 2-29]	Topik Topics [GRI 2-29]
Pekerja Employees	• Pertemuan antara manajemen dengan serikat pekerja, minimal satu kali setahun. • Jatim Improvement Meeting, satu kali setahun. • Silaturahmi perayaan dan peringatan hari besar keagamaan. • Meetings between management and trade unions, at least once a year. • East Java Improvement Meeting, once a year • Gathering for celebrations and commemorations of religious holidays.	• Penyusunan Perjanjian Kerja Bersama (PKB). • Penyelenggaraan pelatihan dan peningkatan kompetensi pekerja, serta pembentukan *assessment center*. • Lingkungan kerja yang kondusif dan produktif. • *Review* dan survei kesejahteraan pekerja secara berkala. • Preparation of Collective Labor Agreement (PKB). • Organizing training and improving employee competency, as well as establishing an assessment center. • A conducive and productive work environment. • Regular employee welfare reviews and surveys.	• Kepastian dan perlindungan hubungan ketenagakerjaan. • Kesejahteraan dan pemenuhan hak-hak normatif. • Pengembangan kompetensi dan karier. • Certainty and protection of labor relations. • Welfare and fulfillment of normative rights. • Competency and career development.
Masyarakat Community	• Kunjungan dan komunikasi dengan masyarakat, sesuai kebutuhan dan keperluan. • Pelaksanaan program tanggung jawab sosial Perusahaan (CSR), dan Program Bank Jatim Peduli • Visits and communication with the community, according to needs and requirements. • Implementation of corporate social responsibility (CSR) programs, and the Bank Jatim Cares Program.	• Kesempatan sebagai Agen Laku Pandai. • Bantuan pembinaan dan pendampingan mitra binaan. • Bantuan pembangunan infrastruktur. • Bantuan sosial kemasyarakatan (Bank Jatim Peduli), mencakup bidang pendidikan, budaya dan agama, kemanusiaan serta lingkungan • Opportunity as a Laku Pandai Agent. • Guidance and mentoring assistance for fostered partners. • Infrastructure development assistance. • Community social assistance (Bank Jatim Cares), covering the fields of education, culture and religion, humanity and the environment.	• Informasi akses dan pendidikan keuangan. • Pemberdayaan dan peningkatan kesejahteraan. • Akses pendidikan dan pengembangan budaya. • Penyediaan infrastruktur. • Access information and financial education. • Empowerment and improvement of welfare. • Access to education and cultural development. • Provision of infrastructure.
Regulator Regulator	• Pertemuan dengan regulator/otoritas, sesuai kebutuhan. • Keterlibatan pada kegiatan pemerintah daerah setempat, sesuai dengan kebutuhan • Meetings with regulators/authorities, as needed. • Involvement in local government activities, as needed.	• Penyesuaian kebijakan dan peraturan internal, sesuai peraturan yang diterbitkan pemerintah. • Penerapan prinsip-prinsip GCG di seluruh unit kerja. • Penyampaian laporan kinerja dan pelaksanaan kegiatan lain: Laporan Tahunan, Laporan Keberlanjutan, serta laporan lain.. • Adjustment of internal policies and regulations, according to regulations issued by the government. • Implementation of GCG principles in all work units. • Submission of performance reports and implementation of other activities: Annual Report, Sustainability Report, and other reports.	• Kepatuhan terhadap hukum. • Komitmen pada regulator/otoritas perbankan. • Komunikasi berkesinambungan. • Pelaporan yang jelas, akurat, komprehensif dan tepat waktu • Compliance with laws. • Commitment to banking regulators/authorities. • Continuous communication. • Clear, accurate, comprehensive and timely reporting
Lembaga Swadaya Masyarakat (LSM) Non-Governmental Organization (NGO)	Komunikasi Communication	Penyediaan informasi dan penyampaian laporan kinerja dan pelaksanaan kegiatan lain: Laporan Tahunan, Laporan Keberlanjutan, serta laporan Provision of information and submission of performance reports and implementation of other activities: Annual Report, Sustainability Report, and other reports.	• Kepatuhan terhadap hukum. • Komitmen pada Tanggung Jawab Sosial dan Lingkungan (TJSL). • Kinerja sosial. • Kinerja pengelolaan lingkungan, termasuk energi, emisi dan limbah • Compliance with laws. • Commitment to Social and Environmental Responsibility (TJSL). • Social performance. • Environmental management performance, including energy, emissions and waste

Permasalahan terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]

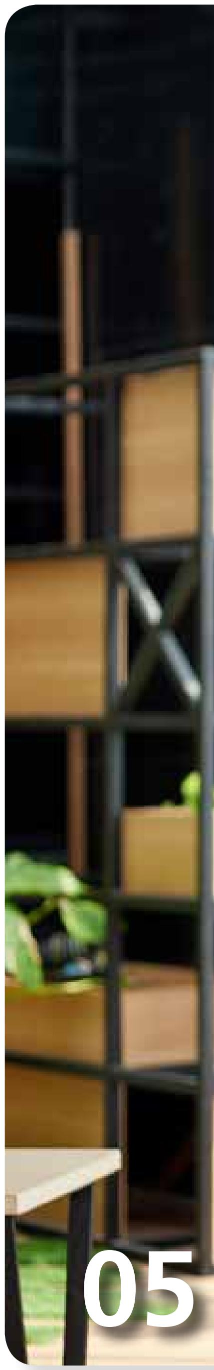
Selama tahun 2022, Bank Jatim secara kontinu melakukan sosialisasi tentang penerapan keuangan berkelanjutan, terkhusus kepada karyawan dan manajemen sebagai pemangku kepentingan internal. Sejalan dengan itu, Perseroan juga sudah memiliki SK Tim Rencana Aksi Keuangan Berkelanjutan Nomor 060/302/DIR/PRS/KEP tanggal 22 November 2021. Dengan berbagai upaya tersebut, kualitas penerapan keuangan berkelanjutan di Bank Jatim mengalami peningkatan dibanding tahun sebelumnya. Seiring dengan itu, Bank Jatim juga tidak menghadapi permasalahan signifikan dalam menerapkan keuangan berkelanjutan, termasuk dalam mewujudkan program-program prioritas dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2022 maupun program Tanggung Jawab Sosial Perusahaan (CSR) Tahun 2022.

Problems with the Implementation of Sustainable Finance [OJK E.5]

During 2022, Bank Jatim continuously socializes the implementation of sustainable finance, especially to employees and management as internal stakeholders. In line with that, The company also has a Sustainable Finance Action Plan Team Decree Number 060/302/DIR/PRS/KEP dated 22 November 2021. With these various efforts, the quality of implementing sustainable finance at Bank Jatim has increased compared to the previous year. Additionally, Bank Jatim is fine with implementing sustainable finance, including realizing priority programs in the 2022 Sustainable Finance Action Plan and the 2022 Corporate Social Responsibility (CSR) program.

Konsolidasi Untuk Pertumbuhan Berkelanjutan

Consolidation for Sustainable Growth



bankjatim

Sekilas Perekonomian Nasional

Perekonomian global selama tahun 2022 mengalami berbagai guncangan dan tantangan. Inflasi yang lebih tinggi dari perkiraan dan persisten, kondisi keuangan yang semakin ketat, perang Rusia melawan Ukraina yang tak kunjung selesai, pandemi COVID-19 berkepanjangan, serta ketidaksesuaian penawaran-permintaan semakin memperlambat prospek ekonomi global.

Dengan situasi dan kondisi seperti itu, IMF menahan proyeksi pertumbuhan ekonomi global untuk periode 2022 dan 2023. Mengacu pada *World Economic Outlook* yang dirilis akhir Januari 2023, lembaga internasional tersebut mempertahankan *outlook* pertumbuhan ekonomi global kemungkinan melambat menjadi 3,4% pada 2022 dibanding pencapaian tahun 2021 sebesar 5,9%. Sebelumnya, pada Januari 2022, pertumbuhan ekonomi tahun 2022 sempat diproyeksikan mencapai 4,4 persen. Adapun pertumbuhan ekonomi dunia pada tahun 2023 diperkirakan mencapai 2,9%, lebih tinggi dibandingkan proyeksi terakhir yang disampaikan IMF pada Oktober 2022 yang memperkirakan pertumbuhan ekonomi global hanya 2,7%.

Di tengah kondisi perekonomian global tahun 2022 yang diproyeksikan mengalami perlambatan tersebut, kondisi sebaliknya justru terjadi dengan Indonesia. Pada tahun 2022, Indonesia mencatatkan pertumbuhan ekonomi yang signifikan. Menurut Badan Pusat Statistik, ekonomi Indonesia pada tahun 2022 tumbuh 5,31%, naik dibanding tahun 2021, yang tercatat sebesar 3,69% (*year on year/y-on-y*). Pertumbuhan ekonomi Indonesia tersebut sesuai dengan prediksi sejumlah lembaga ekonomi dunia, antara lain, Dana Moneter Internasional (IMF) seperti disampaikan dalam *World Economic Outlook* (WEO) edisi Januari 2023, dengan menyebut angka pertumbuhan di kisaran 5,3% pada 2022.

Overview of the National Economy

The global economy during 2022 experienced various shocks and challenges. Higher-than-expected and persistent inflation, tighter financial conditions, Russia's unfinished war against Ukraine, the prolonged COVID-19 pandemic, and the supply-demand mismatch further slowed the global economic outlook.

Under such circumstances, the IMF has withheld global economic growth projections for 2022 and 2023. Referring to the World Economic Outlook released at the end of January 2023, the international institution maintains that the outlook for global economic growth is likely to slow down to 3.4% in 2022 compared to the achievement in 2021 of 5.9%. Previously, in January 2022, economic growth 2022 was projected to reach 4.4 percent. The world economic growth in 2023 is estimated to reach 2.9%, higher than the last projection submitted by the IMF in October 2022, which estimated global economic growth of only 2.7%.

The opposite is true for Indonesia during global economic conditions, which are projected to experience a slowdown in 2022. In 2022, Indonesia will record significant economic growth. According to the Central Bureau of Statistics, Indonesia's economy will grow 5.31% in 2022, an increase compared to 2021, which was recorded at 3.69% (year on year/y-on -y). Indonesia's economic growth aligns with the predictions of several world economic institutions, including the International Monetary Fund (IMF), as stated in the January 2023 edition of the World Economic Outlook (WEO), which states that the growth rate will be around 5.3% in 2022.

Kinerja Industri Perbankan Tahun 2022

Pertumbuhan ekonomi Indonesia disusun BPS berdasarkan tingkat pertumbuhan 17 lapangan usaha yang dilaporkan setiap triwulan. Selama tahun 2022, semua lapangan usaha mengalami pertumbuhan, termasuk Jasa Keuangan dan Asuransi yang tumbuh sebesar 1,93%. Pertumbuhan ini lebih tinggi dibanding tahun 2021, yang mencapai 1,56%. Namun demikian, pencapaian tahun 2022 lebih rendah dibanding tahun 2020, yang mencapai 3,25%.

Pertumbuhan industri jasa keuangan dikukuhkan oleh OJK. Hingga September 2022, kinerja intermediasi industri jasa keuangan melanjutkan tren positif seiring masih positifnya kinerja eksternal sebagai dampak tingginya harga komoditas dan terkendalinya pandemi domestik. Penyaluran kredit perbankan tercatat tumbuh 11,00% yoy (Jun 22: 10,66% yoy). Piutang pembiayaan juga melanjutkan tren perbaikan dan tumbuh positif sebesar 10,68% yoy (Jun 22: 5,63% yoy). *Outstanding* penyaluran pinjaman *fintech* tercatat tumbuh sebesar 77,33% yoy menjadi Rp48,74 triliun, relatif menurun dari pertumbuhan Maret 2022 89,67% yoy.

Dari sisi penghimpunan dana dari masyarakat, kinerja penghimpunan dana terpantau cukup baik. Dana Pihak Ketiga (DPK) per September 2022 tumbuh sebesar 6,77% yoy (Jun 22: 9,13% yoy). OJK juga mencatat bahwa daya tahan sektor jasa keuangan terhadap potensi peningkatan risiko ke depan dinilai masih cukup baik dengan profil risiko yang terjaga pada level yang *manageable*. Hal ini ditunjukkan oleh permodalan lembaga jasa keuangan sampai saat ini masih pada tingkat yang lebih tinggi. Meskipun mengalami sedikit penurunan, *Capital Adequacy Ratio* (CAR) perbankan, *Risk-Based Capital* (RBC) perasuransian, dan *gearing ratio* perusahaan pembiayaan masih jauh berada di atas ketentuan minimum. CAR perbankan per September 2022 tercatat sebesar 25,09%

Adapun dari sisi risiko kredit, rasio *Non-Performing Loan* (NPL) *gross* dan net perbankan dalam tren menurun, per September 2022 terpantau masing-masing sebesar 2,86% dan 0,80% (Jun 22: 2,86% dan 0,80%). Rasio NPL ini berada di bawah ketentuan maksimum yang telah ditetapkan dan masih berada pada level yang masih terjaga.

Berdasarkan berbagai parameter di atas, secara umum, OJK menyimpulkan bahwa stabilitas sistem keuangan Indonesia pada September 2022 tetap terjaga dengan kinerja sektor keuangan nasional yang semakin solid. Kondisi itu turut berkontribusi terhadap terus berlanjutnya pemulihan ekonomi di Tanah Air.

Kinerja Bank Jatim Tahun 2022

Bank Jatim sebagai bagian dari pelaku sektor jasa keuangan turut terdampak positif atas pertumbuhan ekonomi Indonesia yang berkelanjutan pada tahun 2022. Hal itu ditunjukkan dengan adanya tren peningkatan kinerja ekonomi sebagaimana disampaikan dalam laporan keuangan tahun pelaporan yang telah diaudit oleh Kantor Akuntan Publik.

Banking Industry Performance in 2022

Indonesia's economic growth is compiled by BPS based on the growth rates of 17 business fields which are reported quarterly. During 2022, all business fields will experience growth, including Financial Services and Insurance which grew by 1.93%. This growth is higher than in 2021, which reached 1.56%. However, the achievement in 2022 is lower than in 2020, which reached 3.25%.

The OJK confirmed the growth of the financial services industry. Until September 2022, the intermediation performance of the financial services industry continued a positive trend in line with positive external performance due to high commodity prices and controlled domestic pandemics. Bank credit distribution grew by 11.00% yoy (Jun 22: 10.66% yoy). Financing receivables also continued the improving trend and grew positively by 10.68% yoy (Jun 22: 5.63% yoy). Outstanding distributionfintech loans were recorded to have grown by 77.33% yoy to IDR 48.74 trillion, relatively decreased from March 2022 growth of 89.67% yoy.

Regarding fundraising from the public, the fundraising performance was quite good. As of September 2022, Third Party Funds (DPK) grew by 6.77% yoy (Jun 22: 9.13% yoy). OJK also noted that the resilience of the financial services sector to potential increases in future risks is considered quite good, with a risk profile maintained at a manageable level. This is indicated by Until now, the capital of financial service institutions is still at a higher level. Despite experiencing a slight decline, banking Capital Adequacy Ratio (CAR), insurance Risk-Based Capital (RBC), and financing company gearing ratios were still well above the minimum requirement. Banking CAR as of September 2022 was recorded at 25.09%

As for credit risk, the ratio of non-performing loans (NPL) to gross and net banking is declining; as of September 2022, it was observed at 2.86% and 0.80%, respectively (Jun 22: 2.86% and 0.80%). This NPL ratio is below the maximum requirement that has been set and is still at a level that is still maintained.

Based on the various parameters above, OJK concluded that the stability of the Indonesian financial system in September 2022 would be maintained with the increasingly solid performance of the national financial sector. This condition has contributed to the continued economic recovery of the country.

Bank Jatim Performance in 2022

Bank Jatim, as part of the players in the financial services sector, has also positively impacted Indonesia's sustainable economic growth in 2022. This is indicated by the trend of increasing economic performance as presented in the financial reports for the reporting year, which a Public Accounting Firm has audited.

Pencapaian tersebut tidak lepas dari ketepatan inisiatif dan kebijakan strategis yang ditetapkan Bank untuk mewujudkan target dan kinerja terbaik dalam Rencana Bisnis Bank (RBB) Tahun 2022. Rencana tersebut disusun berdasarkan evaluasi atas kondisi perekonomian Indonesia tahun 2021 dan prediksi dari berbagai lembaga nasional dan internasional terhadap perekonomian tahun 2022 yang bernada optimis.

Selanjutnya, Bank secara konsisten menjalankan kebijakan dan inisiatif strategis yang telah ditetapkan dalam Rencana Bisnis Bank (RBB) tahun 2022, termasuk melakukan berbagai penyesuaian di lapangan. Untuk mendapatkan dukungan dan kontribusi maksimal dari seluruh insan Perseroan, manajemen secara berkala melakukan sosialisasi melalui berbagai kesempatan dan media. Upaya tersebut dilakukan Bank sekaligus sebagai momentum membangun budaya keberlanjutan. Adapun inisiatif dan kebijakan strategis tahun 2022 selengkapnya adalah sebagai berikut: [GRI 3-3] [OJK F.1]

1. Meningkatkan pertumbuhan bisnis pasca pemulihan pandemi COVID-19,
2. Melakukan inovasi teknologi
3. Meningkatkan efisien.

Selama tahun pelaporan, seluruh insan Perseroan bersinergi untuk mewujudkan inisiatif dan kebijakan strategis guna mewujudkan target dan kinerja sebagaimana disampaikan dalam RBB Tahun 2022. Pencapaian atas target-target selama tahun 2022 selengkapnya disampaikan dalam tabel berikut: [GRI 3-3] [OJK F.2] [GRI 3-3]

This achievement is inseparable from the accuracy of strategic initiatives and policies set by the Bank to achieve the best targets and performance in the 2022 Bank Business Plan (RBB) optimistic 2022. The plan was prepared based on an evaluation of Indonesia's economic conditions in 2021 and predictions from various national and international institutions regarding economic optimism in 2022.

Furthermore, the Bank consistently implements the strategic policies and initiatives set out in the 2022 Bank Business Plan (RBB), including making various adjustments in the field. The management regularly conducts outreach through various opportunities and media to get the maximum support and contribution from all of the Company's people. This effort was carried out by the Bank as well as a momentum to build a culture of sustainability. The complete strategic initiatives and policies for 2022 are as follows: [GRI 3-3] [OJK F.1]

1. Increasing business growth after the recovery of the COVID-19 pandemic,
2. Carry out technological innovation
3. Increase efficiency.

During the reporting year, all of the Company's people worked together to realize strategic initiatives and policies in order to realize the targets and performance as stated in the 2022 RBB. Achievements for the targets for 2022 are presented in full in the following table: [GRI 3-3] [OJK F.2] [GRI 3-3]

Target dan Realisasi Tahun 2020-2022 (dalam Jutaan Rupiah)
Targets and Realization for 2020-2022 (in Millions of Rupiah)

Deskripsi Description	2022			2021			2020		
	Realisasi Realization	Target Targets	%	Realisasi Realization	Target Targets	%	Realisasi Realization	Target Targets	%
	1	2	1:2	3	4	3:4	5	6	5:6
Laporan Posisi Keuangan Statement Of Financial Position									
Aset Asset	103.031.367	101.494.301	101,51	100.723.330	88.000.000	114,46	83.619.452	75.000.000	111,49
Kredit Yang Diberikan (Netto) Loans Provided (Net)	44.878.045	45.487.247	98,66	40.918.142*	45.267.237	94,44	40.026.045	42.680.136	93,78
Total Liabilitas Total Liabilities	89.715.529	89.842.649	101,94	87.947.426*	77.355.266	116,10	71.892.035*	64.984.470	113,28
Total Ekuitas Total Equity	11.445.861	11.651.651	98,23	10.910.539	11.108.468	98,22	10.004.948	10.015.530	99,89
Modal Inti dan Pelengkap Core and Supplementary Capital	10.783.955	9.829.440	109,71	9.712.263*	9.794.972	99,16	8.825.829	9.385.137	94,33
Laporan Laba Rugi Income Statement									
Pendapatan Bunga Dan Syariah Neto Net Interest and Sharia Income	4.917.056	4.990.482	98,53	4.677.681	4.482.579	104,35	4.057.270	6.886.499	58,92

Deskripsi Description	2022			2021			2020		
	Realisasi Realization	Target Targets	%	Realisasi Realization	Target Targets	%	Realisasi Realization	Target Targets	%
	1	2	1:2	3	4	3:4	5	6	5:6
Pendapatan Operasional Lainnya Other Operating Income	533.569	1.327.018	40,21	806.357*	749.533	107,58	417.871	613.361	68,13
Beban Operasional Lainnya Other Operating Expenses	(3.509.799)	4.271.395	(82,17)	(3.692.938)	3.478.198	106,17	(2.958.864)*	(5.433.191)	54,46
Laba Operasional Operational profit	1.940.826	2.046.105	94,85	1.791.100	1.753.914	102,12	1.516.277	2.066.669	73,37
Laba Tahun Berjalan Current year profit	1.542.824	1.530.884	100,78	1.523.070	1.425.000	106,88	1.488.962	1.509.169	98,66
Dana Pihak Ketiga Third-Party Funds									
Giro Current account	23.634.774	27.173.520	86,98	25.976.410	23.095.000	112,48	21.129.415	23.042.673	91,70
Tabungan Savings	26.343.816	25.682.027	102,58	24.898.776	25.003.000	99,58	22.874.297	22.393.642	102,15
Deposito Berjangka Time deposit	31.788.793	32.947.596	96,48	32.326.681	25.907.000	124,78	24.464.568	14.932.708	163,83
Profitabilitas & Efisiensi Profitability and Efficiency									
ROA ROA	1,95%	1,9%	102,63	2,05%	2,02%	101,37	1,95%	2,95%	66,10
ROE ROE	16,24%	16,17%	100,43	17,26%	15,94%	108,26	18,78%	18,31%	102,57
NIM NIM	5,11%	5,14%	99,42	5,11%	5,11%	100,00	5,55%	7,11%	78,06
BOPO BOPO	76,15%	73,70%	103,32	75,95%	76,40%	100,60	77,76%	72,44%	107,34
Kualitas Aset Asset Quality									
Rasio Kecukupan Modal Minimum (KPMM) Minimum Capital Adequacy Ratio (KPMM)	24,74%	24,46%	101,14	23,52%*	22,90%	95,54	21,64%	24,25%	89,24

Deskripsi Description	2022			2021			2020		
	Realisasi Realization	Target Targets	%	Realisasi Realization	Target Targets	%	Realisasi Realization	Target Targets	%
	1	2	1:2	3	4	3:4	5	6	5:6
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif Non-performing earning assets and non-performing non-earning assets to total earning assets and non-productive assets	1,60%	2,61%	61,30	2,54%	2,19%	115,98	2,47%	1,66%	148,80
Aset produktif bermasalah terhadap total aset produktif Non-performing earning assets to total productive assets	1,55%	2,11%	73,46	2,16%	1,95%	110,77	2,19%	1,80%	121,67
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif Allowance for Impairment Losses (CKPN) of financial assets against productive assets	1,62%	2,19%	73,97	2,10%	2,18%	96,33	1,93%	2,51%	83,55
NPL *Gross* Gross NPLs	2,83%	3,95%	71,65	4,48%	3,64%	123,08	4,00%	2,68%	149,25
NPL *Nett* Net NPL	1,01%	0,01%	10.100,00	0,96%	0,08%	1.200,00	0,89%	0,03%	2.966,67
Solvabilitas Solvability									
CAR CAR	24,74%	24,46%	101,14%	23,52%	22,90%	102,73	21,64%	23,99%	90,20
Likuiditas dan Pendanaan Liquidity and Funding									
LDR LDR	56,50%	53,01%	106,58	51,38%	61,17%	84,00	60,58%	70,70%	85,69
CASA CASA	61,12%	61,60%	99,22	61,15%	64,02%	95,52	64,27%	75,26%	85,40
Nilai *Liquidity Coverage Ratio* (LCR)* Liquidity Coverage Ratio (LCR)*	319,65%	100%	319,65	312,82	-	-	272,63%	-	-

*) disajikan kembali/ restated
*) Hanya diisi oleh Bank yang diwajibkan untuk menyusun dan mempublikasikan perhitungan dan nilai *Liquidity Coverage Ratio* (LCR) Triwulanan sebagaimana diatur dalam ketentuan mengenai kewajiban pemenuhan rasio kecukupan likuiditas (LCR) bagi Bank umum. Nilai LCR pertama kali disajikan untuk posisi laporan bulan Maret 2019/ Only filled in by Banks that are required to compile and publish Quarterly Liquidity Coverage Ratio (LCR) calculations and values as stipulated in the provisions regarding the obligation to fulfill the liquidity adequacy ratio (LCR) for Commercial Banks. LCR values are presented for the first time for the position of the March 2019 report

Sementara itu, perbandingan antara target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan selama tahun 2022 disajikan dalam tabel berikut: [OJK F.3]

Meanwhile, comparisons between targets and portfolio performance, financing targets, or investments in financial instruments or projects that are in line withthe implementation of Sustainable Finance during 2022 is presented in the following table: [OJK F.3]

Tabel Realisasi Penerapan Keuangan Berkelanjutan Tahun 2020-2022 (dalam Jutaan Rupiah)
Table of Realization of Implementation of Sustainable Finance for 2020-2022 (in Millions of Rupiah)

Deskripsi Description	**2022**	**2021**	**2020**
	Realisasi (Rp juta) Realization (Rp million)	**Realisasi (Rp juta)** Realization (Rp million)	**Realisasi (Rp juta)** Realization (Rp million)
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that meet the criteria for sustainable business activities			
a. Penghimpunan Dana a. Fundraising	-	-	-
b. Penyaluran Dana b. Distribution of Funds	1.118.560	984.462	1.362.543
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets of Sustainable Business Activities			
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan a. Total Credit/Financing for Sustainable Business Activities	1.118.560	984.462	1.362.543
b. Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan b. Total Non-Credit/Financing for Non-Sustainable Business Activities	46.196.657	41.765.097	40.118.223
Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/ pembiayaan bank (%) Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)	2,42%	2,30%	3,28%

Distribusi Nilai Ekonomi

Sesuai dengan pencapaian kinerja di atas, maka distribusi nilai ekonomi Bank Jatim, yaitu nilai ekonomi langsung yang dihasilkan, nilai ekonomi yang didistribusikan, dan nilai ekonomi yang ditahan, dapat dipetakan. Nilai ekonomi langsung yang dihasilkan adalah sejumlah pendapatan yang diperoleh dari hasil kegiatan bisnis Perseroan. Sedangkan nilai ekonomi yang didistribusikan merupakan sejumlah pengeluaran yang didistribusikan sebagai bentuk kontribusi Perseroan dalam meningkatkan laju pertumbuhan ekonomi dan kesejahteraan para pemangku kepentingan, seperti pembayaran gaji, pajak, dividen, pembayaran untuk pemasok, maupun realisasi dana untuk masyarakat sebagai salah satu bentuk perwujudan Tanggung Jawab Sosial dan Lingkungan (TJSL), yang diimplementasikan melalui berbagai Program Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR). Adapun nilai ekonomi yang ditahan adalah selisih antara nilai ekonomi yang dihasilkan dikurangi dengan nilai ekonomi yang didistribusikan, yang digunakan untuk melanjutkan dan mengembangkan usaha Bank Jatim. [GRI 3-3, 201-1]

Distribution of Economic Values

After achieving the above performance, the distribution of the economic value of Bank Jatim, namely the direct economic value generated, distributed economic value, and retained economic value, can be mapped. The direct economic value generated is the amount of income derived from the results of the Company's business activities. At the same time, the economic value distributed is several expenditures distributed as a form of the Company's contribution in increasing the rate of economic growth and welfare of stakeholders, such as payment of salaries, taxes, dividends, payments to suppliers, as well as the realization of funds for the community as a form of social responsibility. and the Environment (TJSL), which is implemented through various Corporate Social Responsibility (CSR) Programs. The economic value retained is the difference between the economic value generated minus the economic value distributed, which is used to continue and develop Bank Jatim's business. [GRI 3-3, 201-1]

Tabel Distribusi Nilai Ekonomi Tahun 2020-2022 (Rp Juta)
Table of Economic Value Distribution for 2020-2022 (Rp Million)

Uraian Description	2022	2021	2020
Nilai Ekonomi Langsung yang Diterima Direct Economic Value Received			
Pendapatan Bunga & Syariah Interest and Sharia Income	6.882.651	6.655.168	6.088.742
Pendapatan Operasional lainnya Other Operating Income	533.569	806.357	417.871
Pendapatan Income	1.940.826	1.791.100	1.516.277
Pendapatan Non-Operasional Non-Operating Income	89.223	146.874	(8.910)
Jumlah Nilai Ekonomi langsung yang diterima **Total direct Economic Value received**	9.446.269	9.399.499	8.013.980
Nilai Ekonomi Langsung yang Didistribusikan Distributed Direct Economic Value			
Beban Bunga dan Syariah Interest and Sharia Expenses	(1.965.595)	(1.977.487)	(2.031.472)
Beban Operasional Lainnya Other Operating Expenses	(3.509.799)	(3.692.938)	(2.958.864)
Beban Pajak Tax expense	(487.225)	(414.904)	(18.405)
Pembayaran Dividen Dividend Payment	(782.458)	(733.508)	(723.747)
Investasi Masyarakat (CSR) Community Investment (CSR)	(18.383)	(18.050)	(15.654)
Jumlah Nilai Ekonomi Langsung yang didistribusikan Total Distributed Direct Economic Value	(6.763.460)	(6.836.887)	(5.748.142)
Nilai Ekonomi Langsung yang ditahan **Retained Direct Economic Value**	2.682.809	2.562.612	2.265.838

Merujuk tabel di atas, nilai ekonomi langsung yang diterima Bank Jatim tahun 2022 tercatat sebesar Rp9.446.269 juta, naik Rp46.770 juta atau 0,49% jika dibandingkan dengan tahun 2021, yang mencapai Rp9.399.499 juta. Adapun nilai ekonomi langsung yang didistribusikan pada tahun pelaporan sebesar Rp6.763.460 juta, turun Rp73.427 juta atau 1,074% jika dibandingkan dengan tahun 2021, yang mencapai Rp6.085.329 juta. Dengan demikian, nilai ekonomi langsung yang ditahan tahun 2022 tercatat sebesar Rp2.682.809 juta, naik Rp120.197 juta atau 4,69% jika dibandingkan dengan tahun 2021, yang mencapai Rp2.562.612 juta.

Distribusi nilai ekonomi Bank Jatim seperti disajikan dalam tabel di atas tidak terdapat komponen bantuan finansial yang diterima dari pemerintah, baik berupa pembebasan pajak, subsidi, hibah, pemberian fasilitas pembebasan royalti sementara, insentif finansial dan tunjangan finansial lainnya. Selain itu, juga tidak terdapat pendapatan atau biaya yang muncul dari implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim. Sebab, Bank Jatim belum melakukan penghitungan dan telaah secara khusus mengenai topik bahasan tersebut. [GRI 3-3, 201-2, 201-4]

Kontribusi Program Bank Jatim Peduli

Bank Jatim berkomitmen agar keberadaannya memberi manfaat kepada segenap pemangku kepentingan, termasuk masyarakat di sekitar perusahaan beroperasi. Salah satu upaya untuk memenuhi

Referring to the table above, the direct economic value received by Bank Jatim in 2022 was recorded at IDR 9,446,269 million, an increase of IDR 46,770 million or 0.49% when compared to 2021, which reached IDR 9,399,499 million. The direct economic value distributed in the reporting year amounted to IDR 6,763,460 million, a decrease of IDR 73,427 million or 1.074% when compared to 2021, which reached IDR 6,085,329 million. Thus, the direct economic value retained in 2022 was recorded at IDR 2,682,809 million, an increase of IDR 120,197 million or 4.69% compared to 2021, which reached IDR 2,562,612 million.

The distribution of the economic value of Bank Jatim, as presented in the table above, does not contain components of financial assistance received from the government, whether in the form of tax exemptions, subsidies, grants, provision of temporary royalty exemption facilities, financial incentives and other financial allowances. In addition, there are also no revenues or costs arising from the financial implications and other risks and opportunities resulting from climate change. This is because Bank Jatim has not carried out calculations and studies specifically on the topic of discussion. [GRI 3-3, 201-2, 201-4]

Contribution from Bank Jatim Peduli Program

Bank Jatim is committed that its presence will benefit all stakeholders, including the communities around which the company operates. One of the efforts to fulfill this commitment, komitmen tersebut, Perseroan melaksanakan Tanggung Jawab Sosial Dan Lingkungan (TJSL), sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. TJSL adalah komitmen Perseroan untuk berperan serta dalam pembangunan ekonomi berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat, baik bagi Perseroan sendiri, komunitas setempat, maupun masyarakat pada umumnya.

the Company implements Social and Environmental Responsibility (TJSL), as stipulated in Law no. 40 of 2007 concerning Limited Liability Companies. TJSL is the Company's commitment to participate in sustainable economic development to improve the quality of life and a beneficial environment for the Company itself, the local community, and society in general.

Melalui kegiatan TJSLnya, Bank Jatim melakukan investasi infrastruktur berupa pembangunan taman dan pedestrian. Fasilitas tersebut dapat digunakan oleh seluruh kalangan masyarakat. Dari pembangunan infrastruktur tersebut, akan meningkatkan corporate image dan kepercayaan masyarakat terhadap Bank Jatim. [GRI 203-1, 203-2]

Through its TJSL activities, Bank Jatim invests in infrastructure in the form of parks and pedestrian development. These facilities can be used by all levels of society. From this infrastructure development, it will increase corporate image and public trust in Bank Jatim. [GRI 203-1, 203-2]

Sebagaimana tahun-tahun sebelumnya, TJSL Bank Jatim dilaksanakan melalui Program Bank Jatim Peduli dengan fokus 4 bidang kegiatan yaitu Pendidikan, Budaya, Kesehatan, serta Sosial Lainnya. Penyelenggaraan Bank Jatim Peduli selengkapnya disajikan dalam tabel berikut: [GRI 3-3, 203-1, 203-2]

As in previous years, Bank Jatim's TJSL was implemented through the Bank Jatim Peduli Program with a focus on four areas of activity: Education, Culture, Health, and Social and Other. The complete implementation of Bank Jatim Care is presented in the following table: [GRI 3-3, 203-1, 203-2]

Tabel Program Jatim Peduli Tahun 2020-2022 (Ribuan Rupiah)
Table of Energy Consumption of Fuel and Electricity at the Bank Jatim Head Office in 2020-2022

Bidang Field	2022	2021	2020
Pendidikan Education	1.576.335	707.470	869.256
Kesehatan Health	2.308.978	4.643.759	5.369.360
Kebudayaan Culture	559.658	-	429.600
Sosial Lainnya Other Social	13.937.773	12.699.255	8.985.315
TOTAL TOTAL	18.382.744	18.050.485	15.653.531

Berdasarkan tabel di atas, pada tahun pelaporan, dana program Jatim Peduli sebesar Rp18,38 miliar, naik Rp332,26 juta atau 1,84% dibanding tahun sebelumnya. Kenaikan terjadi karena banyaknya permintaan CSR Pemerintah Daerah untuk pemulihan dampak ekonomi pasca-pandemi COVID-19.

Based on the table above, in the reporting year, the funds for the Jatim Care program amounted to IDR 18.38 billion, an increase of IDR 332.26 million or 1.84% compared to the previous year. The increase occurred due to the many requests from the Regional Government for CSR to recover from the post-pandemic COVID-19 economic impact.

Adapun alokasi penyaluran dana terbesar untuk bidang Sosial Lainnya, yang tercatat sebesar Rp13,94 miliar, naik Rp1,23 miliar atau 9,75% dibanding tahun sebelumnya, yang mencapai Rp12,70 miliar. Setelah itu, disusul bidang kesehatan, pendidikan dan kebudayaan.

The largest allocation of funds for the Other Social sector, recorded at IDR 13.94 billion, increased by IDR 1.23 billion or 9.75% compared to the previous year, which reached IDR 12.70 billion. After that, we were followed by the health, education, and culture sectors.

Kontribusi Dana Pihak Ketiga

Bank Jatim juga menyediakan fasilitas rekening penampungan dana kontribusi pihak ketiga yang diperuntukkan bagi program-program sosial kemanusiaan dan pemberdayaan masyarakat, serta pembangunan dan pelestarian lingkungan. [GRI 3-3, 203-2]

Contribution of Third Party Funds

Bank Jatim also provides deposit account facilities for third party contributions intended for social humanitarian programs and community empowerment, as well as environmental development and preservation. [GRI 3-3, 203-2]

Literasi dan Inklusi Keuangan

Pemerintah terus berupaya untuk meningkatkan inklusi keuangan melalui berbagai program dan kegiatan yang diselenggarakan oleh lembaga jasa keuangan, termasuk industri perbankan. Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 76 / POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau Masyarakat, literasi keuangan adalah pengetahuan, keterampilan, dan keyakinan, yang mempengaruhi sikap dan perilaku untuk meningkatkan kualitas pengambilan keputusan dan pengelolaan keuangan dalam rangka mencapai kesejahteraan. Adapun inklusi keuangan adalah ketersediaan akses pada berbagai lembaga, produk dan layanan jasa keuangan sesuai dengan kebutuhan dan kemampuan masyarakat dalam rangka meningkatkan kesejahteraan masyarakat.

Sementara itu, Peraturan Presiden Nomor 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI) (SNKI) menyebutkan bahwa inklusi keuangan adalah sebuah kondisi dimana setiap anggota masyarakat mempunyai akses terhadap berbagai layanan keuangan formal yang berkualitas, tepat waktu, lancar, dan aman dengan biaya terjangkau sesuai dengan kebutuhan dan kemampuan masing-masing.

Untuk mengukur indeks literasi dan inklusi keuangan masyarakat, Otoritas Jasa Keuangan (OJK) kembali menyelenggarakan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) tahun 2022 pada Juli-September 2022. Survei dilakukan dengan responden di 34 provinsi yang mencakup 76 kota/kabupaten dengan jumlah responden sebanyak 14.634 orang yang berusia antara 15-79 tahun. Sebagaimana tahun 2016 dan 2019, SNLIK 2022 juga menggunakan metode, parameter dan indikator yang sama, yaitu indeks literasi keuangan yang terdiri dari parameter pengetahuan, keterampilan, keyakinan, sikap dan perilaku, sementara indeks inklusi keuangan menggunakan parameter penggunaan (*usage*)

Merujuk hasil SNLIK 2022, indeks literasi keuangan masyarakat tercatat sebesar 49,68%, naik dibanding tahun 2019 yang hanya 38,03%. Sementara itu, indeks inklusi keuangan mencapai 85,10%, naik dibanding hasil survei tahun 2019 yang mencapai 76,19%. Hasil survei menunjukkan bahwa gap antara tingkat literasi dan tingkat inklusi semakin menurun, dari 38,16% pada tahun 2019 menjadi 35,42% pada tahun 2022. Indeks inklusi keuangan merujuk survei SNLIK 2022 tersebut semakin mendekati target sebesar 90% yang ditetapkan pemerintah sebagaimana disampaikan dalam Peraturan Presiden Nomor 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI).

Peningkatan indeks literasi dan inklusi keuangan tak lepas dari kontribusi para pelaku industri perbankan, termasuk Bank Jatim. Perseroan turut mendukung peningkatan indeks tersebut melalui berbagai program antara lain dengan mengoptimalkan dukungan teknologi informasi. Di tengah kemajuan teknologi informasi yang sangat pesat, dukungan teknologi telah memperluas layanan inklusi keuangan Bank Jatim. Dukungan teknologi juga membuat jangkauan layanan Bank lebih luas, lebih mudah, dan *real time online*. Sejalan dengan itu, Bank Jatim mendorong transaksi non-

Financial Literacy and Inclusion

The government strives to increase financial inclusion through various programs and activities organized by financial service institutions, including the banking industry. Following Financial Services Authority Regulation Number 76/POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public, financial literacy is knowledge, skills, and beliefs which affect attitudes and behavior to improve the quality of decision-making and financial management in order to achieve prosperity. Financial inclusion is the availability of access to various financial institutions, products, and services according to the needs and capabilities of the community in order to improve people's welfare.

Meanwhile, Presidential Regulation Number 114 of 2020 concerning the National Strategy for Financial Inclusion (SNKI) (SNKI) states that financial inclusion is a condition in which every member of society has access to a variety of quality, timely, smooth, and safe formal financial services at a cost Affordable according to individual needs and abilities.

To measure community financial literacy and inclusion indexes, the Financial Services Authority (OJK) again conducted the 2022 National Financial Literacy and Inclusion Survey (SNLIK) in July-September 2022. The survey was conducted with respondents in 34 provinces covering 76 cities/regencies, with the number of respondents as many as 14,634 people aged between 15-79 years. As in 2016 and 2019, SNLIK 2022 also uses the same methods, parameters, and indicators, namely the financial literacy index, which consists of knowledge, skills, beliefs, attitudes, and behavior, while the financial inclusion index uses usage parameters

Referring to the 2022 SNLIK results, the public financial literacy index was recorded at 49.68%, an increase from 2019, which was only 38.03%. Meanwhile, the financial inclusion index reached 85.10%, an increase compared to the results of the 2019 survey, which reached 76.19%. The survey results show that the gap between literacy and inclusion levels is decreasing, from 38.16% in 2019 to 35.42% in 2022. The financial inclusion index referring to the 2022 SNLIK survey is getting closer to the target of 90% set by the government as stated in Presidential Regulation 114 of 2020 concerning the National Strategy for Financial Inclusion (SNKI).

The increase in financial literacy and inclusion indexes cannot be separated from the contributions of banking industry players, including Bank Jatim. The Company also supports the increase in the index through various programs, including optimizing information technology support. In rapid information technology advances, technological support has expanded Bank Jatim's financial inclusion services. Technology support also makes the Bank's service range wider, easier, and real-time online. In line with that, Bank Jatim encourages non-cash transactions in tunai di masyarakat (*cashless society*) melalui pengembangan fitur *e-banking*, seperti JatimPay, Jatim QR *Code*, *mobile banking*, sms *banking* dan *internet banking*. Pertumbuhan *e-channel* selengkapnya disajikan dalam tabel-tabel berikut: [FS16]

society (cashless society) by developing e-banking features, such as JatimPay, Jatim QR Code, mobile banking, sms banking, and internet banking. The total e-channel growth is presented in the following tables: [FS16]

Tabel Pertumbuhan *e-Channel*
e-Channel Growth Table

Uraian Description	2022	2021	2020
Pengguna Layanan / Service Users			
Mobile Banking	508.126	387.797	275.288
SMS *Banking*	612.053	474.826	351.824
Internet Banking	26.389	20.684	39.452
Jumlah Jaringan / Number of Networks			
CRM	119	58*	27
ATM	855	805*	777

* disajikan kembali/restated

Tabel Pertumbuhan Transaksi *e-Channel*
Table of e-Channel Transaction Growth

Uraian Description	2022	2021	2020
Mobile Banking	24.392.230	18.152.305	11.890.489
SMS Banking	168.613	184.175	229.669
Internet Banking	1.586.484	1.324.148	1.060.959
EDC	1.569.302	1.613.712	205.647
ATM	85.463.793	65.903.655	32.685.580

Sejalan dengan perkembangan teknologi, sentuhan teknologi digital juga dilakukan Bank Jatim untuk layanan *Payment Point* dan Kas Mobil yang memberikan layanan sektor mikro, baik informasi maupun jasa perbankan, sehingga turut berkontribusi pada inklusi keuangan. Pada tahun 2022 terdapat 204 *Payment Point* (termasuk 8 *Payment Point* Syariah) yang dioperasikan, tersebar di seluruh Jawa timur, dan 43 Kas Mobil (termasuk 7 Kas Mobil Syariah).

In line with technological developments, Bank Jatim has also touched on digital technology for Payment Point and Mobile Cash services which provide micro sector services, both information and banking services, thereby contributing to financial inclusion. In 2022 there will be 204 Payment Points (including 8 Sharia Payment Points) in operation, spread throughout East Java, and 43 Mobile Cash (including 7 Sharia Mobile Cash).

Laku Pandai Bank Jatim

Bank Jatim SiPandai merupakan layanan keuangan tanpa kantor dalam rangka keuangan inklusif yang disediakan oleh Bank Jatim melalui Agen Laku Pandai yang telah ditunjuk oleh Bank Jatim dalam memberikan layanan perbankan sebagai perwakilan Bank Jatim. Jumlah agen dan nominal produk/jasa yang disediakan agen per 31 Desember 2022 adalah sebagai berikut:

Bank Jatim Laku Pandai

Bank Jatim Si Pandai is an officeless financial service in the context of inclusive finance provided by Bank Jatim through Laku Pandai Agents who have been appointed by Bank Jatim to provide banking services as representatives of Bank Jatim. The number of agents and nominal products/services provided by agents as of December 31, 2022 are as follows:

Deskripsi Description	Satuan Unit	2022	2021	2020
Jumlah Agen Number of Agents	Agen Agent	2.912	978	461
Nominal produk dan/atau jasa yang disediakan oleh Agen Nominal product and/or service provided by the Agent	Rupiah Rupiah	1.757.998.220	1.163.685.084	874.465.145

Portofolio Kredit dan Pembiayaan

Bank Jatim menyediakan dana bagi masyarakat dan korporasi dalam bentuk kredit dan pembiayaan. Pembiayaan diperuntukkan bagi pelaku Usaha Mikro, Kecil dan Menengah (UMKM), sementara kredit diperuntukkan bagi masyarakat dan korporasi. Nilai pembiayaan yang disalurkan sepanjang tahun 2022 tercatat sebesar Rp10.040.622 juta, naik Rp580.326 juta atau 6,13% dibandingkan tahun 2021, yang mencapai Rp9.460.296 juta. Kenaikan terjadi karena adanya penyaluran Kredit Usaha Rakyat (KUR). Adapun kredit yang disalurkan sepanjang tahun 2022 tercatat sebesar Rp10.320.231 juta, naik Rp 628.934 juta atau 6,49% dibanding tahun 2021, yang mencapai Rp 9.691.297 juta. Kenaikan terjadi karena adanya *growth* penyaluran kredit Sindikasi, Kredit Pemda dan Kredit Modal Kerja Umum. [FS6]

Credit and Financing Portfolio

Bank Jatim provides funds for the community and corporations in the form of credit and financing. Financing is intended for Micro, Small and Medium Enterprises (MSMEs), while credit is intended for communities and corporations. The value of the financing disbursed throughout 2022 was recorded at IDR 10,040,622 million, an increase of IDR 580,326 million or 6.13% compared to 2021, which reached IDR 9,460,296 million. The increase occurred due to the distribution of People's Business Credit (KUR). As for credit disbursed throughout 2022 was recorded at IDR 10,320,231 million, an increase of IDR 628,934 million or 6.49% compared to 2021, which reached IDR 9,691,297 million. The increase was due to the growth in the distribution of Syndicated loans, Regional Government Loans and General Working Capital Loans. [FS6]

Tabel Penyaluran Pembiayaan Pelaku UMKM
Table of Financing Distribution for MSME Actors

2022		2021		2020	
Debitur Debtor	Nilai (Rp Juta) Value (Rp million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp million)
198.421	10.040.622	273.259*	9.460.296*	91.061*	8.411.193*

* disajikan kembali/restated

Tabel Penyaluran Kredit Bank Jatim (Korporasi) [FS7]
Table of Bank Jatim Credit Distribution (Corporate)

2022		2021		2020	
Debitur Debtor	Nilai (Rp Juta) Value (Rp million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp million)
5.418	10.320.231	5.594*	9.691.297*	5.304*	9.748.903*

* disajikan kembali/restated

Penyaluran Kredit Sindikasi Tahun 2022
Distribution of Syndicated Loans Year 2022

Nama Debitur Debtor Name	Sektor Ekonomi Economic Sector	Plafon Kredit (Rp Juta) Credit Limit (Rp Million)
SINERGI GULA NUSANTARA, PT	Industri Pengolahan/Processing industry	174.181
JASAMARGA BALIKPAPAN-SAMARINDA	Konstruksi/Construction	484.431
PT WASKITA BUMI WIRA	Konstruksi/Construction	709.030
PT WIDODO MAKMUR UNGGAS	Pertanian, Perburuan dan Kehutanan/Agriculture, Hunting and Forestry	186.260
PT CIBITUNG TANJUNG PRIOK PORT	Konstruksi/Construction	190.451
PT. CIMANGGIS CIBITUNG TOLLWAYS	Konstruksi/Construction	139.042
PT. OKI PULP & PAPER MILLS	Industri Pengolahan/Processing industry	1.155.675
PT. JAKARTA TOLLROAD DEVELOPMENT	Konstruksi/Construction	41.825
ANGKASA PURA I	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya/ Community, Socio-Cultural, Entertainment and Other Individual Services	1.000.000
PT. KRESNA KUSUMA DYANDRA MARGA	Konstruksi/Construction	446.656

Nama Debitur Debtor Name	Sektor Ekonomi Economic Sector	Plafon Kredit (Rp Juta) Credit Limit (Rp Million)
PT INDAH KIAT PULP & PAPER TBK	Industri Pengolahan/Processing industry	270.000
PERMODALAN NASIONAL MADANI PT	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya/ Community, Socio-Cultural, Entertainment and Other Individual Services	193.768
PABRIK KERTAS TJIWI KIMIA, PT	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya/ Community, Socio-Cultural, Entertainment and Other Individual Services	325.000
BFI FINANCE INDONESIA TBK PT	Perantara Keuangan/Financial Intermediary	325.000
PP SEMARANG DEMAK, PT	Konstruksi/Construction	37.172

Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya

Pemenuhan hak-hak normatif karyawan merupakan komitmen Bank Jatim untuk mendukung terwujudnya hubungan industrial yang harmonis. Di antara hak karyawan adalah hak pensiun, yaitu program yang mengupayakan tersedianya uang pensiun atau manfaat pensiun pada saat karyawan sudah tidak lagi bekerja di Bank Jatim. Komitmen ini dipenuhi dengan mengikutkan seluruh karyawan ke dalam program pensiun, baik yang mandatory oleh Undang-Undang maupun yang dikelola sendiri oleh Dana Pensiun Pegawai.

Program pensiun yang diberikan oleh Bank Jatim antara lain: [GRI 3-3, 201-3]

1. Jaminan Pensiun dari Badan Penyelenggara (BP) Jamsostek
   Program ini bersifat *mandatory* sehingga seluruh karyawan wajib didaftarkan dalam seluruh program BP Jamsostek mulai Jaminan Hari Tua (JHT), Jaminan Kematian (JKM), Jaminan Kecelakaan Kerja (JKK) dan Jaminan Pensiun (JP). Besarnya iuran program Jaminan Pensiun (JP) dihitung sebesar 3% yang terdiri dari 2% beban perusahaan dan 1% beban pegawai dari Gaji Pokok/*Personal Grade*.
2. Program Pensiun Manfaat Pasti (PPMP)
   Program Pensiun ini dikelola oleh Dana Pensiun Pegawai Bank Pembangunan Daerah Jawa Timur. Peserta Program adalah seluruh pegawai yang telah diangkat sebagai pegawai tetap sebelum tanggal 25 Agustus 2012. Adapun besaran iuran pemberi kerja sebesar 21,70% sedangkan iuran pegawai sebesar 5% dari Penghasilan Dasar Pensiun (PhDP). Perhitungan kewajiban program pensiun manfaat pasti yang diakui di dalam laporan posisi keuangan adalah liabilitas (aset) imbalan pasti – neto sebesar Rp111.268 juta, turun Rp 112.151 atau 50,20% dibandingkan tahun 2021 sebesar Rp223.419 juta.
3. Program Pensiun Iuran Pasti (PPIP)
   Program pensiun ini dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) BRI. Seluruh Pegawai tetap diikutkan dalam program pensiun ini, dimana seluruh Iuran menjadi beban pemberi kerja sebesar 10% dari Gaji Pokok/*Personal Grade* pegawai. Beban pensiun iuran pasti yang dibebankan pada laporan laba rugi adalah sebesar Rp7.001 juta dan Rp28.765 juta masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

Obligations of Defined Benefit Pension Plans and Other Pension Plans

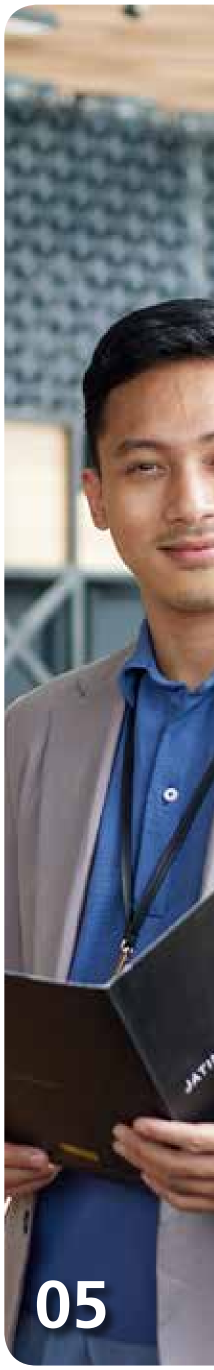
Fulfillment of employee normative rights is Bank Jatim's commitment to support the realization of harmonious industrial relations. Among employee rights are pension rights, namely programs that seek to provide pension funds or pension benefits when employees are no longer working at Bank Jatim. This commitment is fulfilled by enrolling all employees in pension programs, both those that are mandatory by law and those that are managed independently by the Employees' Pension Fund.

Pension programs provided by Bank Jatim, among others: [GRI 3-3, 201-3]

1. Pension Guarantee from the Jamsostek Organizing Body (BP).
   This program is mandatory so that all employees must be registered in all BP Jamsostek programs starting from Old Age Benefits (JHT), Death Benefits (JKM), Work Accident Benefits (JKK) and Pension Benefits (JP). The amount of contributions to the Pension Guarantee program (JP) is calculated at 3% consisting of 2% company expenses and 1% employee expenses from Basic Salary/Personal Grade.
2. Defined Benefit Pension Plan (PPMP)
   This pension program is managed by the East Java Regional Development Bank Employee Pension Fund. Program participants are all employees who have been appointed as permanent employees before August 25, 2012. The amount of employer contributions is 21.70%, while employee contributions are 5% of Basic Retirement Income (PhDP). The calculation of defined benefit pension plan obligations recognized in the statement of financial position is defined benefit liabilities (assets) - net of IDR 111,268 million, a decrease of IDR 112,151 or 50.20% compared to 2021 of IDR 223,419 million..
3. Defined Contribution Pension Program (PPIP)
   This pension program is managed by the BRI Financial Institution Pension Fund (DPLK). All permanent employees are included in this pension program, where all contributions are borne by the employer in the amount of 10% of the employee's Basic Salary/Personal Grade. Defined contribution pension expense charged to the profit or loss amounted to Rp7,001 million and Rp.28,765 million for the years ended December 31, 2022 and 2021, respectively.

Kontribusi Nyata untuk Pemberdayaan Masyarakat

Real Contribution to Community Empowerment




PRIORITAS


bankjatim
06

Keberadaan Bank Jatim sebagai Badan Usaha Milik Daerah Provinsi Jawa Timur yang bergerak di industri perbankan tidak sekadar mencari laba sebesar-besarnya, namun terdapat nilai-nilai luhur di dalamnya. Seperti diatur dalam Peraturan Pemerintah (PP) 54 Tahun 2017 tentang Badan Usaha Milik Daerah, pendirian BUMD juga bertujuan untuk memberikan manfaat bagi perkembangan perekonomian daerah, serta menyelenggarakan kemanfaatan umum berupa penyediaan barang dan/atau jasa yang bermutu bagi pemenuhan hajat hidup masyarakat sesuai kondisi, karakteristik dan potensi Daerah yang bersangkutan berdasarkan tata kelola perusahaan yang baik. [GRI 3-3]

The existence of Bank Jatim as a Regional Owned Enterprise of East Java Province which is engaged in the banking industry is not only looking for maximum profit, but there are noble values in it. As regulated in Government Regulation (PP) 54 of 2017 concerning Regional Owned Enterprises, the establishment of BUMD also aims to provide benefits for regional economic development, as well as to provide public benefits in the form of the provision of quality goods and/or services to fulfill the people's livelihood in accordance with the conditions, characteristics and potential of the region concerned based on good corporate governance. [GRI 3-3]

Keberadaan Bank Jatim memberikan manfaat secara langsung kepada masyarakat dengan menyediakan berbagai produk dan layanan jasa perbankan hingga ke seluruh wilayah kabupaten/kota se-Jawa Timur. Perseroan tidak hanya melayani warga Kota Surabaya sebagai kota terpadat menurut data Direktorat Jenderal Kependudukan dan Pencatatan Sipil (Dukcapil) Kementerian Dalam Negeri tahun 2022 dengan 8.867 jiwa per km persegi. Di saat bersamaan, Bank Jatim juga melayani warga Kabupaten Situbondo sebagai kabupaten dengan kepadatan penduduk terendah, yaitu hanya mencapai 403 jiwa per km persegi. Di Situbondo, selain terdapat kantor cabang, Bank Jatim juga hadir dengan layanan berupa 22 ATM yang sudah beroperasi. Dengan memberikan layanan perbankan, pada tahun pelaporan, tidak terdapat dampak negatif atas beroperasi Bank Jatim terhadap masyarakat di sekitarnya. [OJK F.23][FS13, FS14]

The existence of Bank Jatim provides direct benefits to the community by providing a variety of banking products and services to all districts/cities throughout East Java. The company does not only serve residents of Surabaya City as the most populous city according to data from the Directorate General of Population and Civil Registration (Dukcapil) of the Ministry of Home Affairs for 2022 with 8,867 people per square km. At the same time, Bank Jatim also serves residents of Situbondo Regency as the district with the lowest population density, which only reaches 403 people per square km. In Situbondo, apart from having a branch office, Bank Jatim also provides services in the form of 22 ATMs that are already operating. By providing banking services, in the reporting year, there was no negative impact on the operation of Bank Jatim on the surrounding community [OJK F.23][FS13, FS14]

Selain manfaat langsung berupa layanan jasa perbankan, keberadaan Bank Jatim juga memberikan sejumlah manfaat tidak langsung bagi masyarakat. Manfaat tersebut antara lain diwujudkan dengan pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL), sebagaimana diatur dalam Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas. TJSL adalah komitmen Perseroan untuk berperan serta dalam pembangunan ekonomi berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat, baik bagi Perseroan sendiri, komunitas setempat, maupun masyarakat pada umumnya.

In addition to direct benefits in the form of banking services, the existence of Bank Jatim also provides a number of indirect benefits for the community. These benefits, among others, are realized by implementing the Social and Environmental Responsibility (TJSL) program, as stipulated in Law no. 40 of 2007 concerning Limited Liability Companies. TJSL is the Company's commitment to participate in sustainable economic development in order to improve the quality of life and a beneficial environment, both for the Company itself, the local community, and society in general.

Sesuai dengan Peraturan Pemerintah Republik Indonesia Nomor 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas, TJSL bisa dilaksanakan, baik di dalam maupun di luar lingkungan perusahaan. Peraturan ini menjadi pegangan Perseroan sehingga penerapan TJSL tepat sasaran dan memberikan manfaat sebesar-besarnya bagi masyarakat dan lingkungan. Dalam praktik, penerapan TJSL oleh Bank Jatim

In accordance with the Government Regulation of the Republic of Indonesia Number 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies, TJSL can be implemented both inside and outside the company environment. This regulation becomes the Company's guideline so that the implementation of TJSL can be right on target and provide maximum benefits for the community and the diwujudkan melalui program-program kegiatan Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility*/CSR). Melalui CSR, Bank Jatim berharap bisa ikut andil dalam upaya mendorong kemajuan, memberdayakan dan menciptakan kemandirian masyarakat, serta meningkatkan ekonomi setempat.

Kepedulian Bank Jatim terhadap pemberdayaan masyarakat melalui TJSL/CSR sekaligus merupakan bentuk dan dukungan terhadap pencapaian Tujuan Pembangunan Berkelanjutan (TPB)/ *Sustainable Development Goals* (SDGs) di Indonesia. TPB/SDGs merupakan rencana aksi global yang disepakati oleh para pemimpin dunia, termasuk Indonesia, guna mengakhiri kemiskinan, mengurangi kesenjangan dan melindungi lingkungan. SDGs berisi 17 Tujuan dan 169 Target yang diharapkan dapat dicapai pada tahun 2030. Selain memiliki sekretariat SDGs di Kementerian PPN/Bappenas, komitmen Indonesia terhadap pencapaian SDGs/ TPB diwujudkan melalui Peraturan Presiden Republik Indonesia Nomor 111 Tahun 2022 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan.

Landasan Kegiatan CSR [GRI 3-3]

Pelaksanaan program dan kegiatan CSR Bank Jatim merujuk pada sejumlah regulasi, di antaranya:

1. Undang-undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Pemerintah Nomor 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas;
3. Peraturan Daerah Provinsi Jawa Timur Nomor 4 Tahun 2011 tentang Tanggung Jawab Sosial Perusahaan;
4. Peraturan OJK No. 51/POJK. 03/2017 Tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik
5. Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor 061/218/DIR/PRS/KEP tanggal 07 Desember 2022 tentang Struktur Organisasi dan Tata Kerja PT Bank Pembangunan Daerah Jawa Timur Tbk;
6. SK Direksi Bank Jatim Nomor 061/227/DIR/MJR/KEP, tanggal 30 Desember 2022, tentang Limit Kewenangan Persetujuan dan Pembayaran Pengadaan Barang/Jasa serta Biaya Non Produk serta perubahannya;
7. SK Direksi Bank Jatim Nomor: 059/188.3/DIR/CSE/KEP, tanggal 21 Juli 2020, tentang Pedoman Pelaksanaan Tanggung Jawab Sosial dan Lingkungan PT Bank Pembangunan Daerah Jawa Timur Tbk.

Struktur Pengelola CSR

Program dan kegiatan CSR Bank Jatim dikelola oleh *Corporate Secretary* yang bertanggung jawab langsung kepada Direktur Utama, dengan susunan kedudukan struktur tata kelola sebagai berikut:

environment. In practice, the implementation of TJSL by Bank Jatim is realized through Corporate Social Responsibility (CSR) activity programs. Through CSR, Bank Jatim hopes to take part in efforts to encourage progress, empower and create community independence, and improve the local economy.

Bank Jatim's concern for community empowerment through TJSL/CSR is at the same time a form and support for achieving Sustainable Development Goals (SDGs) in Indonesia. SDGs are global action plans agreed upon by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment. The SDGs contain 17 Goals and 169 Targets that are expected to be achieved by 2030. Apart from having an SDGs secretariat at the Ministry of National Development Planning/ Bappenas, Indonesia's commitment to achieving SDGs is realized through Presidential Regulation of the Republic of Indonesia Number 111 of 2022 concerning Implementation of Achieving Sustainable Development Goals.

Foundation of CSR Activities [GRI 3-3]

The implementation of Bank Jatim's CSR programs and activities refers to a number of regulations, including:

1. Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies;
2. Government Regulation Number 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies;
3. Regional Regulation of East Java Province Number 4 of 2011 concerning Corporate Social Responsibility;
4. OJK (Financial Services Authority) Regulation No. 51/ POJK. 03/2017 of 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies
5. Decree of the Board of Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk Number 058/158/DIR/PRS/KEP dated 17 June 2019 concerning the Organizational Structure and Work Procedures of PT Bank Pembangunan Daerah Jawa Timur Tbk;
6. Decree of the Board of Directors of Bank Jatim Number 061/227/DIR/MJR/KEP, December 30 2022, concerning Limits of Authority for Approvals and Payments for Procurement of Goods/Services and Non-Product Costs and their amendments;
7. Decree of the Board of Directors of Bank Jatim Number: 059/188.3/DIR/CSE/KEP, dated 21 July 2020, concerning Guidelines for Implementation of Social and Environmental Responsibility of PT Bank Pembangunan Daerah Jawa Timur Tbk.

CSR Management Structure

Bank Jatim's CSR programs and activities are managed by the Corporate Secretary who is directly responsible to the Main Director, with the following governance structure positions (redesigned):

Pelaksanaan Program CSR Tahun 2022
[OJK F.23, F.25]

Pelaksanaan program CSR dilakukan Bank Jatim dengan memegang prinsip tata kelola perusahaan yang baik dan kehati-hatian. Dengan demikian, setiap dana yang dikeluarkan Perseroan bisa dipertanggungjawabkan dengan baik, sekaligus memberikan manfaat yang optimal bagi masyarakat.

Untuk mengoptimalkan manfaat, penyusunan program CSR diawali dengan melakukan pemetaan potensi masyarakat yang menjadi sasaran pelaksanaan CSR, atau dapat juga melalui usulan masyarakat. Pemetaan dapat dilakukan sendiri ataupun bekerjasama dengan pihak ketiga dengan tujuan untuk mengeksplorasi dan mengidentifikasi potensi dan kebutuhan masyarakat. Selanjutnya, hasil pemetaan dirumuskan sedemikian rupa sehingga bisa mendapatkan program yang benar-benar dibutuhkan masyarakat. Setelah itu, program yang telah disusun, ditetapkan, disosialisasikan dan dilaksanakan dengan melibatkan masyarakat secara aktif dengan mekanisme *bottom up* dan melakukan kemitraan dengan pemangku kepentingan lainnya.

Melalui pelaksanaan program-program CSR, Bank Jatim meyakini bahwa masyarakat dan lingkungan di sekitar operasional akan merasakan manfaat atas keberadaan perusahaan. Pengakuan masyarakat tersebut pada gilirannya akan menghadirkan citra positif dan memperkuat dukungan masyarakat terhadap keberadaan Perseroan. Terciptanya kondisi seperti itu akan membuat Bank Jatim tenang dan nyaman dalam menjalankan usaha sehingga bisa lebih fokus untuk meningkatkan kinerja dan mewujudkan usaha yang berkelanjutan.

Sesuai dengan pemetaan yang dilakukan Perseroan, pada tahun 2022, Bank Jatim menyelenggarakan berbagai program CSR dengan total dana sebesar Rp18,38 miliar, naik Rp332 juta atau 1,84% dibandingkan tahun 2021, yang mencapai Rp18,05 miliar. Dana tersebut dialokasikan untuk bidang sosial dan lainnya sebesar Rp13,94 miliar, bidang kesehatan Rp2,31 miliar, bidang budaya Rp559 juta dan bidang pendidikan Rp1,57 miliar. Pelaksanaan berbagai program CSR telah dirasakan manfaatnya oleh masyarakat di sekitar Perseroan. Adapun program-program

Implementation of the 2022 CSR Program [OJK F.23, F.25]

The implementation of the CSR program is carried out by Bank Jatim by adhering to the principles of good corporate governance and prudence. Thus, any funds issued by the Company can be properly accounted for, while providing optimal benefits for the community.

To optimize the benefits, the preparation of the CSR program begins with mapping the potential of the community that is the target of CSR implementation, or it can also be through community suggestions. Mapping can be done alone or in collaboration with third parties with the aim of exploring and identifying the potential and needs of the community. Furthermore, the results of the mapping are formulated in such a way as to get the programs that are really needed by the community. After that, the programs that have been prepared, defined, socialized and implemented by actively involving the community with a bottom up mechanism and in partnership with other stakeholders.

Through the implementation of CSR programs, Bank Jatim believes that the community and the environment around its operations will benefit from the company's existence. This community recognition will in turn present a positive image and strengthen community support for the existence of the Company. The creation of such conditions will make Bank Jatim calm and comfortable in running a business so that it can focus more on improving performance and realizing a sustainable business.

In accordance with the mapping carried out by the Company, in 2022, Bank Jatim organized various CSR programs with a total fund of IDR 18.38 billion, an increase of IDR 332 million or 1.84% compared to 2021, which reached IDR 18.05 billion. The funds were allocated for the social and other sectors amounting to IDR 13.94 billion, the health sector IDR 2.31 billion, the cultural sector IDR 559 million and the education sector IDR 1.57 billion. The benefits of implementing various CSR programs have been felt by the community around the Company. The 2022 CSR programs

CSR tahun 2022 yang dilaksanakan Bank Jatim, sekaligus merupakan upaya nyata dan dukungan Perseroan terhadap TPB/SDGs, adalah sebagai berikut: [GRI 3-3, 203-1, 203-2][OJK F.25]

implemented by Bank Jatim, as well as being a real effort and the Company's support for TPB/SDGs, are as follows [GRI 3-3, 203-1, 203-2][OJK F.25]

Tabel Pelaksanaan Program CSR dan Dukungan terhadap TPB Tahun 2022
Table of Implementation of CSR Programs and Support for SDGs in 2022

No	Jenis Kegiatan TJSL/CSR Types of TJSL/CSR Activities	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Penjelasan Explanation	Capaian Achievements
1	Bantuan beasiswa dan sarana prasarana pendidikan untuk sekolah/lembaga pendidikan Kabupaten/Kota Scholarship assistance and educational infrastructure for district/city schools/educational institutions	TPB No 4 – Pendidikan Berkualitas – Decent Work and Economic Growth	Alokasi Dana Rp1.576.335.000. Allocation of Funds IDR1,576,335,000. Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Terdapat 8 institusi pendidikan yang mendapatkan bantuan, baik bea siswa maupun sarana dan prasarana pendidikan. There were 8 educational institutions that received assistance, both scholarships and educational facilities and infrastructure.
2	Bantuan zakat produktif dan peralatan untuk usaha mikro kecil menengah (UMKM) Kabupaten/Kota Productive zakat assistance and equipment for Regency/City micro, small and medium enterprises (MSMEs).	TPB No 8 – Pekerjaan Layak dan Pertumbuhan Ekonomi SDG No 8 – Decent Work and Economic Growth	Alokasi Dana Rp2.848.122.350 Allocation of Funds IDR2.848.122.350 Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Terdapat 6 institusi yang mendapatkan bantuan untuk UMKM, UMKM *Awards* yang dilaksanakan untuk apresiasi UMKM binaan Bank Jatim serta 2 kali pelaksanaan zakat produktif. There were 6 institutions that received assistance for MSMEs, the UMKM Awards which were held to appreciate MSMEs assisted by Bank Jatim and 2 times the implementation of productive zakat.
3	Bantuan alat – alat berat, PJU dan alat administrasi kependudukan untuk kabupaten/ kota Assistance for heavy equipment, PJU and population administration tools for districts/ cities	TPB No. 9 – Industri, inovasi, dan infrastruktur SDG No. 9 – Industry, innovation and infrastructure	Alokasi Dana Rp3.247.875.000 Allocation of Funds IDR3.247.875.000 Periode pelaksanaan: bulan Januari sd Desember -100jt Implementation period: January to December -100 million	Bantuan tersebut menyasar keberbagai kabupaten/kota untuk meningkatkan tata kelola dan pelayanan pemerintah kepada masyarakat. The assistance targeted various districts/ cities to improve governance and government services to the community.
4	Bantuan sarana prasarana untuk keperluan sektor kesehatan, ambulans, khitanan masal, dan program orang tua. Infrastructure assistance for the needs of the health sector, ambulances, mass circumcisions, and parents' programs.	TPB No 3 – Kehidupan Sehat dan Sejahtera SDG No 3 – Healthy and Prosperous Life	Alokasi Dana Rp2.408.477.865 Allocation of Funds IDR2.408.477.865 Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Bantuan ini menyasar 9 institusi di berbagai kota dan kabupaten untuk meningkatkan taraf hidup masyarakat. This assistance targeted 9 institutions in various cities and districts to improve people's lives.
5	Bantuan perbaikan sarana dan prasarana umum kabupaten/kota Assistance for the improvement of district/city public facilities and infrastructure	TPB No 15 – Ekosistem Daratan SDG No 15 – Mainland Ecosystems	Alokasi Dana Rp5.777.621.600 Allocation of Funds IDR5.777.621.600 Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Bantuan ini menyasar 17 objek pembangunan yang diharapkan mampu meningkatkan kualitas hidup masyarakat This assistance targeted 17 development objects that were expected to be able to improve the quality of life of the community
6	Bantuan perbaikan rumah tidak layak huni untuk masyarakat di berbagai kabupaten/kota Assistance for repairing uninhabitable houses for people in various districts/cities	TPB No 1 – Pengentasan kemiskinan TPB No. 11 – Kota dan pemukiman yang berkelanjutan SDG No. 1 – Poverty alleviation SDG No. 11 - Sustainable cities and settlements	Alokasi Dana Rp946.674.980 Allocation of Funds IDR946.674.980 Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Bantuan RTLH ini telah menyasar 41 rumah sepanjang tahun 2022 di 3 kabupaten untuk meningkatkan kesejahteraan masyarakat prasejahtera di Jawa Timur. This RTLH assistance had targeted 41 houses throughout 2022 in 3 regencies to improve the welfare of underprivileged communities in East Java.
7	Bantuan gerobak sampah dan sanitasi layak untuk masyarakat di berbagai Kabupaten/Kota Assistance with proper trash and sanitation carts for communities in various Regencies/Cities	TPB No 6 – Air Bersih dan Sanitasi Layak SDG No 6 – Clean Water and Proper Sanitation	Alokasi Dana Rp313.682.000 Allocation of Funds IDR313.682.000 Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Bantuan ini menyasar pemberian gerobak sampah di Jawa Timur untuk meningkatkan kualitas hidup masyarakat This assistance targeted the provision of garbage carts in East Java to improve the quality of life of the community
8	Bantuan kendaraan operasional untuk Dinas/Lembaga Kabupaten/ Kota Operational vehicle assistance for Regency/City Agencies/Institutions	TPB No 17 – Kemitraan untuk Mencapai Tujuan SDG No 17 – Partnerships to Achieve Goals	Alokasi Dana Rp1.263.956.000 Allocation of Funds IDR1.263.956.000 Periode pelaksanaan: bulan Januari sd Desember Implementation period: January to December	Bantuan ini menyasar 5 lembaga untuk mendukung kelancaran operasional dinas/ lembaga terkait This assistance targeted 5 institutions to support the smooth operation of related agencies/institutions.

Berkontribusi Menjaga Kelestarian Lingkungan

Contribution In Conserving Environmental Sustainability


08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Operasional usaha industri perbankan tidak berdampak langsung terhadap kelestarian lingkungan. Namun demikian, sebagai lembaga penyalur kredit, perbankan memiliki peran dan tanggung jawab yang tinggi untuk mewujudkan kelestarian lingkungan dengan mencermati proyek-proyek yang dibiayai oleh debiturnya. Dalam hal ini, perbankan harus memastikan bahwa proyek-proyek yang dijalankan debitur tidak berpotensi apalagi secara faktual berdampak negatif terhadap lingkungan.

Banking industry business operations do not have a direct impact on environmental sustainability. However, as a credit channeling institution, banks have a high role and responsibility to realize environmental sustainability by observing the projects financed by their debtors. In this case, banks must ensure that the projects undertaken by debtors do not have the potential or factual negative impact on the environment.

Komitmen dan kontribusi perbankan terhadap kelestarian lingkungan merupakan implementasi Undang-Undang Republik Indonesia Nomor 10 Tahun 1998 tentang Perubahan Atas Undang-Undang Nomor 7 Tahun 1992 tentang Perbankan, yang di dalamnya mengatur tentang prinsip kehati-hatian dalam penyaluran kredit. Dalam hal ini, perbankan dituntut untuk memberikan perhatian serius terhadap Analisis Mengenai Dampak Lingkungan (AMDAL) bagi perusahaan berskala besar dan atau berisiko tinggi yang mengajukan kredit. Dengan mencermati AMDAL, maka proyek-proyek yang akan dibiayai tersebut bisa dipetakan terkait upayanya dalam menjaga kelestarian lingkungan. [FS2]

Banking commitment and contribution to environmental sustainability is the implementation of Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, which regulates the principle of prudence in lending. In this case, banks are required to pay serious attention to the Environmental Impact Analysis (AMDAL) for large-scale and/or high-risk companies applying for credit. By looking closely at the AMDAL, the projects to be financed can be mapped in terms of their efforts to preserve the environment. [FS2]

Regulasi tentang perlunya perbankan berkontribusi terhadap kelestarian lingkungan selanjutnya diatur dalam Undang-Undang Republik Indonesia Nomor 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup. Dalam Pasal 43, ayat (3), huruf c terdapat klausul, "Pengembangan sistem lembaga keuangan dan pasar modal yang ramah lingkungan hidup." Menurut penjelasan

Regulations regarding the need for banks to contribute to environmental sustainability are further regulated in the Law of the Republic of Indonesia Number 32 of 2009 concerning Environmental Protection and Management. In Article 43, paragraph (3), letter c there is a clause, "Development of an environmentally friendly system of financial institutions and capital markets." According to the elucidation of this law, what

undang-undang ini, yang dimaksud dengan "sistem lembaga keuangan ramah lingkungan hidup" adalah sistem lembaga keuangan yang menerapkan persyaratan perlindungan dan pengelolaan lingkungan hidup dalam kebijakan pembiayaan dan praktik sistem lembaga keuangan bank dan lembaga keuangan non bank.

is meant by an "environmentally friendly financial institution system" is a financial institution system that applies requirements for environmental protection and management in the financing policies and practices of the bank and non-bank financial institution system.

Dalam perkembangannya, kemudian terbit Peraturan Otoritas Jasa Keuangan No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik (POJK Keuangan Berkelanjutan). Dengan peraturan ini, maka perbankan sebagai lembaga jasa keuangan wajib menerapkan prinsip keuangan berkelanjutan atau *sustainable finance*. Di Indonesia, keuangan berkelanjutan didefinisikan sebagai dukungan menyeluruh dari industri jasa keuangan untuk pertumbuhan berkelanjutan yang dihasilkan dari keselarasan antara kepentingan ekonomi, sosial, dan lingkungan hidup. Penerapan keuangan berkelanjutan diperlukan sebagai modal penting untuk mewujudkan pembangunan berkelanjutan.

In its development, the Financial Services Authority Regulation No. 51/POJK.03/2017 was issued concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies (POJK Sustainable Finance). With this regulation, banks as financial service institutions are required to apply the principles of sustainable finance. In Indonesia, sustainable finance is defined as comprehensive support from the financial services industry for sustainable growth resulting from harmony between economic, social and environmental interests. The application of sustainable finance is needed as an important capital to realize sustainable development.

Menurut Otoritas Jasa Keuangan (OJK), *sustainable finance* memiliki lima dimensi, yaitu pencapaian keunggulan industri, sosial, dan ekonomi dalam rangka mengurangi ancaman pemanasan global serta pencegahan terhadap permasalahan lingkungan hidup dan sosial lainnya; pergeseran target menuju ekonomi rendah karbon yang kompetitif; promosi investasi ramah lingkungan hidup di berbagai sektor usaha/ekonomi, dan pemberian dukungan pada pelaksanaan prinsip-prinsip pembangunan Indonesia 4P (*pro-growth*, *projobs*, *pro-poor*, dan *pro-environment*).

According to the Financial Services Authority (OJK), sustainable finance has five dimensions, namely achieving industrial, social and economic excellence in order to reduce the threat of global warming and prevent other environmental and social problems; shifting targets towards a competitive, low-carbon economy; promotion of environmentally friendly investment in various business/economic sectors, and providing support for the implementation of Indonesia's 4P development principles (pro-growth, pro-jobs, pro-poor, and pro-environment).

Dalam konteks global, penerapan *sustainable finance* merupakan bentuk dukungan industri perbankan terhadap Perjanjian Paris (*Paris Agreement*) yang telah ditandatangani pemerintah Indonesia. Piagam Pengesahan Persetujuan Paris atas Konvensi Kerangka Kerja PBB mengenai Perubahan Iklim diserahkan oleh Wakil Tetap RI pada PBB di New York pada 31 Oktober 2016. Perjanjian Paris adalah komitmen warga dunia untuk menahan laju kenaikan suhu rata-rata global di bawah 2°C guna mengurangi risiko dan dampak merugikan akibat perubahan iklim. Komitmen Indonesia terhadap Perjanjian Paris diwujudkan dengan diterbitkannya Undang-Undang No. 16 tahun 2016 tentang Pengesahan Persetujuan Paris atas Konvensi Kerangka Kerja Perserikatan Bangsa-Bangsa mengenai Perubahan Iklim.

In a global context, the implementation of sustainable finance is a form of banking industry support for the Paris Agreement that has been signed by the Indonesian government. The Charter of the Ratification of the Paris Agreement on the UN Framework Convention on Climate Change was submitted by the Permanent Representative of the Republic of Indonesia to the United Nations in New York on 31 October 2016. The Paris Agreement is a commitment of world citizens to hold the rate of increase in global average temperature below 2°C in order to reduce risks and the adverse impacts of climate change. Indonesia's commitment to the Paris Agreement was manifested by the issuance of Law no. 16 of 2016 concerning Ratification of the Paris Agreement on the United Nations Framework Convention on Climate Change.

Komitmen Bank Jatim terhadap Kelestarian Lingkungan Hidup [GRI 3-3]

Bank Jatim sebagai Bank Umum Kelompok Usaha (BUKU) 3 – sejak 30 Juli 2021 istilahnya diganti menjadi Kelompok Bank Berdasarkan Modal Inti atau KBMI-- sesuai Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 12/POJK.03/2021 tentang Bank Umum, dikenai kewajiban untuk menerapkan POJK Keuangan Berkelanjutan per 1 Januari 2019. Selaras dengan itu, maka Bank berkomitmen untuk mendukung terwujudnya pembangunan berkelanjutan, yakni pembangunan yang bertujuan untuk menjamin keutuhan lingkungan hidup serta keselamatan, kemampuan, kesejahteraan, dan mutu hidup generasi masa kini dan generasi masa depan. Tujuan ini hanya bisa diwujudkan melalui proses-proses pembangunan yang mengedepankan keselarasan antara aspek ekonomi, sosial, dan lingkungan hidup. Keselarasan menjadi kunci penting karena penyelenggaraan pembangunan yang hanya menargetkan pertumbuhan ekonomi akan menyebabkan kesenjangan sosial dan penurunan kualitas lingkungan hidup dengan segala implikasinya.

Implementasi keuangan berkelanjutan dan pembangunan berkelanjutan diwujudkan Bank Jatim dengan merujuk berbagai regulasi yang berlaku. Salah satunya adalah POJK Keuangan Berkelanjutan yang mewajibkan Bank menyusun Rencana Aksi Keuangan Berkelanjutan (RKAB) sejak POJK Keuangan Berkelanjutan berlaku, yaitu 1 Januari 2019. RAKB adalah dokumen tertulis yang menggambarkan rencana kegiatan usaha dan program kerja Bank Jatim dalam jangka pendek (satu tahun) dan jangka panjang (lima tahun), dilengkapi dengan strategi untuk merealisasi rencana dan program kerja, sesuai dengan target dan waktu yang ditetapkan, dan dengan tetap memperhatikan pemenuhan ketentuan kehati-hatian dan penerapan manajemen risiko.

Seiring dengan itu, berpedoman pada Pedoman Teknis bagi Bank Terkait Implementasi POJK No.51/POJK>03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan Emiten dan Perusahaan Publik yang diterbitkan OJK, Bank Jatim juga melanjutkan pemberian kredit ke sektor-sektor usaha yang memenuhi prinsip Kriteria Kegiatan Usaha Berkelanjutan (KKUB), antara lain, dalam prosesnya mengutamakan upaya efisiensi dan efektivitas penggunaan sumber daya alam secara berkelanjutan. [FS1]

Selain memiliki kebijakan pembiayaan sesuai dengan Kriteria Kegiatan Usaha Berkelanjutan (KKUB), kontribusi Bank Jatim terhadap kelestarian lingkungan juga diwujudkan melalui operasional kantor yang ramah lingkungan dengan memegang prinsip 3R (*Reduce, Reuse & Recycle*). Prinsip ini diwujudkan melalui pengelolaan yang baik terkait penggunaan bahan baku/material kertas, energi (bahan bakar minyak dan listrik), dan air.

Bank Jatim Commitment to Environmental Preservation [GRI 3-3]

Bank Jatim as a Commercial Bank Business Group (BUKU) 3 – since 30 July 2021 the term has been changed to Bank Group Based on Core Capital or KBMI-- according to the Republic of Indonesia Financial Services Authority Regulation Number 12/POJK.03/2021 concerning Commercial Banks, is subject to the obligation to implementing the POJK on Sustainable Finance as of 1 January 2019. In line with that, the Bank is committed to supporting the realization of sustainable development, namely development that aims to ensure the integrity of the environment as well as safety, capability, welfare, and quality of life for present and future generations. This goal can only be realized through a development process that promotes harmony between economic, social and environmental aspects. Alignment is an important key because implementing development that only targets economic growth will lead to social inequality and a decrease in environmental quality with all its implications.

The implementation of sustainable finance and sustainable development is realized by Bank Jatim by referring to various applicable regulations. One of them is POJK Sustainable Finance which requires Banks to prepare a Sustainable Finance Action Plan (RKAB) since the POJK Sustainable Finance took effect, namely 1 January 2019. RAKB is a written document that describes business activity plans and work programs of Bank Jatim in the short term (one year) and long term (five years), equipped with a strategy to realize work plans and programs, in accordance with the set targets and timelines, and with due observance of compliance with prudential provisions and implementation of risk management.

Along with that, guided by the Technical Guidelines for Banks Related to the Implementation of POJK No.51/POJK>03/2017 concerning the Implementation of Sustainable Finance for Issuer Financial Services Institutions and Public Companies issued by OJK, Bank Jatim also continues to provide credit to business sectors that comply with the principles of the Criteria for Sustainable Business Activities (KKUB), among other things, in the process prioritizing efficiency and effectiveness in the use of natural resources in a sustainable manner. [FS1]

In addition to having a financing policy in accordance with the Criteria for Sustainable Business Activities (KKUB), Bank Jatim's contribution to environmental sustainability is also realized through environmentally friendly office operations by adhering to the 3R principle (Reduce, Reuse & Recycle). This principle is realized through good management related to the use of raw materials/paper materials, energy (fuel oil and electricity), and water.

Pengelolaan Material Kertas

Kertas merupakan salah satu material penting bagi operasional Bank Jatim. Kertas digunakan untuk keperluan administrasi perkantoran, seperti surat-menyurat, kontrak pekerjaan, perjanjian dengan nasabah/mitra, dan sebagainya. Perseroan menyadari bahwa pembuatan kertas memerlukan bubur kayu dari penebangan pohon, energi listrik dan bahan bakar minyak sebagai sumber energi, air dan zat kimia lainnya. Proses pembuatan kertas juga menghasilkan berbagai macam limbah, baik padat, cair maupun gas, serta limbah yang masuk kategori bahan berbahaya dan beracun (B3) maupun non-B3. Dengan demikian, proses pembuatan kertas turut menyumbang dan berdampak negatif pada lingkungan.

Proses panjang pembuatan kertas beserta berbagai dampak lingkungan yang muncul mendorong Bank Jatim untuk mengurangi penggunaan kertas. Upaya nyata yang dilakukan antara lain mengoptimalkan penggunaan kertas bekas yang tidak bersifat rahasia untuk digunakan kembali (*reuse*) pada sisi lainnya yang masih kosong untuk keperluan-keperluan internal. Upaya yang lain adalah merilis himbauan tentang pentingnya melakukan pengecekan secara optimal sebelum mencetak naskah atau surat-surat sehingga terhindar dari kemungkinan harus mencetak ulang karena salah ketik atau salah ejaan.

Sesuai dengan perkembangan teknologi informasi, Bank Jatim mengoptimalkan konsep *paperless office* sehingga penggunaan kertas dalam pelaksanaan transaksi perbankan maupun dalam aktivitas administrasi kantor dapat terus dikurangi. Peningkatan pemanfaatan teknologi informasi dan berkembangnya transaksi non-tunai menjadikan operasional maupun layanan jasa Bank Jatim menjadi lebih hemat kertas. Dalam penerapannya, reduksi penggunaan kertas telah diaplikasikan dalam sistem *E-filling* untuk mengirim surat.

Per 31 Desember 2022, jumlah pemakaian kertas Kantor Pusat Bank Jatim tercatat sebanyak 3.032 rim, naik 991 rim atau 48,55% dibandingkan tahun 2021 dengan penggunaan kertas sebanyak 2.041 rim. Apabila diasumsikan satu rim berisi 500 lembar kertas dengan berat setiap lembar adalah 5 gram, maka berat satu rim kertas setara 2,5 kg. Dengan demikian volume pemakaian kertas pada tahun 2022 bertambah 2.477,5 kilogram dibanding tahun 2021. Penambahan terjadi seiring dengan mulai normalnya kegiatan perkantoran dibandingkan tahun sebelumnya.

Penggunaan kertas otomatis menghasilkan limbah kertas yang bisa didaur ulang atau dimanfaatkan ulang. Untuk pengelolaan limbah kertas, Bank Jatim menyerahkan kepada pihak ketiga dan tidak memanfaatkan hasil dari pengolahan limbah kertas tersebut. Pada tahun pelaporan, Bank Jatim tidak secara spesifik menghitung volume limbah kertas yang diserahkan kepada pihak ketiga tersebut. Di samping itu, Bank Jatim juga belum menghitung jumlah limbah cair dan limbah lainnya. Selanjutnya, sesuai dengan bisnis utama Perseroan di industri perbankan, maka pada tahun pelaporan tidak terdapat produk reklaim dan material kemasannya. [GRI 3-3, OJK F.5, OJK F.13]

Paper Material Management

Paper is an important material for the operations of Bank Jatim. Paper is used for office administration purposes, such as correspondence, work contracts, agreements with customers/ partners, and so on. The company realizes that paper production requires wood pulp from logging, electricity and fuel oil as a source of energy, water and other chemicals. The paper-making process also produces various kinds of waste, both solid, liquid and gas, as well as waste that is categorized as hazardous and toxic (B3) and non-B3 materials. Thus, the paper-making process contributes to and has a negative impact on the environment.

The long process of making paper along with the various environmental impacts that arise has encouraged Bank Jatim to reduce paper use. Real efforts have been made, including optimizing the use of non-confidential waste paper to be reused on the other side which is still empty for internal purposes. Another effort is to release an appeal about the importance of checking optimally before printing manuscripts or letters so that you avoid the possibility of having to reprint them due to typos or misspellings.

In accordance with the development of information technology, Bank Jatim optimizes the paperless office concept so that the use of paper in carrying out banking transactions and in office administration activities can be continuously reduced. Increased use of information technology and the development of non-cash transactions have made Bank Jatim's operations and services more paper-efficient. In practice, paper usage reduction has been applied in the E-filling system for sending letters.

As of 31 December 2022, the amount of paper used at the Bank Jatim Head Office was recorded at 3,032 reams, an increase of 991 reams or 48.55% compared to 2021 with 2,041 reams of paper used. If it is assumed that one ream contains 500 sheets of paper with a weight of 5 grams each, then the weight of one ream of paper is equivalent to 2.5 kg. Thus the volume of paper usage in 2022 increased by 2,477.5 kilograms compared to 2021. The addition occured in line with the normal start of office activities compared to the previous year.

The use of paper automatically produces paper waste that can be recycled or reused. For paper waste management, Bank Jatim hands it over to third parties and does not utilize the results of the paper waste processing. In the reporting year, Bank Jatim did not specifically calculate the volume of paper waste submitted to these third parties. In addition, Bank Jatim also has not counted the amount of liquid waste and other waste. Furthermore, according to the Company's main business in the banking industry, in the reporting year there were no product claims and packaging materials. [GRI 3-3, OJK F.5, OJK F.13]

Tabel Penggunaan Material Kertas Tahun 2020-2022
Table of Use of Paper Materials for 2020-2022

	2022	2021	2020
Rim	3.032	2.041	2.057

Pengelolaan Energi

Operasional Bank Jatim memanfaatkan dua energi utama, yaitu bahan bakar minyak (BBM) dan listrik yang dipasok oleh pihak ketiga. BBM digunakan untuk sumber energi kendaraan operasional dan genset sebagai energi cadangan apabila pasokan listrik terganggu atau mati. Sedangkan listrik digunakan untuk penerangan dan sumber energi berbagai sarana dan prasarana elektronik kantor, seperti komputer, laptop, lift, mesin fotokopi, mesin pengatur suhu ruangan, dan lain-lain. Oleh karena listrik maupun BBM merupakan sumber energi tak terbarukan dan ketersediaannya semakin terbatas, maka Perseroan berkomitmen untuk melakukan efisiensi. Komitmen tersebut merupakan dukungan terhadap Instruksi Presiden Republik Indonesia Nomor 13 Tahun 2011 tentang Penghematan Energi dan Air, serta Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia Nomor: 13 Tahun 2012 tentang Penghematan Pemakaian Tenaga Listrik. [GRI 3-3]

Efisiensi BBM dan listrik, yang sekaligus merupakan upaya menekan emisi gas rumah kaca, dilakukan Bank Jatim melalui berbagai kebijakan di antaranya: [GRI 3-3, 302-4, 305-5] [OJK F.7, F.12]

- Mematikan seluruh lampu penerangan ruang kerja dan ruang rapat jika seluruh pegawai pada lantai tersebut telah meninggalkan kantor.
- Mematikan penerangan pada ruang rapat jika tidak dipergunakan dan membuka tirai jendela secukupnya.
- Mematikan lampu ruangan jika akan meninggalkan ruangan dalam waktu cukup lama.
- Menyalakan lampu kamar mandi secukupnya.
- Pengaturan pencahayaan untuk ruangan kantor dan gedung yang terpantau, tidak berlebih-lebihan dan secukupnya.
- Mematikan unit AC seluruh gedung setelah jam operasional selesai.
- Mematikan lampu di seluruh ruang kerja setelah operasional selesai.
- Pemeliharaan unit AC secara berkala.
- Pengecekan panel maupun instalasi listrik.
- Mengganti lampu menggunakan lED.
- Mengurangi kunjungan dan pertemuan/rapat fisik atau tatap muka langsung dengan cara video atau *call conference*. Walaupun pandemi COVID-19 sudah tertangani, kebijakan rapat dengan memanfaatkan aplikasi teknologi informasi ini tetap diteruskan untuk jenis rapat tertentu.

Per 31 Desember 2022, volume penggunaan BBM dan listrik Kantor Pusat Bank Jatim adalah sebagai berikut: [GRI 3-3, 302-1] [OJK F.6]

Energy Management

Bank Jatim's operations utilize two main energies, namely fuel oil (BBM) and electricity supplied by third parties. Fuel is used as an energy source for operational vehicles and generators as backup energy when the electricity supply is interrupted or turns off. Meanwhile, electricity is used for lighting and energy sources for various office electronic facilities and infrastructure, such as computers, laptops, elevators, copiers, room temperature control machines, and others. Because electricity and fuel are non-renewable energy sources and their availability is increasingly limited, the Company is committed to efficiency. This commitment is support for the Presidential Instruction of the Republic of Indonesia Number 13 of 2011 concerning Saving Energy and Water, as well as Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number: 13 of 2012 concerning Saving Electricity Usage. [GRI 3-3]

Fuel and electricity efficiency, which is also an effort to reduce greenhouse gas emissions, is carried out by Bank Jatim through various policies including: [GRI 3-3, 302-4, 305-5] [OJK F.7, F.12]

- Turning off all lighting in workspaces and meeting rooms if all employees on that floor have left the office.
- Turning off the lighting in the meeting room when not in use and opening the window blinds sufficiently.
- Turning off the room lights if you are going to leave the room for a long time.
- Turning on the bathroom light sufficiently.
- Lighting settings for monitored office rooms and buildings, not excessive and sufficient.
- Turning off the AC units throughout the building after operational hours are over.
- Turning off the lights in all workspaces after operations are complete.
- Periodic maintenance of the AC unit.
- Checking panels and electrical installations.
- Replacing lamps with lEDs.
- Reducing physical visits and meetings/gatherings or face-to-face by means of video or conference calls. Even though the COVID-19 pandemic has been handled, the meeting policy by utilizing information technology applications is still being continued for certain types of meetings.

As of December 31 2022, the volume of fuel and electricity usage at the Bank Jatim Head Office is as follows: [GRI 3-3, 302-1][OJK F.6]

Tabel Konsumsi Energi BBM dan Listrik Kantor Pusat Bank Jatim Tahun 2020-2022
Table of Energy Consumption of Fuel and Electricity at the Bank Jatim Head Office in 2020-2022

Penggunaan BBM (Solar) Fuel (diesel) Usage		2022	2021	2020
	Liter	106.440	99.501	101.491
	GigaJoules	3.640,18	3.403	14.871

Penggunaan listrik Electricity Usage		2022	2021	2020
	kWh	2.492.224	1.802.688	2.105.891
	GigaJoules	8.972	6.490	7.581

Konversi kWh ke Gigajoule: https://www.convertunits.com/from/kWh/to/gigajoule
Konversi liter ke Gigajoule: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule
Convert kWh to Gigajoules: https://www.convertunits.com/from/kWh/to/gigajoule
Convert liters to Gigajoules: https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule

Berdasarkan tabel di atas, volume penggunaan solar tahun 2022 tercatat sebesar 106.440 liter, atau setara dengan 3.640,18 Gigajoule, naik 6.939 liter atau 6,51% dibanding tahun 2021, yang mencapai 99.501 liter atau 3.403 GJ. Adapun penggunaan listrik selama tahun pelaporan mencapai 2.492.224 .kWh atau 8.972 GJ, naik 689.536 kWh atau 38,25% dibandingkan tahun 2021, yang mencapai 1.802.688 kWh atau 6.490 GJ. Peningkatan penggunaan solar dan listrik dipengaruhi oleh meningkatnya kegiatan perkantoran dan operasional lapangan dibandingkan tahun sebelumnya seiring dengan keberhasilan pemerintah mengendalikan pandemi COVID-19 [GRI 3-3, 302-1, 302-4]

Sementara itu, berkaitan dengan pengurangan energi yang dibutuhkan untuk produk dan jasa yang terjual, Bank Jatim tidak secara spesifik melakukan penghitungan. Hal itu tidak terlepas dari bidang usaha Perseroan sebagai lembaga jasa keuangan sehingga produk/jasa yang dihasilkan tidak bisa dihitung secara langsung penggunaan maupun pengurangan energi yang dibutuhkan. [GRI 3-3, 302-5]

Berkaitan dengan Intensitas konsumsi energi (IKE) listrik, Bank Jatim telah melakukan audit energi listrik Kantor Pusat pada tahun 2019, dan rekomendasinya telah dijalankan pada tahun 2020. Audit energi dilakukan Bank Jatim sebagai implementasi Peraturan Pemerintah No 70 Tahun 2009 tentang Konservasi Energi, yang menggarisbawahi pentingnya melakukan upaya penghematan dan pengelolaan energi yang lebih baik dalam rangka merespons kondisi keterbatasan energi dan mereduksi emisi gas rumah kaca. Selanjutnya, Peraturan Menteri No 14 Tahun 2012 memberikan dilakukannya pengelolaan energi secara berkala dan setiap industri khususnya pengguna energi > 6.000 toe (*ton oil equivalent*) per tahun untuk segera menyiapkan kebijakan dan tim manajemen energi, serta melakukan identifikasi terhadap potensi penghematan energi di lingkungan industri.

Audit energi Kantor Pusat Bank Jatim dilakukan dengan menggandeng PT Sucofindo (Persero) dengan hasil IKE berada

Based on the table above, the volume of diesel fuel used in 2022 was recorded at 106,440 liters, or the equivalent of 3,640.18 Gigajoules, an increase of 6,939 liters or 6.51% compared to 2021, which reached 99,501 liters or 3,403 GJ. The use of electricity during the reporting year reached 2,492,224 kWh or 8,972 GJ, an increase of 689,536 kWh or 38.25% compared to 2021, which reached 1,802,688 kWh or 6,490 GJ. The increase in the use of solar and electricity was influenced by an increasing in office activities and field operations compared to the previous year in line with the government's success in controlling the COVID-19 pandemic [GRI 3-3, 302-1, 302-4]

Meanwhile, with regard to reducing the energy required for products and services sold, Bank Jatim does not specifically make calculations. This is inseparable from the Company's line of business as a financial services institution so that the products/services produced cannot be calculated directly in the use or reduction of the energy needed. [GRI 3-3, 302-5]

With regard to electricity energy consumption intensity (IKE), Bank Jatim has conducted an audit of electrical energy at the Head Office in 2019, and recommendations have been carried out in 2020. The energy audit was carried out by Bank Jatim as an implementation of Government Regulation No. 70 of 2009 concerning Energy Conservation, which underlines the importance of making efforts to save and manage energy better in order to respond to limited energy conditions and reduce greenhouse gas emissions. Furthermore, Ministerial Regulation No. 14 of 2012 emphasizes the need to carry out periodic energy management and for each industry, especially energy users > 6,000 toe (ton oil equivalent) per year to immediately prepare energy management policies and teams, as well as identify potential energy savings in the industrial environment.

The energy audit for the Bank Jatim Head Office was carried out by collaborating with PT Sucofindo (Persero) with the IKE di angka 14.31 kWh/m2/bulan, atau termasuk kategori "Cukup Efisien". Hasil audit juga menyebutkan sejumlah rekomendasi untuk ditindaklanjuti, antara lain, mengganti lampu TL *fluorescent* dengan TL LED. Terhadap rekomendasi tersebut, Bank Jatim sudah menindaklanjutinya dengan mengganti lampu TL *fluorescent* dengan TL LED. [GRI 3-3, 302-3]

results at 14.31 kWh/m2/month, or included in the "Quite Efficient" category. The audit results also stated a number of recommendations to be followed up, among others, replacing TL fluorescent lamps with TL LEDs. Regarding this recommendation, Bank Jatim has followed up by replacing fluorescent TL lamps with TL LEDs. [GRI 3-3, 302-3]

Selain intensitas konsumsi energi listrik dengan merujuk audit energi tahun 2019 untuk Kantor Pusat yang meraih kategori "Cukup Efisien," Bank Jatim secara rutin melakukan perhitungan intensitas konsumsi energi listrik per karyawan di Kantor Pusat. Rumus yang dipakai adalah membagi volume penggunaan listrik (GJ) dengan jumlah karyawan. Adapun intensitas jenis energi BBM, termasuk perjalanan dinas dengan pesawat, tidak dihitung karena tidak melibatkan seluruh karyawan di Kantor Pusat. [GRI 3-3, 302-3]

In addition to the intensity of electricity consumption by referring to the 2019 energy audit for the Head Office which won the "Quite Efficient" category, Bank Jatim routinely calculates the intensity of electricity consumption per employee at the Head Office. The formula used is to divide the volume of electricity usage (GJ) by the number of employees. The intensity of fuel energy types, including official travel by plane, is not counted because it does not involve all employees at the Head Office [GRI 3-3, 302-3]

Tabel Intensitas Konsumsi Energi Listrik per Karyawan Kantor Pusat Bank Jatim Tahun 2020-2022
Table of Electrical Energy Consumption Intensity per Bank Jatim Head Office Employee 2020-2022

Penggunaan listrik*) / Electricity usage *)	2022	2021	2020
kWh	2.492.224	1.802.688	2.105.891
GigaJoules (GJ)	8.972	6.490	7.581
Jumlah karyawan / Number of employees	619	828	851
IKE: GJ/karyawan / IKE: GJ/ employees	14,49	7,84	8,91

Sesuai tabel di atas, intensitas konsumsi energi per karyawan Kantor Pusat tahun 2022 adalah sebesar 14,49 GJ, naik dibandingkan tahun 2021, yang mencapai 7,84 GJ. Kenaikan terjadi karena penggunaan listrik naik, sedangkan jumlah karyawan di Kantor Pusat justru berkurang.[GRI 3-3, 302-3]

According to the table above, the energy consumption intensity per head office employee in 2022 is 14.49 GJ, an increase compared to 2021, which reached 7.84 GJ. The increase occurred because the use of electricity increased, while the number of employees at the Head Office actually decreased.[GRI 3-3, 302-3]

Untuk konsumsi energi di luar organisasi di antaranya pemakaian energi oleh pemasok yang tergabung dalam rantai pasokan, Bank Jatim tidak bisa menyampaikan datanya karena dalam perjanjian kerja sama dengan pemasok tidak terdapat klausul tentang pencatatan volume energi yang dikeluarkan oleh mitra. Namun demikian, sesuai dengan Standar Akuntansi dan Pelaporan Rantai Nilai Korporat (Cakupan 3) Protokol GRK (Gas Rumah Kaca), Bank Jatim melakukan identifikasi konsumsi energi yang relevan di luar organisasi, yaitu kategori hulu berupa perjalanan bisnis, terkhusus perjalanan dengan menggunakan pesawat terbang. Penghitungan konsumsi energi diperoleh dengan membagi total biaya perjalanan dinas dengan pesawat dibagi dengan harga per liter avtur, sebagaimana disampaikan dalam tabel berikut: [GRI 3-3, 302-2, 305-3]

For energy consumption outside the organization, including energy consumption by suppliers who are members of the supply chain, Bank Jatim cannot submit data because the cooperation agreement with suppliers does not contain a clause regarding recording the volume of energy released by partners. However, in accordance with the Corporate Value Chain (Scope 3) GHG (Greenhouse Gas) Protocol Accounting and Reporting Standards, Bank Jatim identified relevant energy consumption outside the organization, namely the upstream category in the form of business travel, especially travel by airplane. Calculation of energy consumption is obtained by dividing the total cost of official travel by plane divided by the price per liter of avtur, as presented in the following table: [GRI 3-3, 302-2, 305-3]

Deskripsi / Description	2022	2021	2020
Realisasi anggaran perjalanan dinas dengan pesawat (Rupiah) / Realization of official travel budget by plane (Rupiah)	7.355.130.792	2.525.369.743	2.616.605.977
Harga avtur/liter / Avtur price/liter	Rp15.170	Rp9.088	Rp9.089

Deskripsi Description	2022	2021	2020
Volume energi dalam kiloliter Energy volume in kiloliters	485	278	288
Volume energi dalam GigaJoules The volume of energy in GigaJoules	19.885	11.175	11.577

Berdasarkan tabel di atas, volume penggunaan energi di luar organisasi berupa perjalanan dinas menggunakan pesawat tercatat sebesar 485 kiloliter, naik 207 kiloliter atau 74,46% dibandingkan tahun 2021, yang mencapai 278 kiloliter atau 11.175 GJ. Kenaikan terjadi seiring dengan bertambahnya jumlah dan anggaran untuk perjalanan dinas dengan pesawat terbang. [GRI 3-3, 302-2]

Based on the table above, the volume of energy use outside the organization in the form of official travel by plane was recorded at 485 kiloliters, an increase of 207 kiloliters or 74.46% compared to 2021, which reached 278 kiloliters or 11,175 GJ. The increase occurred in line with the increase in the number and budget for official travel by airplane. [GRI 3-3, 302-2]

Pengelolaan Air

Water Management

Bank Jatim menggunakan air yang dipasok pihak ketiga (PDAM) untuk keperluan domestik perkantoran, seperti MCK, mencuci peralatan dapur, menyiram tanaman, mencuci motor, mobil, dan lain-lain. Oleh karena ketersediaan air bersih kian terbatas, termasuk semakin sulitnya air baku yang diolah PDAM akibat pencemaran, Perseroan berkomitmen untuk melakukan penghematan air. Selain melakukan kampanye dan himbauan penghematan air, Perseroan juga secara rutin melakukan pengecekan saluran air, keran atau *valve*, dan segera melakukan perbaikan secepatnya apabila terjadi kebocoran atau kerusakan.

Perseroan mengelola penggunaan air dengan sebaik-baiknya sebagai kontribusi untuk mencegah kriris air, sebagaimana disampaikan Bappenas dalam Kajian Lingkungan Hidup Strategis (KKLS) RPJM 2019, yang memprediksi ketersediaan air akan mencapai kelangkaan absolut pada 2040. Kelangkaan absolut atau '*absolut scarcity*' tak lain adalah jumlah sumber daya air tidak mencukupi untuk memenuhi kebutuhan dan keinginan manusia.

Per 31 Desember 2022, volume penggunaan air PDAM tercatat sebanyak 24.885 meter kubik, naik 2.362 meter kubik ata 10,48% dibanding tahun 2021, yang mencapai 22.523 meter kubik. Kenaikan terjadi karena Bank Jatim sudah melaksanakan operasional secara penuh dan nasabah sudah mulai datang ke Kantor Bank untuk melaksanakan transaksi perbankan. [OJK F.8]

Bank Jatim uses water supplied by third parties (PDAM) for domestic office needs, such as toilets, washing kitchen equipment, watering plants, washing motorbikes, cars, and others. Because the availability of clean water is increasingly limited, including the increasing difficulty of raw water being processed by PDAM due to pollution, the Company is committed to saving water. Apart from carrying out campaigns and calling for saving water, the Company also routinely checks water channels, faucets or valves, and immediately makes repairs as soon as possible if there is a leak or damage.

The company manages water use as well as possible as a contribution to preventing water crises, as conveyed by Bappenas in the 2019 RPJM Strategic Environmental Assessment (KKLS), which predicts that water availability will reach absolute scarcity in 2040. Absolute scarcity occurs when the amount Water resources are insufficient to meet human needs and wants .

As of 31 December 2022, the volume of PDAM water use was recorded at 24,885 cubic meters, an increase of 2,362 cubic meters or 10.48% compared to 2021, which reached 22,523 cubic meters. The increase occurred because Bank Jatim had fully implemented operations and customers had started coming to the Bank Office to carry out banking transactions. [OJK F.8]

Volume Penggunaan Air Tahun 2020-2022
Table of Energy Consumption of Fuel and Electricity at the Bank Jatim Head Office in 2020-2022

Penggunaan Air* Water Usage*		2022	2021	2020
PDAM PDAM	Meter kubik Cubic meter	24.885	22.523	45.980
Air Tanah Groundwater	Meter kubik Cubic meter	-	-	-

*data Kantor Pusat/Head Office data

Pengelolaan Emisi

Emisi gas rumah kaca merupakan salah satu masalah serius bagi warga dunia karena merupakan penyebab utama pemanasan global. Emisi gas rumah kaca, yaitu lepasnya gas rumah kaca ke atmosfer, disumbang oleh berbagai kegiatan manusia. Antara lain, akibat semakin masifnya penggunaan atau konsumsi bahan bakar berbahan fosil. Oleh karena ancaman pemanasan global semakin nyata, termasuk dampak negatif yang terjadi pada bumi, maka pemerintah Indonesia berkomitmen untuk mengambil peran guna menurunkan emisi gas rumah kaca. Komitmen itu dikuatkan dengan terbitnya Peraturan Presiden No. 61 tahun 2011 tentang Rencana Aksi Nasional Penurunan Emisi Gas Rumah Kaca (RAN-GRK), yang merupakan dokumen kerja yang berisi upaya-upaya untuk menurunkan emisi gas rumah kaca di Indonesia. Peraturan Presiden ini telah diikuti dengan terbitnya Peraturan Presiden No. 71 tahun 2011 tentang Penyelenggaraan Inventarisasi Gas Rumah Kaca (GRK) Nasional.

Besarnya dampak bagi kehidupan akibat emisi gas rumah kaca sebagai salah satu pemicu pemanasan global dan perubahan iklim mendorong Bank Jatim untuk turut serta dalam upaya mengurangi emisi gas rumah kaca. Dalam operasional sehari-hari, Perseroan menghasilkan gas rumah kaca yaitu Emisi GRK [Cakupan 1] langsung) yang bersumber dari penggunaan BBM seperti operasional genset dan kendaraan operasional, dan Emisi GRK [Cakupan 2] tidak langsung yang bersumber dari penggunaan listrik.

Di luar itu, Bank Jatim juga berkontribusi terhadap emisi GRK [Cakupan 3] tidak langsung lainnya sebagai konsekuensi dari kegiatan perusahaan, tetapi muncul dari sumber yang tidak dimiliki atau dikendalikan oleh Bank Jatim, seperti yang bersumber dari pemasok dalam rantai pasokan. Dengan pertimbangan tersebut maka emisi GRK [Cakupan 3] tidak langsung lainnya yang berkaitan dengan pemasok tidak bisa disampaikan datanya. Namun demikian, seperti halnya topik energi, Bank Jatim dapat menggunakan kategori dan kegiatan hulu dan hilir dari 'Standar Akuntansi dan Pelaporan Rantai Nilai Perusahaan Protokol GRK'. Salah satu sumber emisi kategori hulu yang masuk kategori emisi GRK [Cakupan 3] tidak langsung lainnya adalah perjalanan dinas, yang dalam laporan ini bersumber dari perjalanan dinas dengan moda pesawat terbang yang dilakukan Dewan Komisaris dan Direksi. Baik emisi Cakupan 1, 2 dan 3, unsur dominan yang dihasilkan adalah karbondiosida (CO2).

Untuk menghitung emisi GRK [Cakupan 1] langsung, metode yang dipakai di Indonesia dan negara-negara non-Annex 1 (negara berkembang) adalah Tier-1, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi default IPCC (*Intergovernmental Panel on Climate Change*/Panel Antarpemerintah tentang Perubahan Iklim) tahun 2006 yang telah diperbaharui pada tahun 2019.

Emission Management

Greenhouse gas emissions are a serious problem for world citizens because they are the main cause of global warming. Greenhouse gas emissions, namely the release of greenhouse gases into the atmosphere, are contributed by various human activities, among others due to the increasingly massive use or consumption of fossil fuels. Because the threat of global warming is becoming more real, including the negative impact it has on the earth, the Indonesian government is committed to taking a role in reducing greenhouse gas emissions. This commitment was strengthened by the issuance of Presidential Decree No. 61 of 2011 concerning the National Action Plan for Reducing Greenhouse Gas Emissions (RAN-GRK), which is a working document that contains efforts to reduce greenhouse gas emissions in Indonesia. This Presidential Regulation has been followed by the issuance of Presidential Regulation No. 71 of 2011 concerning Implementation of a National Greenhouse Gas (GHG) Inventory.

The magnitude of the impact of greenhouse gas emissions on life as one of the triggers for global warming and climate change encourages Bank Jatim to participate in efforts to reduce greenhouse gas emissions. In its daily operations, the Company produces greenhouse gas, namely direct [Scope 1] GHG emissions originating from the use of fuel such as operating generators and operational vehicles, and indirect [Scope 2] GHG emissions originating from electricity use.

Beyond that, Bank Jatim also contributes to other indirect [Scope 3] GHG emissions as a consequence of company activities, but arises from sources that are not owned or controlled by Bank Jatim, such as those sourced from suppliers in the supply chain. With these considerations, other indirect [Scope 3] GHG emissions related to suppliers cannot be submitted. However, as with the topic of energy, Bank Jatim can use the upstream and downstream categories and activities of the 'GHG Protocol Corporate Value Chain Accounting and Reporting Standards'. One source of emission in the upstream category that is included in the category of other indirect [Scope 3] GHG emissions is business travel, which in this report originates from business trips by airplane mode carried out by the Board of Commissioners and Directors. For those Scope 1, 2 and 3 emissions, the dominant element produced is carbon dioxide (CO2).

To calculate direct [Scope 1] GHG emissions, the method used in Indonesia and non-Annex 1 countries (developing countries) is Tier-1, which is based on energy consumption data multiplied by the default emission factor of the IPCC (Panel Intergovernmental on Climate Change) 2006 which was updated in 2019.

Emisi Hasil Pembakaran Bahan Bakar

Fuel Combustion Emissions

$$\underset{\text{GHG Emissions}}{\text{Emisi GRK}}\left(\frac{\text{Kg}}{\text{thn}}\right) = \underset{\text{Energy Consumption}}{\text{Konsumsi Energi}}\left(\frac{\text{Tj}}{\text{thn}}\right) \times \underset{\text{Emission Factor}}{\text{Faktor Emisi}}\left(\frac{\text{Kg}}{\text{tj}}\right)$$

Sesuai rumus di atas, selama tahun 2022, Bank Jatim menghasilkan emisi GRK langsung (Cakupan 1) dari penggunaan solar sebesar 283.939 kgCO2eq, naik 18.510 Kg/CO2eq atau 6,97% dibandingkan tahun 2021, yang tercatat sebesar 265.429 kg CO2eq. [GRI 3-3, 305-1, 305-5] [OJK F.11]

According to the formula above, during 2022, Bank Jatim produced direct GHG emissions (Scope 1) from the use of diesel fuel of 283,939 kgCO2eq, an increase of 18,510 Kg/CO2eq or 6.97% compared to 2021, which was recorded at 265,429 kg CO2eq. [GRI 3-3, 305-1, 305-5] [OJK F.11]

Tabel Emisi Gas Rumah Kaca (Cakupan 1) Langsung Tahun 2020-2022
Table of Direct (Scope 1) Greenhouse Gas Emissions 2020-2022

Jenis BBM Fuel type	Hasil Konsumsi Energi dalam TJ *Result of Energy Consumption in TJ*			Faktor Emisi Default IPCC (kg GRK/TJ) IPCC Default Emission Factor (kg GHG/TJ)	Hasil Emisi GRK (kgCO2eq GHG Emission Results (kgCO2eq)		
	2022	2021	2020		2022	2021	2020
Solar Solar	3,83	3,58	3,65	74.100	283.939	265.429	303.258

Sumber: Adaptasi dari Pedoman Penyelenggaraan Inventarisasi Gas Rumah Kaca Nasional Kementerian Lingkungan Hidup 2012
Source: Adaptation from the 2012 Ministry of Environment National Greenhouse Gas Inventory Implementation Guidelines

Adapun penghitungan emisi gas rumah kaca tidak langsung [Cakupan 2, yang bersumber dari energi dari luar berupa listrik] diperoleh dengan mengalikan konsumsi listrik (dalam Kwh per tahun) dengan *average grid emission factor* yang dikeluarkan Kementerian ESDM merujuk RUPTL PLN 2015-2024 yaitu sebesar 0,934 kgCO2/Kwh (2017). Sesuai rumum tersebut, emisi gas rumah kaca tidak langsung [Cakupan 2] yang dihasilkan Perseroan adalah sebagai berikut: [GRI 3-3, 305-2, 305-5] [OJK F.11]

The calculation of indirect greenhouse gas emissions [Scope 2, which comes from outside energy in the form of electricity] is obtained by multiplying electricity consumption (in Kwh per year) with the average grid emission factor issued by the Ministry of Energy and Mineral Resources which refers to the 2015-2024 PLN RUPTL 0.934 kgCO2/Kwh (2017). According to this formula, the indirect [Scope 2] greenhouse gas emissions produced by the Company are as follows: [GRI 3-3, 305-2, 305-5] [OJK F.11]

Tabel Emisi Gas Rumah Kaca Tidak Langsung [Cakupan 2] Tahun 2020-2022
Table of Indirect Greenhouse Gas Emissions [Scope 2] 2020-2022

Konsumsi Energi Energy Consumptione	Satuan Unit	Tahun Year			Emisi CO2 yang Dihasilkan (kg) Generated CO2 Emissions (kg)		
		2022	2021	2020	2022	2021	2020
Listrik Electricity	kWh kWh	2.492.224	1.802.688	2.105.891	2.327.737	1.683.711	1.966.902

Merujuk tabel di atas, emisi gas rumah kaca tidak langsung [Cakupan 2] dari penggunaan energi listrik Bank Jatim selama tahun 2022 adalah sebesar 2.327.737 kgCO2eq, naik 644.026 kgCO2eq atau 38,25% dibanding tahun 2021 yang mencapai 1.683.711 kgCO2eq. [GRI 3-3, 305-2] [OJK F.11]

Sementara itu, untuk menghitung emisi gas rumah kaca [Cakupan 3] tidak langsung lainnya, dari perjalanan dinas dengan pesawat terbang, Bank Jatim menghitung dengan menggunakan kalkulator karbon ICAO (*International Civil Aviation Organization*/ Asosiasi Penerbangan Sipil Internasional). Penghitungan dilakukan berdasarkan kelas kabin dan jarak antara bandara keberangkatan dengan bandara kedatangan. Berdasarkan perhitungan tersebut, emisi GRK [Cakupan 3] tidak langsung lainnya pada tahun 2022 tercatat sebesar 94.247 kgCO2eq, naik 47.274 kgCO2eq atau 100,64% dibanding tahun 2021, yang tercatat sebesar 46.973 kgCO2eq. [GRI 3-3, 305-3] [OJK F.11]

Referring to the table above, indirect greenhouse gas emissions [Scope 2] from Bank Jatim's use of electrical energy during 2022 amounted to 2,327,737 kgCO2eq, an increase of 644,026 kgCO2eq or 38.25% compared to 2021 which reached 1,683,711 kgCO2eq. [GRI 3-3, 305-2] [OJK F.11]

Meanwhile, to calculate other indirect [Scope 3] greenhouse gas emissions, from official travel by airplane, Bank Jatim calculates it using the ICAO (International Civil Aviation Organization) carbon calculator. Calculations are made based on cabin class and the distance between the departure airport and the arrival airport. Based on this calculation, other indirect [Scope 3] GHG emissions in 2022 were recorded at 94,247 kgCO2eq, up 47,274 kgCO2eq or 100.64% compared to 2021, which was recorded at 46,973 kgCO2eq. [GRI 3-3, 305-3] [OJK F.11]

Total Emisi Gas Rumah Kaca (Cakupan 3) Tidak Langsung Lainnya dari Perjalanan Dinas dengan Pesawat Terbang
Total Other Indirect (Scope 3) Greenhouse Gas Emissions from Business Travel by Airplane

2022		2021		2020	
Jumlah Penggunaan Pesawat Terbang Total Use of Airplanes	Emisi (Kg CO2eq) Emissions (Kg CO2eq)	Jumlah Penggunaan Pesawat Terbang Total Use of Airplanes	Emisi (Kg CO2eq) Emissions (Kg CO2eq)	Jumlah Penggunaan Pesawat Terbang Total Use of Airplanes	Emisi (Kg CO2eq) Emissions (Kg CO2eq)
1.352	94.247	628	46.973	871	64.961

Perhitungan Emisi GRK dari perjalanan dinas dilakukan sesuai dengan standar ICAO (International Civil Aviation Organization)
Calculation of GHG Emissions from official travel is carried out in accordance with ICAO (International Civil Aviation Organization) standards

Untuk intensitas emisi GRK per karyawan, dalam laporan ini hanya disampaikan intensitas emisi GRK tidak langsung [Cakupan 2] Kantor Pusat Bank Jatim dengan pertimbangan bahwa tidak semua karyawan Kantor Pusat turut menyumbang emisi dari penggunaan BBM dan perjalanan dinas dengan pesawat terbang. Dengan pertimbangan itu, intensitas emisi GRK tidak langsung [Cakupan 2] dapat disampaikan sebagaimana tabel berikut: [GRI 3-3, 305-4, 305-5]

For GHG emission intensity per employee, this report only presents indirect GHG emission intensity [Scope 2] of the Bank Jatim Head Office with the consideration that not all Head Office employees contribute to emissions from fuel use and official travel by airplane. With that in mind, the intensity of indirect [Scope 2] GHG emissions can be presented as the following table: [GRI 3-3, 305-4, 305-5]

Tabel Intensitas Emisi GRK tidak langsung [Cakupan 2] Kantor Pusat Bank Jatim Tahun 2020-2022
Table of Indirect GHG Emission Intensity [Scope 2] Bank Jatim Head Office 2020-2022

Deskripsi Description	Satuan Unit	2022	2021	2020
Penggunaan listrik*) Electricity usage *)	Emisi GRI [Cakupan 2] GRI Emissions [Scope 2]	2.327.737	1.683.711	1.966.902
	Jumlah karyawan Number of employees	619	828	851
	Intensitas Emisi/karyawan (kgCO2eq) Emission Intensity/employee (kgCO2eq)	3.760,48	2.034	2.311

Selanjutnya, berkaitan dengan emisi GRK yang disebabkan oleh penggunaan bahan perusak ozon (*ozone depleting substances*/ ODS), selama ini ada beragam jenis senyawa yang bisa menjadi pemicu emisi. Antara lain, CFCS (klorofluorokarbon, senyawa yang paling umum adalah R-12 atau Freon-12 yang biasa dipakai untuk refrigeran AC ruangan, AC mobil, dan kulkas), HCFC (*Hidrochlorofourocarbon*, biasa digunakan sebagai refrigeran AC dan kulkas), dan halon (senyawa yang biasa dipakai sebagai pemadam api pada Alat Pemadam Api Ringan/APAR). Oleh karena sifatnya yang merusak ozon, senyawa-senyawa tersebut dilarang penggunaannya di Indonesia. Sebagai alternatif pengganti, untuk refrigeran atau zat pendingin AC dan kulkas, kini banyak tersedia *refrigeran* yang ramah lingkungan, seperti R32, R410A atau R407C. Adapun pengganti *halon* untuk APAR, antara lain, HFC-236FA, atau APAR *Cleant Agent* CF-21.

Sebagai korporasi yang bergerak di industri perbankan, Bank Jatim tidak memproduksi, mengimpor, dan mengekspor ODS untuk menjalankan operasional usaha. Namun demikian, Perseroan menggunakan senyawa aktif untuk beberapa peralatan kerja, seperti refrigeran atau pendingin untuk AC dan kulkas, maupun zat pemadam api untuk APAR. Penggunaan refrigeran atau pemadam api, Bank Jatim telah menggunakan senyawa yang ramah lingkungan dan tidak merusak lapisan ozon. [GRI 3-3, 305-6]

Furthermore, with regard to GHG emissions caused by the use of ozone depleting substances (ODS), so far there are various types of compounds that can trigger emissions. These compounds include CFCS (chlorofluorocarbons, the most common compounds are R-12 or Freon-12 which are commonly used as refrigerants for room air conditioners, car air conditioners and refrigerators), HCFCs (Hydrochlorofourocarbon, commonly used as refrigerants for air conditioners and refrigerators), and halons (compounds commonly used as fire extinguishers in Light Fire Extinguishers/ APAR). Due to their nature that destroys ozone, these compounds are prohibited from being used in Indonesia. As an alternative to refrigerants or refrigerants for air conditioners and refrigerators, there are now many environmentally friendly refrigerants available, such as R32, R410A or R407C. As for halon substitutes for APAR, among others, HFC-236FA, or APAR Clean Agent CF-21.

As a corporation engaged in the banking industry, Bank Jatim does not produce, import and export ODS to carry out business operations. However, the Company uses active compounds for several work equipment, such as refrigerants or coolers for air conditioners and refrigerators, as well as fire extinguishers for fire extinguishers. In the use of refrigerants or fire extinguishers, Bank Jatim has used compounds that are environmentally friendly and do not damage the ozone layer. [GRI 3-3, 305-6]

Dalam menjalan kegiatan operasionalnya, Bank Jatim tidak menghasilkan emisi Nitrogen Oksida (NOX), Sulfur Oksida (SOX), dan emisi udara yang signifikan lainnya. Di samping itu, informasi tersebut tidak disampaikan dalam laporan ini karena tidak relevan dengan bisnis utama Bank Jatim sebagai lembaga jasa keuangan. [GRI 3-3, 305-7]

In carrying out its operational activities, Bank Jatim does not produce Nitrogen Oxide (NOX), Sulfur Oxide (SOX) emissions, and other significant air emissions. In addition, this information is not presented in this report because it is not relevant to the main business of Bank Jatim as a financial services institution. [GRI 3-3, 305-7]

Komitmen Pembiayaan dan Investasi yang Ramah Lingkungan [GRI G4 FS8]

Environmentally Friendly Financing and Investment Commitment [GRI G4 FS8]

Sejalan dengan komitmen untuk mewujudkan penerapan keuangan berkelanjutan, Bank Jatim memiliki kebijakan untuk memberikan pembiayaan terhadap produk yang ramah lingkungan (pembiayaan hijau). Untuk keperluan itu, Bank Jatim menerapkan proses penyaringan awal (*pra-screening*) permohonan pinjaman sesuai kriteria risiko yang dapat diterima dan dampaknya pada lingkungan dan sosial. Pembiayaan yang ramah lingkungan mencakup beberapa sektor di antaranya energi, pertanian/perkebunan, infrastruktur, serta industri pengolahan.

In line with the commitment to implement sustainable finance, Bank Jatim has a policy to provide financing for environmentally friendly products (green financing). For this purpose, Bank Jatim implements a pre-screening process for loan applications according to acceptable risk criteria and their environmental and social impacts. Environmentally friendly financing covers several sectors including energy, agriculture/plantation, infrastructure, and the processing industry.

Salah satu prasyarat pengajuan pinjaman yang harus dipenuh adalah ISO 14001, yaitu spesifikasi internasional untuk sistem manajemen lingkungan yang membantu mengidentifikasi, memprioritaskan, dan mengatur risiko-risiko lingkungan sebagai bagian dari praktik bisnis normal. Selain itu, ISO 26000 tentang *Corporate Social Responsibility* (CSR) juga menjadi bahan pertimbangan utama Bank Jatim dalam memberikan kredit.

One of the prerequisites for applying for a loan that must be met is ISO 14001, which is an international specification for an environmental management system that helps identify, prioritize and manage environmental risks as part of normal business practices. In addition, ISO 26000 concerning Corporate Social Responsibility (CSR) is also the main consideration for Bank Jatim in providing credit

Sesuai dengan Kriteria Kegiatan Usaha Berkelanjutan (KKUB), kredit dan investasi ramah lingkungan yang diberikan pendanaan oleh Bank Jatim adalah sektor perkebunan yang secara langsung berkontribusi pada pembangunan nasional berkelanjutan dan kelestarian alam. Pada tahun 2022, plafond untuk kredit sektor ini adalah sebesar Rp316 miliar dengan penyaluran sebesar Rp270 miliar. 'Pencapaian itu naik dibandingkan tahun 2021 dengan plafond sebesar Rp223,31 miliar dengan penyaluran sebesar Rp156,74 miliar atau 70,19% dari *plafond*.

In accordance with the Criteria for Sustainable Business Activities (KKUB), environmentally friendly loans and investments provided by Bank Jatim are the plantation sector which directly contributes to sustainable national development and natural preservation. In 2022, the credit limit for this sector is IDR 316 billion with a distribution of IDR 270 billion. 'This achievement has increased compared to 2021 with a ceiling of IDR 223.31 billion with a distribution of IDR 156.74 billion or 70.19% of the ceiling.

Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Mikro, Ritel & Program Tahun 2022
Distribution of Credit in the Plantation Sector Credit Skim Micro, Retail & Program Credit Division in 2022

Sektor Sector	NOA NOA	*Plafond* Plafond	OS OS	Tercatat Recorded
Jasa Pertanian, Perkebunan, dan Peternakan Agriculture, Plantation and Animal Husbandry Services	100	15.434.000.000	11.764.251.387	11.751.637.316
Perkebunan Tebu dan Tanaman Pemanis Lain Sugarcane and Other Sweetening Plantation	1.240	224.518.224.535	188.781.778.941	188.429.561.391
Perkebunan Tanaman Bahan Baku Tekstil dan sejenisnya Plantation of Textile Raw Material Plants and the like				
Perkebunan Tanaman Obat / Bahan Farmasi Plantation of Medicinal Plants / Pharmaceutical Materials	5	700.000.000	664.151.109	664.143.981
Perkebunan Tanaman Lain Tidak Diklasifikasikan Daftar Tidak Lulus Plantation of Other Plants Not Classified List of Failed	151	4.112.500.000	3.229.426.608	3.225.789.095
Perkebunan Cengkeh Clove Plantation	95	5.797.000.000	4.722.718.964	4.714.062.636
Perkebunan Kelapa Coconut Plantation	53	1.443.000.000	1.153.928.180	1.153.805.097

Sektor Sector	NOA NOA	*Plafond* Plafond	OS OS	Tercatat Recorded
Perkebunan Kelapa Sawit Oil palm plantation	661	4.032.500.000	3.472.525.720	3.487.972.934
Perkebunan Tanaman Kopi Coffee Plantation	771	52.420.000.000	50.580.195.256	50.219.067.559
Perkebunan Tembakau Tobacco Plantation	122	6.529.000.000	5.184.168.139	5.173.209.188
Perkebunan Tanaman Rempah Pala Nutmeg Spice Plantation	16	375.500.000	370.500.000	368.975.000
Perkebunan Tanaman Rempah dan Tidak Diklasifikasikan Daftar Tidak Lulus Spice Plantation and Not Classified List of Not Passed	6	515.000.000	428.430.869	427.772.966
TOTAL	**3.223**	**315.876.724.535**	**270.352.075.172**	**269.615.997.163**

Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Mikro, Ritel & Program Tahun 2021
Distribution of Credit for the Plantation Sector Credit Skim Micro, Retail & Program Credit Division in 2021

Sektor Sector	NOA NOA	*Plafond* Plafond	OS OS	Tercatat Recorded
Jasa Pertanian, Perkebunan, dan Peternakan Agriculture, Plantation and Animal Husbandry Services	65	7.804.008.684	5.244.513.158	5.235.299.799
Perkebunan Tebu dan Tanaman Pemanis Lain Sugarcane and Other Sweetening Plantation	822	161.102.742.505	110.836.296.705	110.728.945.031
Perkebunan Tanaman Bahan Baku Tekstil dan sejenisnya Plantation of Textile Raw Material Plants and the like	-	-	-	-
Perkebunan Tanaman Obat / Bahan Farmasi Plantation of Medicinal Plants / Pharmaceutical Materials	3	200.000.000	158.123.594	157.605.598
Perkebunan Tanaman Lain Tidak Diklasifikasikan Daftar Tidak Lulus Plantation of Other Plants Not Classified List of Failed	6.473	30.248.308.725	19.825.006.964	19.813.107.459
Perkebunan Cengkeh Clove Plantation	37	2.844.766.143	2.175.066.519	2.167.057.395
Perkebunan Kelapa Coconut Plantation	2	540.000.000	360.284.274	359.847.952
Perkebunan Kelapa Sawit Oil palm plantation	2	670.000.000	316.606.835	339.872.126
Perkebunan Tanaman Kopi Coffee Plantation	174	15.725.000.000	14.645.789.296	14.595.113.277
Perkebunan Tembakau Tobacco Plantation	58	3.963.000.000	3.148.610.920	3.160.709.892
Perkebunan Tanaman Rempah Pala Nutmeg Spice Plantation	-	-	-	-
Perkebunan Tanaman Rempah dan Tidak Diklasifikasikan Daftar Tidak Lulus Spice Plantation and Not Classified List of Not Passed	3	220.000.000	186.189.529	186.828.354
TOTAL	**7.639**	**223.317.826.057**	**156.896.487.794**	**156.744.386.883**

Biaya Lingkungan Hidup [OJK F.4]

Bank Jatim mengalokasikan biaya lingkungan hidup sebagai implementasi komitmen dan kontribusinya terhadap kelestarian lingkungan. Biaya lingkungan antara lain digunakan untuk pembayaran pembuangan sampah domestik Kantor Pusat, dan pelaksanaan program CSR di bidang lingkungan. Pada tahun 2022, biaya lingkungan Bank Jatim tercatat sebesar Rp191.160.000, turun dibandingkan tahun 2021, yang mencapai Rp 232.270.000. Biaya lingkungan dan pemanfaatannya selengkapnya disajian dalam tabel berikut:

Environmental Costs [OJK F.4]

Bank Jatim allocates environmental costs as the implementation of its commitment and contribution to environmental sustainability. Environmental costs are used to pay for domestic waste disposal at the Head Office, and for the implementation of CSR programs in the environmental sector. In 2022, Bank Jatim's environmental costs were recorded at IDR 191,160,000, set down compared to 2021, which reached IDR 232,270,000. Environmental costs and full utilization are presented in the following table:

Tahun Year	**Jumlah Biaya Lingkungan** Total Environmental Costs	**Pemanfaatan/Penggunaan** Utilization/Usage
2022	Rp21.600.000	Biaya pembuangan sampah domestik kantor Cost of disposal of domestic office waste
	Rp121.560.000	Pembangunan 5 unit PJU *solar cell* di Pulau Kangean Construction of 5 solar cell PJU units on Kangean Island
	Rp46.000.000	Pembuatan TPS Limbah B3 di Kantor Pusat Creating a B3 Waste Disposal Site at the Head Office
2021	Rp19.200.000	Biaya pembuangan sampah domestik kantor Cost of disposal of domestic office waste
	Rp145.120.000	Penerangan jalan umum berupa *solar cell* Public street lighting in the form of solar cells
	Rp67.950.000	Reboisasi hutan bakau Reforestation of mangroves
2020	Rp19.200.000	Biaya pembuangan sampah domestik kantor Cost of disposal of domestic office waste

Bertumbuh Dengan Sumber Daya Manusia Terbaik

Growing With The Best Human Resources


09

Keberhasilan Bank Jatim bertahan hingga lebih dari enam dasawarsa di industri perbankan di Indonesia merupakan cerminan atas pengelolaan dan pelayanan terbaik kepada segenap pemangku kepentingan, teristimewa nasabah. Tanpa pengelolaan yang berkualitas, apalagi di tengah kompetisi yang sangat ketat, Perseroan niscaya sulit maju dan berkembang.

Layanan terbaik Bank Jatim tak lepas dari keberadaan sumber daya manusia atau karyawan sebagai penggerak roda perusahaan, sekaligus sebagai penentu kemajuan. Mereka adalah orang-orang terbaik yang lolos seleksi melalui proses rekrutmen yang ketat dan terbuka. Tanpa kapasitas dan kompetensi sesuai yang dibutuhkan, mereka tidak akan bisa bergabung dan berkiprah di Bank Jatim.

Dalam posisinya yang sangat strategis tersebut, maka Perseroan berkomitmen untuk memenuhi berbagai hak normatif karyawan sehingga tercipta hubungan timbal balik yang saling menguntungkan

The success of Bank Jatim in surviving for more than six decades in the banking industry in Indonesia is a reflection of the best management and service to all stakeholders, especially customers. Without quality management, especially in the midst of very tight competition, it is certain that the Company could find it difficult to progress and develop.

Bank Jatim's best service could not be separated from the existence of human resources or employees as the driving force of the company, as well as a determinant of progress. They became the best people who passed the selection through a rigorous and open recruitment process. Without the capacity and competence required, they could not join and take part in Bank Jatim.

In this very strategic position, the Company committed to fulfilling various employee normative rights so as to create a mutually beneficial relationship.

Landasan Kebijakan [GRI 3-3]

Pengelolaan karyawan Bank Jatim dilakukan oleh Divisi Human Capital dengan mengacu pada regulasi yang berlaku di Indonesia di antaranya :

1. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan
2. Peraturan Pemerintah Pengganti Undang-undang Republik Indonesia Nomor 2 Tahun 2022 tentang Cipta Kerja
3. Undang-Undang Republik Indonesia Nomor 21 Tahun 2000 tentang Serikat Pekerja/Serikat Buruh
4. Undang-Undang Republik Indonesia Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial.
5. Undang-Undang Presiden Republik Indonesia Nomor 11 Tahun 1992 tentang Dana Pensiun
6. Peraturan Pemerintah Republik Indonesia Nomor 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Kerja
7. Peraturan Pemerintah Republik Indonesia Nomor 36 Tahun 2021 tentang Pengupahan
8. Surat Edaran Menteri Ketenagakerjaan Nomor B-M/383/HI.01.00/XI/2021 tentang Penyampaian Data Perekonomian dan Ketenagakerjaan dalam Penetapan Upah Minimum Tahun 2022
9. Surat Keputusan Direksi Nomor: 061/02/04/DIR/HCP/KEP dan Tanggal 21 November 2022 tentang Kebijakan Produk dan Aktivitas (KPA) *Human Capital* PT Bank Pembangunan Daerah Jawa Timur Tbk.

Dalam mengelola karyawan, Divisi Human Capital menghargai pemenuhan hak-hak normatif karyawan sebagai fondasi terwujudnya hubungan industrial yang harmonis. Perseroan optimistis melalui pengelolaan seperti itu akan menumbuhkan keterlibatan dan loyalitas karyawan sehingga mereka akan bekerja penuh dedikasi untuk mewujudkan target-target yang telah ditetapkan dalam Rencana Bisnis Bank (RBB).

Policy Foundation [GRI 3-3]

Management of Bank Jatim employees was carried out by the Human Capital Division with reference to regulations in force in Indonesia including:

1. Law No. 13 of 2003 concerning Manpower
2. Government Regulation in Lieu of Law of the Republic of Indonesia Number 2 of 2022 concerning Job Creation
3. Law of the Republic of Indonesia Number 21 of 2000 concerning Trade Unions/Labor Unions
4. Law of the Republic of Indonesia Number 24 of 2011 concerning Social Security Administering Bodies.
5. Law of the President of the Republic of Indonesia Number 11 of 1992 concerning Pension Funds
6. Republic of Indonesia Government Regulation Number 35 of 2021 concerning Work Agreement for Specific Time, Outsourcing, Working Time and Rest Time, and Termination of Employment
7. Republic of Indonesia Government Regulation Number 36 of 2021 concerning Remuneration
8. Circular Letter of the Minister of Manpower Number B-M/383/HI.01.00/XI/2021 concerning Submission of Economic and Labor Data in Setting the 2022 Minimum Wage
9. Board of Directors Decree Number: 061/02/04/DIR/HCP/KEP and November 21, 2022 concerning Product and Activity Policy (KPA) Human Capital PT Bank Pembangunan Daerah Jawa Timur Tbk.

In managing employees, the Human Capital Division considered compliance with employee normative rights as the foundation for creating harmonious industrial relations. The company was optimistic that through such management it could foster employee involvement and loyalty so that they could work fully dedicated to realizing the targets set in the Bank's Business Plan.

Kesetaraan Kesempatan Bekerja

Bank Jatim menghormati dan menjunjung tinggi perbedaan antar-manusia, baik dari segi jenis kelamin, golongan, suku, agama, ras, status sosial, pandangan politik, kondisi fisik, dan sebagainya. Bagi Perseroan, keberagaman merupakan keniscayaan dan menjadikan kehidupan sosial menjadi lebih berwarna.

Selaras dengan prinsip itu, maka Bank Jatim berkomitmen untuk memperlakukan seluruh karyawan secara setara dalam kesempatan bekerja, mendapatkan penilaian kinerja, termasuk untuk mendapatkan kenaikan jenjang karier, pengembangan kompetensi, remunerasi dan lain-lain. Berdasarkan komitmen itu, Perseroan memberikan kesempatan yang sama untuk bekerja dan mengisi pos-pos, posisi atau jabatan sesuai dengan kapasitas dan kompetensi karyawan. Kesamaan kesempatan dalam bekerja juga dipegang oleh Bank Jatim dalam proses rekrutmen karyawan. [OJK F.18]

Dalam skala global, perbedaan antarmanusia adalah hak asasi, yaitu hak dasar yang melekat pada setiap individu sejak lahir sebagaimana disebutkan dalam Deklarasi Universal Hak Asasi Manusia 1948. Sesuai isi dan spirit deklarasi, hak asasi manusia seharusnya dinikmati tanpa adanya pembedaan apapun, seperti ras atau warna kulit, jenis

Equal Employment Opportunity

Bank Jatim respected and upheld differences among people, both in terms of gender, class, ethnicity, religion, race, social status, political views, physical condition, and so on. For the Company, diversity became a necessity and made social life more colorful.

In line with this principle, Bank Jatim committed to treating all employees equally in terms of employment opportunities, obtaining performance appraisals, including for career advancement, competency development, remuneration and others. Based on that commitment, the Company provided equal opportunities to work and fill posts, positions in accordance with the capacity and competence of employees. Equal opportunities for work were also held by Bank Jatim in the employee recruitment process. [OJK F.18]

On a global scale, differences among humans are human rights, namely basic rights inherent in every individual from birth as stated in the 1948 Universal Declaration of Human Rights. In accordance with the content and spirit of the declaration, human rights should be enjoyed without any distinction, such as race or kelamin, bahasa, agama, pandangan politik atau lainnya, asal-usul bangsa atau sosial, harta benda, kelahiran atau status lain.

Prinsip kesetaraan atau non-diskriminasi tidak hanya berlaku di internal Bank Jatim, tapi juga diterapkan di kalangan eksternal, seperti nasabah, pemasok, masyarakat di sekitar operasional perusahaan, dan sebagainya. Komitmen dalam menegakkan sikap non-diskriminatif atau perlakuan setara oleh Bank Jatim pada dasarnya untuk mewujudkan harkat dan martabat serta rasa hormat untuk semua, serta dalam rangka mewujudkan keadilan sosial dan ekonomi. Dengan dasar itu pula, maka tidak ada perbedaan terkait gaji pokok dan remunerasi antara karyawan pria dan wanita. Jika ada perbedaan besaran yang diterima antarkaryawan, hal itu merupakan hasil dari penilaian Perusahaan yang mendasarkan diri pada prestasi dan kinerja masing-masing karyawan.

Selain merupakan kepatuhan terhadap Undang-Undang Ketenagakerjaan dan Cipta Kerja, penerapan kesetaraan kesempatan dalam bekerja di Bank Jatim juga selaras dengan Undang-Undang Nomor 21 Tahun 1999 tentang Pengesahan ILO *Convention* No. 111 *Concerning Discrimination in Respect of Employment and Occupation* (Konvensi ILO Mengenai Diskriminasi dalam Pekerjaan dan Jabatan), serta Panduan Kesetaraan dan Non Diskriminasi di Tempat Kerja di Indonesia (Kementerian Tenaga Kerja dan Transmigrasi RI).

Komitmen Bank Jatim dalam memperlakukan prinsip kesetaraan atau non-diskriminasi membawa hasil dengan tidak adanya insiden diskriminasi dalam bentuk apapun selama tahun pelaporan. Dengan demikian, tidak ada tindakan perbaikan yang dilakukan oleh Perusahaan terkait kebijakan dan prinsip tentang kesetaraan atau non-diskriminasi.

color skin, gender, language, religion, political or other opinion, national or social origin, property, birth or other status.

The principle of equality or non-discrimination did not only apply internally to Bank Jatim, but also applied to external circles, such as customers, suppliers, the community around the company's operations, and so on. Commitment to upholding non-discriminatory attitudes or equal treatment by Bank Jatim was basically to realize dignity and respect for all, as well as in the framework of realizing social and economic justice. On that basis, there was no difference in terms of basic salary and remuneration between male and female employees. If therewas a difference in the amount received among employees, it was the result of the Company's assessment based on the achievements and performance of each employee.

Apart from being a compliance with the Employment and Create Work Act, the application of equal opportunities in working at Bank Jatim was also in line with Law Number 21 of 1999 concerning Ratification of ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation (ILO Convention Regarding Discrimination in Employment and Occupation), and Guidelines on Equality and Non-Discrimination at Work in Indonesia (Ministry of Manpower and Transmigration of the Republic of Indonesia).

Bank Jatim's commitment in treating the principle of equality or non-discrimination resulted in no incidents of discrimination in any form during the reporting year. Thus, no corrective action had been taken by the Company regarding the policies and principles regarding equality or non-discrimination.

Rekrutmen dan *Turnover*

Sumber daya manusia (SDM) merupakan aspek penting dalam menunjang kegiatan operasional Bank. Seiring berkembangnya teknologi, maka Bank Jatim membutuhkan sumber daya manusia yang berkualitas unggul. Oleh karenanya, Bank senantiasa melakukan rekrutmen untuk memenuhi kebutuhan tersebut. Bank Jatim berkomitmen dalam melakukan rekrutmen secara terbuka bagi seluruh warga negara Indonesia. Pengelolaan SDM Bank Jatim diatur dalam peraturan internal dan kebijakan internal Bank meliputi KPA Human Capital, Standar Operasional Perusahaan (SOP) Total Reward, SOP Punishment Pegawai, SOP Pendidikan dan Pelatihan. Di samping itu, terkait efektivitas kinerja pegawai, Bank Jatim memiliki alat ukur berupa pencapain KPI individu pegawai yang di monitor secara bulanan.

Per 31 Desember 2022, jumlah karyawan tetap dan tidak tetap Bank Jatim tercatat sebanyak 4.368 berkurang 49 orang atau 1% dibanding tahun 2021, yang mencapai 4.415 orang. Jumlah ini tidak menyertakan jumlah pekerja lain, yakni karyawan *outsourcing* yang dipekerjakan di seluruh unit kerja Bank Jatim. Total karyawan sebanyak 4.368 tersebut merupakan akumulasi dari karyawan lama, ditambah karyawan baru hasil rekrutmen, dan dikurangi dengan karyawan yang berhenti bekerja dari Bank Jatim dengan berbagai alasan yang dibenarkan undang-

Recruitment and Turnover

Human resources (HR) is an important aspect in supporting the Bank's operational activities. As technology develops, Bank Jatim requires superior quality human resources. Therefore, the Bank always conducts recruitment to meet these needs. Bank Jatim is committed to open recruitment for all Indonesian citizens. Bank Jatim HR management is regulated in internal regulations and internal policies of the Bank including KPA Human Capital, Total Reward Company Operational Standards (SOP), Employee Punishment SOP, Education and Training SOP. In addition, regarding the effectiveness of employee performance, Bank Jatim has a measuring tool in the form of individual employee KPI achievements which are monitored on a monthly basis.

As of December 31, 2022, the number of permanent and non-permanent employees of Bank Jatim was recorded at 4,368, reducing 49 people or 1% compared to 2021, which reached 4,415 people. This number did not include the number of other workers, namely outsourced workers employed in all work units of Bank Jatim. The total 4,368 employees are the accumulation of old employees, plus new recruits, and reduced by employees who have stopped working from Bank Jatim for various reasons justified by the law. According to the company's needs, during undang. Sesuai kebutuhan perusahaan, selama tahun 2022, Bank Jatim merekrut 99 karyawan Tenaga Kontrak Ikatan Kerja (TKIK), turun 320 orang atau 76% dibanding tahun 2021 dengan rekrutmen sebanyak 419 orang. Rekapitulasi rekrutmen tahun 2022 berdasarkan jenis kelamin, lokasi kerja dan usia disampaikan dalam tabel berikut: [GRI 3-3, 401-1]

2022, Bank Jatim recruited 99 employees of the Employment Contract Work Association (TKIK), decreased by 320 people or 76% compared to 2021 with the recruitment of 419 people. The 2022 recruitment recapitulation based on gender, work location and age is presented in the following table: [GRI 3-3, 401-1]

Tabel Perekrutan Tenaga Kontrak Ikatan Kerja (TKIK) Berdasarkan Usia, Jenis Kelamin, dan Wilayah Kerja 2020-2022
Table of Employment Contract Workers (TKIK) Recruitment by Age, Gender, and Work Area 2020-2022

Jenis Kelamin / Gender

	2022	2021	2020
Pria / Male	63 Orang / Person	178 Orang / Person	5 Orang / Person
Wanita / Female	36 Orang / Person	241 Orang / Person	- Orang / Person

Lokasi Kerja / Work Area

	2022	2021	2020
Kantor Pusat / Head Office	11 Orang / Person	17 Orang / Person	5 Orang / Person
Kantor Operasional Jawa Timur / East Java Operational Office	87 Orang / Person	398 Orang / Person	- Orang / Person
Kantor Operasional Jakarta / Jakarta Operational Office	1 Orang / Person	2 Orang / Person	- Orang / Person
Kantor Operasional Batam / Batam Operational Office	- Orang / Person	2 Orang / Person	- Orang / Person

Usia / Age

	2022	2021	2020
<30 Tahun / Years old	64 Orang / Person	349 Orang / Person	5 Orang / Person
30-50 Tahun / Years old	35 Orang / Person	69 Orang / Person	- Orang / Person
>50 Tahun / Years old	- Orang / Person	1 Orang / Person	- Orang / Person

	2022	2021	2021
Jumlah / Total	99 Orang / Person	419 Orang / Person	5 Orang / Person

Selain bertambah dengan adanya karyawan baru hasil rekrutmen, jumlah karyawan Bank Jatim tahun 2022 berkurang karena ada karyawan yang berhenti bekerja dengan berbagai penyebab. Selama tahun 2022, karyawan yang berhenti bekerja tercatat sebanyak 155 orang, naik 47orang atau 30% dibanding tahun 2021 yang mencapai 108 orang. Rekapitulasi karyawan yang meninggalkan Bank Jatim selama tahun 2022 adalah sebagai berikut: [GRI 3-3, 401-1]

In addition to increasing with the new employees recruited, the number of Bank Jatim employees in 2022 will decrease because there are employees who stop working for various reasons. During 2022, there were 155 employees who stopped working, an increase of 47 people or 30% compared to 2021 which reached 108 people. The recapitulation of employees who left Bank Jatim during 2022 is as follows: [GRI 3-3, 401-1]

Tabel Karyawan Meninggalkan Bank Jatim Berdasarkan Usia, Jenis Kelamin, dan Wilayah Kerja Tahun 2020-2022
Table of Employees Leaving Bank Jatim Based on Age, Gender, and Work Area in 2020-2022

Jenis Kelamin / Gender

	2022	2021	2020
Pria / Male	93 Orang / Person	71 Orang / Person	37 Orang / Person
Wanita / Female	62 Orang / Person	78 Orang / Person	40 Orang / Person

Lokasi Kerja / Work Area

	2022	2021	2020
Kantor Pusat Head Office	45 Orang / Person	19 Orang / Person	11 Orang / Person
Kantor Operasional Jawa Timur East Java Operational Office	109 Orang / Person	57 Orang / Person	47 Orang / Person
Kantor Operasional Jakarta Jakarta Operational Office	1 Orang / Person	1 Orang / Person	56 Orang / Person
Kantor Operasional Batam Batam Operational Office	- Orang / Person	- Orang / Person	118 Orang / Person

Usia / Age

	2022	2021	2020
<30 Tahun / Years old	11 Orang / Person	10 Orang / Person	11 Orang / Person
30-50 Tahun / Years old	10 Orang / Person	48 Orang / Person	47 Orang / Person
>50 Tahun / Years old	11 Orang / Person	47 Orang / Person	56 Orang / Person

Jumlah / Total	2022	2021	2021
	155 Orang / Person	108 Orang / Person	118 Orang / Person

Adapun penyebab karyawan meninggalkan Bank Jatim tahun 2021 adalah sebagai berikut: [GRI 3-3]

The causes of employees leaving Bank Jatim in 2021 are as follows: [GRI 3-3]

Tabel Penyebab Karyawan Meninggalkan Perseroan Tahun 2020-2022
Table of Causes of Employees Leaving the Company in 2020-2022

Uraian Causes	2022	2021	2020
Pensiun alami Natural retirement	69	35	51
Pensiun dini Early retirement	0	0	0
Meninggal dunia Passed away	7	22	9
Mengundurkan diri Resign	46	21	30
Diberhentikan Dismissed	33	17	24
Jumlah Total	**155**	**109**	**118**

Sesuai dengan jumlah karyawan yang masuk dan keluar/meninggalkan Bank Jatim seperti tersebut di atas, maka bisa dihitung tingkat perputaran karyawan atau *turnover* selama tahun 2022. Dalam laporan ini, *turnover* diartikan sebagai suatu keinginan seorang karyawan untuk berpindah, berhenti atau keluar dari tempat bekerja yang dilakukan secara sukarela atau atas kemauan sendiri maupun keputusan dari organisasi/perusahaan. Dengan demikian, karyawan yang meninggalkan Perusahaan karena pensiun alami dan meninggal tidak dihitung sebagai faktor tinggi atau rendahnya tingkat *turnover*.

Based on the number of employees entering and leaving Bank Jatim as mentioned above, it can be calculated the employee turnover rate or turnover during 2022. In this report, turnover is defined as an employee's desire to move, quit or leave the place of work voluntarily or their own volition or the decision of the organization/company. Thus, employees leaving the Company due to natural retirement and passing away were not counted as a factor in high or low turnover rates.

Untuk menghitung tingkat *turnover* karyawan, Bank Jatim menggunakan rumus sebagai berikut

To calculate the employee turnover rate, Bank Jatim applied the following formula:

$$\text{TO Tahunan} = \frac{\text{Jumlah Karyawan Tidak lanjut} \\ \text{Number of Employees stopped working}}{\text{Jumlah Karyawan awal tahun + jumlah karyawan akhir tahun/2} \\ \text{Number of employees at the beginning of the year + number of employees at the end of the year/2}} \times 100$$

Annual Turnover

Berdasarkan hitungan rumus di atas, maka tingkat *turnover* tahun 2022 adalah 1,81% naik dibandingkan tahun 2021 yang mencapai 0,89%, sebagaimana disampaikan dalam tabel berikut: [GRI 3-3, 401-1]

Based on the formula calculation above, the turnover rate in 2022 is 1.81%, an increase compared to 2021 which reached 0.89%, as presented in the following table: [GRI 3-3, 401-1]

***Turnover* Karyawan Tahun 2020-2022**
Employee Turnover for 2020-2022

Uraian Description	2022	2021	2020
Jumlah karyawan baru Number of new employees	99	419	5
Jumlah karyawan meninggalkan Perseroan (mengundurkan diri dan diberhentikan) Number of employees leaving the Company (resigned and dismissed)	79	38	54

Uraian Description	2022	2021	2020
Jumlah karyawan awal tahun Number of employees at the beginning of the year	4.415	4.120	4.238
Jumlah karyawan akhir tahun Number of employees at the end of the year	4.328	4.415	4 .120
Tingkat *Turnover* Turnover Rate	1,81%	0,89%	1,29%

Tunjangan Karyawan Tetap dan Tidak Tetap

Karyawan Bank Jatim terbagi dalam dua kategori besar berdasarkan statusnya, yaitu karyawan tetap dan tidak tetap. Perbedaan status ini berpengaruh terhadap tunjangan (komponen tambahan selain gaji pokok) yang diterima karyawan. Jenis dan besaran tunjangan karyawan tetap dan tidak tetap disampaikan dalam tabel berikut: [GRI 3-3, 401-2]

Permanent and Non-Permanent Employee Benefits

In accordance with their status, Bank Jatim employees are divided into two major categories, namely permanent and non-permanent employees. This difference in status affects the allowances (additional components other than the basic salary) received by employees. The types and amounts of allowances for permanent and non-permanent employees are presented in the following table: [GRI 3-3, 401-2]

Tabel Tunjangan Karyawan Berdasarkan Status Tahun 2022
Table of Employee Benefits Based on Status in 2022

Penyebab Component	Karyawan Tetap Permanent employee	Karyawan Tidak Tetap/ Kontrak Temporary/Contract Employees
Upah Wages	√	√
Tunjangan Tidak Tetap (insentif bulanan) Unstable Allowance (monthly incentive)	X	x
Tunjangan Transport Transport allowance	√	x
Lembur Overtime	√	√
Cuti Holiday allowance	√	√
Tunjangan Hari Raya Holiday Allowance	√	√
Jaminan Kesehatan Health Insurance	√	x
BPJS Kesehatan BPJS Kesehatan	√	√
BPJS Ketenagakerjaan BPJS Ketenagakerjaan	√	√
Dana Pensiun Pension fund	√	x
Asuransi Kesehatan Pensiun Retirement Health Insurance	√	x

Pengembangan Kompetensi Karyawan
[OJK F.22]

Bank Jatim berkomitmen menghadirkan karyawan dengan kualitas terbaik dengan menyelenggarakan pengembangan kompetensi melalui program pendidikan dan pelatihan. Program diselenggarakan berdasarkan kriteria prioritas, yaitu program

Employee Competency Development
[OJK F.22]

Bank Jatim's commitment to presenting employees with the best quality is carried out by conducting competency development through education and training programs. The program is organized based on priority criteria, namely programs whose yang hasilnya akan berdampak besar terhadap pencapaian kinerja bisnis Bank Jatim dan yang mutlak dibutuhkan oleh karyawan dalam melaksanakan tugas/pekerjaannya. [GRI 3-3]

Per 31 Desember 2022, Bank Jatim telah mengikutkan karyawan dalam pendidikan yang sesuai dengan jabatannya dan kebutuhannya dengan jumlah peserta sebanyak 3.424 orang. Adapun biaya pengembangan kompetensi selama tahun 2022 adalah Rp23.834.986.794, naik dibanding tahun 2021, yang mencapai Rp1.185.917.935. Kenaikan terjadi karena Indonesia telah melewati masa pandemi Covid-19 sehingga Perseroan bisa mengoptimalkan fungsi *learning center*. Pengembangan kompetensi selengkapnya, termasuk rerata jam pelatihan berdasarkan jenis kelamin dan kategori karyawan serta biaya yang dikeluarkan Bank Jatim disajikan dalam tabel berikut: [GRI 3-3, 404-1, 404-2].

results will have a major impact on the achievement of Bank Jatim's business performance and which are absolutely needed by employees in carrying out their duties/work. [GRI 3-3]

As of December 31, 2022, Bank Jatim has enrolled employees in education according to their positions and their needs with a total of 3,424 participants. The competency development costs for 2022 are IDR 23,834,986,794, an increase compared to 2021, which reached IDR 1,185,917,935. The increase occurred because Indonesia had passed the Covid-19 pandemic so that the Company could optimize the learning center function. Complete competency development, including the average hours of training based on gender and employee category and the costs incurred by Bank Jatim are presented in the following table: [GRI 3-3, 404-1, 404-2].

Tabel Jumlah Pelatihan dan Biaya yang Dikeluarkan Tahun 2020-2022
Table of Amount of Training and Costs Expended in 2020-2022

Keterangan Description	2022	2021	2020
Jumlah Program Pelatihan Number of Training Programs	290	211	197
Jumlah Peserta Pelatihan (Orang) Number of Training Participants (Person)	3.424	3.533	2.169
Total Mandays (Hari) Total Mandays (Days)	20.616	9.283	6.014
Total Biaya (Rp) Total Cost (Rp)	23.834.986.794	22.649.068.859	7.249.565.481

Tabel Pengembangan Kompetensi Berdasarkan Jenis Kelamin dan Level Jabatan Tahun 2020-2022
Table of Competency Development by Gender and Position Level in 2020-2022

Keterangan Description	Jumlah Karyawan yang Memperoleh Pelatihan Number of Workers Received Training			Jam Pelatihan Training Hours			Rata-rata Jam Pelatihan Setiap Karyawan Average Hours of Training per Worker		
	2022	2021	2020	2022	2021	2020	2022	2021	2020
Keseluruhan Overall	3.424	3.533	2.169	20.616	128.344	105.142	24	24	22.18
Berdasarkan Gender / Based on Gender									
Laki-laki Man	1.839	2.473	1.491	17.060	1.360	22.880	24	16	15,35
Perempuan Woman	1.585	1.060	678	11.924	1.360	25.232	24	16	37,22
Berdasarkan kategori jabatan karyawan / Based on the Employee's Job Category									
Board of Directors Board of Directors	11	4	5	88	8	144	8	8	28,80
VP level VP level	20	17	18	1216	24	1.584	8	24	88,00
GM Level GM Level	105	100	71	4.720	2400	3.008	8	24	42,37
Manajer *Level* Manager Level	280	268	238	13.032	6.400	4.376	8	24	18,39
Supervisor Level Supervisor Level	774	667	441	52.976	5.336	8.416	16	8	19,08
Staff Staff	2.234	2.076	1.417	57.488	49.000	31.360	16	24	22,13

Tabel Jenis Pelatihan Karyawan dan Tata Kelola Bank Jatim Tahun 2020-2022
Table of Types of Bank Jatim Employee Training in 2020-2022

Jenis Pelatihan Type of Training	**Jumlah Pelatihan** Total Training	**Jumlah Peserta** Number of participants	**Durasi (jam)** Duration (hours)	**Rata-rata pelatihan (jam/orang)** Average training (hours/person)
2022				
Public Training Public Training	132	213	4.720	32
In House Training In House Training	141	3.200	6.744	24
Dewan Komisaris & Direksi Board of Commissioners & Board of Directors	9	11	88	8
2021				
Public Training Public Training	79	375	9.455	25,21
In House Training In House Training	109	5.140	99.740	19,40
Dewan Komisaris & Direksi Board of Commissioners & Board of Directors	1	1	24	24
2021				
Public Training Public Training	113	983	22.110	22,49
In House Training In House Training	72	1.176	25.612	21,78
Dewan Komisaris & Direksi Board of Commissioners & Board of Directors	12	10	390	39,00

Sementara itu, berkaitan dengan upaya memperkuat teknologi informasi untuk mendukung digitalisasi layanan, Bank Jatim telah melaksanakan pelatihan di bidang teknologi informasi sebagai berikut: [GRI 3-3, 404-2].

Meanwhile, with regard to efforts to strengthen information technology to support digitalization of services, Bank Jatim has carried out training in the field of information technology as follows: [GRI 3-3, 404-2].

Tabel Pelatihan Bidang Teknologi Informasi Tahun 2022
Table of Information Technology Training in 2022

No	**Judul Kegiatan** Activities	**Jumlah Peserta** Total Participants
1	*Certified Associate In Project Management* (CAPM) + EXAM / Certified Associate In Project Management (CAPM) + EXAM	4
2	*Metaverse*, *Cryptocurrency* - Peluang dan Tantangan Di Masa Depan / Metaverse, Cryptocurrency - Future Opportunities and Challenges	4
3	Pelatihan & Sertifikasi Microsoft SQL Server / Microsoft SQL Server Training & Certification	3
4	Pelatihan Aplikasi Jatim Kilat 250 / East Java Flash Application Training 250	3
5	Pelatihan BI Fast / BI Fast Training	2
6	Pelatihan Comptia Linux+ / Comptia Linux+ training	2
7	Pelatihan Comptia Server+ / Comptia Server+ training	2
8	Pelatihan dan Sertifikasi *Agile Scrum and Agile PM Foundation Full Package* /Agile Scrum and Agile PM Foundation Training And Certification Full Package	2
9	Pelatihan dan Sertifikasi *Agile Scrum Foundation* / Agile Scrum Foundation Training And Certification	2
10	Pelatihan dan Sertifikasi PMP (*Project Management Professional)* / PMP (Project Management Professional) Training and Certification	2
11	Pelatihan dan Sertifikasi *Test Specialist* /Test Specialist Training and Certification	2
12	Pelatihan dan Sertifikasi *The Information Technology Infrastructure Library* (ITIL) / The Information Technology Infrastructure Library (ITIL) Training and Certification	2
13	Pelatihan *Digital of Marketing* / Digital of Marketing Training	3
14	Pelatihan IT *Architecture with Togaf* / IT Architecture With Togaf training	2
15	Pelatihan It Aset Management / IT Asset Management Training	2

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
16	Pelatihan IT CGEIT (*Certified In The Governance of Enterprise* IT) Exam Preparation / IT CGEIT Training (Certified In The Governance of Enterprise It) Exam Preparation	2
17	Pelatihan Jatimers *Leadership* Program (JLDP) 4 (Eksternal) / Jatimers Leadership Program (JLDP) 4 (External) Training	2
18	Pelatihan Jatimers *Leadership* Program (JLDP) 4 (Internal) / Jatimers Leadership Program (JLDP) 4 (Internal) Training	2
19	Seminar *Getting Into Digital Competition* / Seminar on Getting Into Digital Competition	3
20	*Training* & Sertifikasi IT *Strategic Plan Based on Cobit* / It Strategic Plan Based on Cobit Training & Certification	2
21	*Training and Certification Agile Tester* - ISTQB *Certified Tester Foundation Level* / Training and Certification Agile Tester - ISTQB Certified Tester Foundation Level	3
22	*Training and Certification Oracle Database Administration* 19 C / Training and Certification Oracle Database Administration 19 C	3
23	*Training Business Analysis for IT Professional and Foundation Certificate in Business Analysis* / Business Analysis Training for It Professional and Foundation Certificate in Business Analysis	2
24	Training dan Sertifikasi Comptia CYSA+ / Comptia Cysa+ Training and Certification	2
25	Training dan Sertifikasi Comptia Linux+ / Comptia Linux+ Training and Certification	2
26	Training dan Sertifikasi Devops Expert (Devops Introduction & Docker, Microservice In Development, Docker Administration With Kubernetes) / Devops Expert Training and Certification (Devops Introduction & Docker, Microservice In Development, Docker Administration With Kubernetes)	1
27	*Training* dan Sertifikasi *Digital Marketing* / Digital Marketing Training and Certification	1
28	*Training* dan Sertifikasi Dmbok / Dmbok Training and Certification	2
29	*Training* dan Sertifikasi *Outsystem Associate Reactive* / Outsystem Associate Reactive Training and Certification	1
30	*Training Mikrotik Certified Network Associate* (MTCNA)+EXAM / Certified Network Associate (MTCNA) + EXAM Mikrotik Training	1
31	*Training Python Programming and Certification* / Python Programming and Certification Training	3
32	Ujian Sertifikasi Comptia Linux+ / Comptia Linux+ Certification Exam	2
33	Ujian Sertifikasi Comptia Server+ / Comptia Server+ Certification Exam	2
34	Ujian Sertifikasi IT Aset *Management* / IT Asset Management Certification Exam	2
	Total	**75**

Di luar bidang teknologi informasi, Bank Jatim juga melaksanakan berbagai pelatihan di bidang-bidang lainnya sebagaimana tabel berikut: [GRI 3-3, 404-2].

Outside the field of information technology, Bank Jatim also conducts various trainings in other fields as shown in the following table: [GRI 3-3, 404-2].

Tabel Pelatihan Bidang Non Teknologi Informasi Tahun 2022
Table of Training in Other Fields/Outside of Information Technology in 2022

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
1	*Advanced Excel* / AdvancedExcel	2
2	Analisis Laporan Keuangan dan Perpajakan / Analysis of Financial Statements and Taxation	2
3	Aspek Legal dan Legal Drafting Syariah / Legal and Legal Aspects of Sharia Drafting	33
4	Becomming Extraordinary Leader / Becoming Extraordinary Leader	300
5	Bimtek Nasional Dua Hari Tata Cara Proses Perizinan Usaha Berbasis Resiko dan Tata Cara Penyampaian LKPM Serta *Problem Solving* / Two-Day National Bimtek Procedures for Risk-Based Business Licensing Process and Procedures for Submission of Lkpm and Problem Solving	1
6	*Business Intelligence Analyst* / Business Intelligence Analyst	1
7	*Commercial Loan To Small Business: Analysis & Decision Making* / Commercial Loan To Small Business : Analysis & Decision Making	84
8	*Counterparty Credit Line: Managing Credit Risk In Treasury Transactions* / Counterparty Credit Line : Managing Credit Risk In Treasury Transactions	2
9	*Counterparty* Sekuritas & Manajer Invetasi / Counterparty Securities & Investment Manager	2
10	Development Program For Sub Branch Manager / Development Program for Sub-Branch Managers	60
11	*Basic Accounting for Credit Analyst* / Basic Accounting for Credit Analyst	55
12	Dasar Perkreditan / Credit Basis	55
13	*General Banking* / General Banking	55
14	Membangun Komunikasi Efektif / Building Effective Communication	55
15	Penyelamatan & Penyelesaian Kredit / Credit Rescue & Settlement	59
16	Presentasi Analisa Kredit / Credit Analysis Presentation	58
17	Analisa Perkreditan / Credit Analysis	55
18	Identifikasi Kesempatan Bisnis / Identify Business Opportunties	55
19	*Risk Assessment and Mitigation* / Risk Assessment and Mitigation	48

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
20	*Enhancement Credit for First Line Manager* / Credit Enhancement for First Line Managers	100
21	Evaluasi Transaksi Valuta Asing (*Transfer Telegraph & Bank Note*) / Evaluation of Foreign Exchange Transactions (Transfer Telegraph & Bank Notes)	21
22	*Fincourage Forum* HR 4.0 *and Digital Transformation* / Fincourage Forum HR 4.0 and Digital Transformation	2
23	Forum Komunikasi *Top Leader* dengan Tema *Agile - Resilience Motivation and Team Building Program* / Top Leader Communication Forum With Agile Theme - Resilience Motivation and Team Building Program	23
24	*Full Stack Data Analytics Program* / Full Stack Data Analytics Program	1
25	Implementasi BI *Fast Payment System* / Implementation of the BI Fast Payment System	2
26	Implementasi Strategi dan Tantangan Revolusi Model Bisnis Perbankan di Era Transformasi Digital 2022 / Strategy Implementation and Challenges for the Banking Business Model Revolution in the 2022 Digital Transformation Era	3
27	*In House Training Communication and Interpersonal Skills* / In House Training Communication and Interpersonal Skills	20
28	*In House Training* Gadai Syariah / Penaksir Emas / In House Sharia Pawn Training / Gold Estimator	25
29	*In House Training Product Knowledge* Dana Kantor Layanan Syariah / In House Training Product Knowledge Dana Syariah Service Office	395
30	*In House Training Product Knowledge* Pembiayaan Kantor Layanan Syariah / In House Training Product Knowledge Sharia Service Office Financing	394
31	*In House Training* Strategi Marketing Perbankan di Era Digital / In House Banking Marketing Strategy Training in the Digital Age	51
32	*In House Training Supply Chain Financing* dan *Cash Management* / In House Training Supply Chain Financing And Cash Management	25
33	*In House Training* (IHT) Pelatihan Juknis Sapubaja V.1 Bagi Pemegang User Level 2 Aplikasi Sapubaja / In-House Training (IHT) Sapubaja V.1 Technical Manual Training for Level 2 User Holders of the Sapubaja Application	105
34	*In House Training* Pembekalan Sertifikasi Waperd / In House Training Waperd Certification Provision;	29
35	Interest Rate Swap dan Mekanisme Transaksi *Overnight Index Swap* (OIS) / Interest Rate Swap and Overnight Index Swap (OIS) Transaction Mechanism	2
36	Aspek Hukum Perkreditan & Pengikatan Agunan / Legal Aspects of Credit & Collateral Binding	30
37	Limitasi Kredit / Credit Limitation	30
38	Pengenalan Akad Pembiayaan, Sop Produk Pembiayaan Syariah / Introduction of Financing Contracts, Sop for Sharia Financing Products	30
39	Psak 50, 55 dan 71 / PSAK 50, 55 and 71	30
40	Penyelesaian Kredit (Lelang, Gugatan Sederhana) / Credit Settlement (Auction, Simple Claim)	30
41	Pemasaran Kredit Mikro Ritel & Program / Retail Micro Credit Marketing & Programs	30
42	Analisa Pembahasan Kredit Konsumer / Consumer Credit Discussion Analysis	30
43	Analisa Risiko Bisnis & *Early Warning Kredit* / Business Risk Analysis & Credit Early Warning	30
44	Komite Kredit, Administrasi Kredit & Penilaian Agunan / Credit Committee, Credit Administration & Collateral Rating	30
45	Peta Potensi Pasar Jawa Timur / East Java Market Potential Map	30
46	Product & Sop Kredit KKS / Credit Product & Sop KKS	30
47	Sop dan Product Kredit Konsumer / Sop and Consumer Credit Products	30
48	Analisa Kemauan dan Kemampuan Bayar / Willingness and Ability to Pay Analysis	30
49	Analisa Pembahasan Kredit Mikro Ritel & Program / Discussion Analysis of Retail Micro Credit & Programs	30
50	Analisa Pembiayaan KKS / KKS Financing Analysis	30
51	Analisis dan Penilaian Agunan / Collateral Analysis And Valuation	30
52	Aspek Hukum dalam Pemberian Kredit / Legal Aspects in Granting Credit	30
53	Budaya Risiko & Manajemen Risiko Bank (8 Resiko) / Risk Culture & Bank Risk Management (8 Risks)	30
54	Dasar Hukum Perbankan, APU PPT dan Anti Gratifikas / Basis of Banking Law, Apu Ppt and Anti-Gratitude	30
55	Dasar-Dasar Akuntansi Keuangan Terapan / Fundamentals of Applied Financial Accounting	30
56	Konsep Dasar Analisis Risiko Kredit / Basic Concepts of Credit Risk Analysis	30
57	Pemasaran Kredit / Credit Marketing	30
58	Pengantar Perbankan / Introduction to Banking	30
59	Pengendalian Risiko Kredit / Credit Risk Control	30
60	Penyajian Hasil Analisis Risiko Kredit / Presentation of Credit Risk Analysis Results	30
61	Penyebab Kredit Bermasalah / Causes of Problem Credit	30
62	Restrukturisasi Kredit / Credit Restructuring	30
63	Strategi Anti Fraud / Anti-Fraud Strategy	30
64	*Corporate Culture* / Corporate Culture	110

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
65	Laporan Keuangan Dan Core Banking System / Financial Reports and Core Banking System	109
66	Manajemen Risiko / Risk management	109
67	Operasional Dana / Fund Operations	109
68	Operasional Jasa / Service Operations	109
69	Pemahaman Struktur dan Job Desc / Understanding Structure and Job Desc	109
70	Reward and Punishment / Reward and Punishment	108
71	Risiko Bisnis Dalam Pemberian Kredit/Pembiayaan & Profil Risiko Bisnis Debitur / Business Risk in Lending/Financing & Debtor's Business Risk Profile	109
72	Tahapan Proses Kredit / Credit Process Stages	109
73	Target Breakdown / Breakdown targets	109
74	Legal *Audit for Bank* / Legal Audit For Banks	1
75	*Managing Trade Finance Business and Risks* / Managing Trade Finance Business and Risks	4
76	Manajemen Pengembangan Produk Perbankan / Banking Product Development Management	2
77	Manajemen Risiko Perbankan / Banking Risk Management	3
78	Mondok Kilat BMPD Jatim / Kilat BMPD East Java	1
79	*Online Workshop Training Corporate Culture Untuk Change Agent* / Online Corporate Culture Training Workshop for Change Agents	210
80	*Online Workshop Training Corporate Culture Untuk Change Leader* / Online Workshop on Corporate Culture Training for Change Leaders	57
81	*Online Workshop Training Corporate Culture Untuk Culture Booster* / Online Corporate Culture Training Workshop for Culture Booster	66
82	*Company Profile* / Pengenalan Bank Jatim / Company Profile / Introduction to Bank Jatim	30
83	Dasar-Dasar Perbankan, Struktur Organisasi (*Job Desk* AO) dan Manajemen Kinerja / Fundamentals of Banking, Organizational Structure (Job Desk AO) and Performance Management	30
84	IT Awarenes / It Awarenes	30
85	Pengenalan Produk Dana dan Jasa Bank Jatim / Introduction to Bank Jatim Fund Products and Services	30
86	Pengenalan Produk Syariah (Dana dan Pembiayaan) / Introduction of Sharia Products (Funds and Financing)	30
87	Pengenalan Produk *Treasury* / Treasury Product Introduction	30
88	*Reward & Punishment, Corporate Culture* / Reward & Punishment, Corporate Culture	30
89	Standar Layanan, Standar Etika dan Standar Penampilan / Service Standards, Ethical Standards And Appearance Standards	30
90	*Trade Finance* / Trade Finance	30
91	Pelatihan *E Banking Service* / E-Banking Service Training	2
92	Pelatihan Pengadaan Barang dan Jasa / Goods and Services Procurement Training	4
93	Pelatihan & Penilaian Agunan Kredit : Tanah & Bangunan / Credit Collateral Training & Assessment: Land & Buildings	1
94	Pelatihan *Advanced Settlement* / Advanced Settlement Training	1
95	Pelatihan Akuntansi Terpadu / Integrated Accounting Training	20
96	Pelatihan *Analys* Kredit Konsumer / Consumer Credit Analysis Training	1
97	Pelatihan Aspek Hukum Kredit dan Pengikatan Jaminan Hutang / Training on Legal Aspects of Credit and Debt Guarantee Binding	1
98	Pelatihan Aspek Hukum Penyusunan Kontrak Pengadaan Barang Dan Jasa / Training on Legal Aspects of Preparation of Contracts for the Procurement of Goods and Services	1
99	Pelatihan ATM dan CRM / ATM and CRM Training	2
100	Pelatihan Auditor Forensik / Forensic Auditor Training	2
101	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Pengelolaan Transfer Dana - Jenjang 4 / Competency Based Training (PBK - SPPUR) Fund Transfer Management Theme - Level 4	249
102	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Pengelolaan Transfer Dana - Jenjang 5 / Competency Based Training (PBK - SPPUR) Fund Transfer Management Theme - Level 5	58
103	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Pengelolaan Uang Tunai - Jenjang 4 / Competency Based Training (PBK - SPPUR) Cash Management Theme - Level 4	158
104	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Pengelolaan Uang Tunai - Jenjang 5 / Competency Based Training (PBK - SPPUR) Cash Management Theme - Level 5	60
105	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Pengelolaan Uang Tunai - Jenjang 6/ Competency Based Training (PBK - SPPUR) Cash Management Theme - Level 6	32
106	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Penukaran Valas dan Pembawaan Uang Kertas Asing - Jenjang 4 / Competency-Based Training (PBK - SPPUR) on Forex Exchange and Carrying Foreign Banknotes - Level 4	188

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
107	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Penukaran Valas dan Pembawaan Uang Kertas Asing - Jenjang 5 / Competency Based Training (PBK - SPPUR) on Forex Exchange and Carrying Foreign Banknotes - Level 5	40
108	Pelatihan Berbasis Kompetensi (PBK - SPPUR) Tema Setelmen Pembayaran Transaksi Trade Finance - Jenajang 4 / Competency Based Training (PBK - SPPUR) Trade Finance Transaction Payment Settlement Theme - Level 4	68
109	Pelatihan *Bond & Fixed Income Securities* / Bond & Fixed Income Securities Training	2
110	Pelatihan *Bond & Fixed Income Securities* / Bond & Fixed Income Securities Training	1
111	Pelatihan Buku Panduan Akuntansi Perbankan Terbaru / Latest Banking Accounting Handbook Training	2
112	Pelatihan *Business Process Management* dan *Analyst Essential* Elektronifikasi Transaksi Pemerintah Daerah / Business Process Management and Essential Analyst Training for Electronification of Local Government Transactions	2
113	Pelatihan *Commercial Credit Selling Skill* / Commercial Credit Selling Skills Training	19
114	Pelatihan *Consumer Credit Selling Skill* / Consumer Credit Selling Skills Training	1
115	Pelatihan *Consumer Lending Business* / Consumer Lending Business Training	1
116	Pelatihan *Corporate Culture* / Corporate Culture Training	2
117	Pelatihan *Corporate Financing* / Corporate Financing Training	20
118	Pelatihan Dampak Ekonomi Makro-Mikro Terhadap *Treasury*/ Macro-Microeconomic Impact Training on Treasury	2
119	Pelatihan dan Sertifikasi Profesi Internal Auditor (PIA) Tingkat 1 / Level 1 Internal Auditor (PIA) Professional Training and Certification	15
120	Pelatihan Dasar - Dasar Akuntansi / Basic Training - Basic Accounting	172
121	Pelatihan Dasar Perbankan Syariah (PDPS) / Basic Sharia Banking Training (PDPS)	23
122	Pelatihan *Developing Interbank Counterparty Limit Framework* / Training on Developing Interbank Counterparty Limit Framework	2
123	Pelatihan Digital Marketing Industri 4.0 / Digital Marketing Industry 4.0 Training	1
124	Pelatihan *Forex Market Analysis for Treasury* / Forex Market Analysis for Treasury Training	2
125	Pelatihan *Fund Administration & Operational Risk* / Fund Administration & Operational Risk Training	1
126	Pelatihan Funding and Services (Kualifikasi Jabatan Teller) / Funding and Services Training (Teller Position Qualification)	48
127	Pelatihan Gadai Emas Syariah / Sharia Gold Pawn Training	22
128	Pelatihan Gratifikasi Tahun 2022 / Gratification Training in 2022	21
129	Pelatihan Hukum Kepailitan / Bankruptcy Law Training	1
130	Pelatihan Hukum Pasar Modal / Capital Market Legal Training	1
131	Pelatihan Identifikasi Transaksi Keuangan Mencurigakan Bagi Perbankan / Training on the Identification of Suspicious Financial Transactions for Banking	1
132	Pelatihan Implementasi L/C, SKBDN, Guarantee dan Kepabeanan / L/C, Skbdn, Guarantee and Customs Implementation Training	3
133	Pelatihan Implementasi UU HPP & TP Documentation / Law HPP & TP Documentation Implementation Training	3
134	Pelatihan *Investment Banking & Fixed Income* / Investment Banking & Fixed Income Training	1
135	Pelatihan Konsep dan Manfaat Investasi Reksa Dana Sesuai dengan Regulasi OJK / Training on the Concept and Benefits of Mutual Fund Investment in Accordance with OJK Regulations	2
136	Pelatihan Kredit di Sektor Tebu Bagi Penyelia Kredit & AO Kredit / Credit Training in the Sugar Cane Sector for Credit Supervisors & Credit AO	197
137	Pelatihan Kredit Komersial Korporasi dan Sindikasi / Corporate and Syndicated Commercial Credit Training	142
138	Pelatihan Kredit Sindikasi / Syndicated Credit Training	2
139	Pelatihan Kualitas Layanan Prima dan Mindset Customer / Excellent Service Quality Training and Customer Mindset	40
140	Pelatihan Legal *Drafting, Writing*, dan Legal *Opinion* / Legal Drafting, Writing, and Legal Opinion training	1
141	Pelatihan Legal *Treasury for Banking* / Legal Treasury For Banking Training	2
142	Pelatihan *Make Up Artist* (MUA) / Make Up Artist Training (MUA)	7
143	Pelatihan Manajemen Risiko *E-Banking* / E-Banking Risk Management Training	2
144	Pelatihan *Market Risk & Bank Marketable Financial Exposure* / Market Risk & Bank Marketable Financial Exposure Training	1
145	Pelatihan Modifikasi Menu Penarikan dan Setoran Tunai pada Estim dan Identifikasi Bank Note / Menu Modification Training for Cash Withdrawals and Deposits on Estimation and Bank Note Identification	260
146	Pelatihan Pemahaman Lelang dan Mitigasi Risiko Hukum / Training on Understanding Auctions and Legal Risk Mitigation	56
147	Pelatihan Pemahaman Proses Kredit / Credit Process Understanding Training	626
148	Pelatihan Pemahaman Struktur Data dan Tata Cara Pelaporan Pada Aplikasi Sistem Pengawasan OJK BOX (OBOX) / Data Structure Understanding Training and Reporting Procedures in the OJK BOX (OBOX) Monitoring System Application	1

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
149	Pelatihan Pengelolaan Liquidity Risk Untuk Kondisi Bau, Stress Maupun Pemenuhan Ketentuan Regulator (Basel III – LCR, NFSR dan ILAPP) / Liquidity Risk Management Training for Odor Conditions, Stress and Compliance with Regulatory Provisions (Basel III – LCR, NFSR and ILAPP)	2
150	Pelatihan Penyelamatan Kredit Menggunakan Cessie & Ayda / Credit Rescue Training Using Cessie & Ayda	1
151	Pelatihan Perdagangan Internasional, Eksport – Import & Kepabeanan / International Trade Training, Export – Import & Customs	4
152	Pelatihan Perlakuan Perpajakan PPH & PPN Pada Kasus Spinoff BPD Syariah / Pph & VAT Tax Treatment Training in BPD Syariah Spinoff Cases	2
153	Pelatihan PPH Badan Untuk Perbankan / Agency PPH Training for Banking	3
154	Pelatihan Pra Purna Bakti / Pre-Retirement Training	31
155	Pelatihan *Procurement* dan Sertifikasi Certified Procurement Professional (CPP) / Procurement Training and Certified Procurement Professional (CPP) Certification	2
156	Pelatihan Publik dengan Topik Pelaksanaan Kajian Kepatuhan Dalam Rangka Pemberian Opini Kepatuhan (Disertai Contoh Laporan Hasil Kajian Kepatuhan) / Public Training on the Topic of Implementation of Compliance Studies in the Context of Providing Compliance Opinions (Accompanied by a Sample Report on the Results of Compliance Reviews)	1
157	Pelatihan *Quality Assurance* / Quality Assurance Training	23
158	Pelatihan *Query Dasar* MYSQL / MYSQL Basic Query Training	2
159	Pelatihan *Risk Based Consumer Credit Scooring Anlysis* / Risk Based Consumer Credit Scoring Analysis Training	1
160	Pelatihan Sertifikasi *Human Capital - Manager* / Human Capital - Manager Certification Training	4
161	Pelatihan Sertifikasi Kepatuhan Perbankan Level 1 / Banking Compliance Certification Training Level 1	15
162	Pelatihan Sertifikasi Kredit Level 1 / Level 1 Credit Certification Training	61
163	Pelatihan Sertifikasi Manajemen Risiko Level-1 / Level-1 Risk Management Certification Training	71
164	Pelatihan Sertifikasi Manajemen Risiko Level-2 / Level-2 Risk Management Certification Training	67
165	Pelatihan Sertifikasi Manajemen Risiko Level-5 / Level-5 Risk Management Certification Training	7
166	Pelatihan Sertifikasi *Treasury Dealer - Level Advance* / Treasury Dealer Certification Training - Advance Level	2
167	Pelatihan Sertifikasi *Treasury Dealer Level Basic* / Basic Level Treasury Dealer Certification Training	2
168	Pelatihan Sertifikasi *Treasury Dealer Level Intermediate* / Intermediate Level Treasury Dealer Certification Training	3
169	Pelatihan *Service Leadership To Create Super Service Team* / Service Leadership Training To Create Super Service Team	83
170	Pelatihan Sistem Resi Gudang untuk BPD Seluruh Indonesia / Warehouse Receipt System Training for Regional Development Banks throughout Indonesia	1
171	Pelatihan Strategi Marketing Perbankan di Era Digital / Banking Marketing Strategy Training in the Digital Age	2
172	Pelatihan Strategi Restrukturisasi Debitur Kolektibilitas 1 Dan 2 / Collectable Debtor Restructuring Strategy Training 1 and 2	27
173	Pelatihan Teknik dan Strategi Dalam Menangani Kredit Bermasalah / Technical and Strategy Training in Handling Non-Performing Loans	2
174	Pelatihan *Trade Finance - Basic* / Trade Finance Training – Basic	1
175	Pelatihan *Training Design From The Ground Up* / Training Design Training From The Ground Up	25
176	Pelatihan Wawancara Berbasis Kompetensi / Competency Based Interview Training	15
177	Pelatihan *Workshop Bond & Fixed Income Valuation* / Bond & Fixed Income Valuation Workshop Training	2
178	Pemahaman *Loan Exposure Limit* Sesuai POJK No 32/Pojk.03/2018 Bagi Bank Umum / Understanding Loan Exposure Limit According to POJK No 32/POJK.03/2018 for Commercial Banks	2
179	Pendidikan *Capacity Building* / Capacity Building Education	130
180	Pendidikan Orientasi Direksi - *Corporate Secretary* Meliputi: (1) Company Profile Bank Jatim (2) Visi Misi (3) Komposisi Pemegang Saham (4) Jaringan Bank Jatim / Board of Directors Orientation Education - Corporate Secretary Includes: (1) Bank Jatim Company Profile (2) Vision and Mission (3) Composition of Shareholders (4) Bank Jatim Network	6
181	Pendidikan Orientasi Direksi - Divisi Manajemen Risiko Perusahaan Meliputi: (1) Kebijakan dan Prosedur Manajemen Risiko (2) *Risk Appetite Statement* (3) Budaya Risiko (4) Program Kerja Divisi Manajemen Risiko Tahun 2023 / Board of Directors Orientation Education - Company Risk Management Division Includes: (1) Risk Management Policies and Procedures (2) Risk Appetite Statement (3) Risk Culture (4) Risk Management Division Work Program 2023	6
182	Pendidikan Orientasi Direksi - Divisi Perencanaan Strategis dan Manajemen Kinerja Meliputi: (1) Struktur Organisasi Perusahaan - Masa Transisi Dan Perubahan (2) Rencana Strategi Bisnis Bank 2023 / Board of Directors Orientation Education - Strategic Planning and Performance Management Division Includes: (1) Company Organizational Structure - Transition and Change Period (2) Bank Business Strategy Plan 2023	6
183	Pendidikan Orientasi Direksi - Divisi Teknologi Informasi Meliputi: (1) *Digital Platform Strategy* (2) *E-Channel* (3) *Campaign Digital Banking* (4) Transformasi Ketahanan *Cyber* (5) SWOT Transformasi Digital Directors Orientation Education - Information Technology Division Covers: (1) Digital Platform Strategy (2) E-Channel (3) Campaign Digital Banking (4) Cyber Resilience Transformation (5) SWOT Digital Transformation	6

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
184	Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) Di Era Digital / Application of Anti-Money Laundering and Prevention of Terrorism Funding (APU PPT) in the Digital Age	2
185	Pengelolaan Portofolio Surat Berharga Kategori *Available For Sale* (AFS) Atau *Fair Value Through Other Comprehensive Income* / Management of Available for Sale (AFS) Securities Portfolio or Fair Value Through Other Comprehensive Income	20
186	Penyusunan Harga Perkiraan Sendiri / Compilation of Self-Estimated Prices	2
187	Peran dan Fungsi Sekretaris yang Ideal / The Roles and Functions of an Ideal Secretary	2
188	Peserta Pelatihan Akuntansi Dasar Untuk Penyelia Umum & Akuntansi / Basic Accounting Training Participants for General & Accounting Supervisors	41
189	Peserta Pelatihan Petunjuk Teknis (Juknis) Biaya Depresiasi Pemeliharaan / Technical Guideline Training Participants (Juknis) Maintenance Depreciation Costs	190
190	Program Penyegaran Sertifikasi Manajemen Risiko Level 2 / Level 2 Risk Management Certification Refreshment Program	33
191	Program *Refreshment*/Penyegaran Sertifikasi *Dealer Treasury* / Treasury Dealer Certification Refreshment Program	13
192	Program *Refreshment*/Penyegaran Sertifikasi *General Banking* / General Banking Certification Refreshment Program	1
193	Program *Refreshment*/Penyegaran Sertifikasi Manajemen Risiko / Risk Management Certification Refreshment Program	516
194	Program *Refreshment*/Penyegaran/Pemeliharaan Sertifikasi *Wealth Management Level* 3 / Wealth Management Certification Level 3 Refreshment/Refreshment/Maintenance Program	3
195	*Public Training Fraud* Dana / Public Fraud Fund Training	2
196	*Public Training* Kerjasama KPR dengan *Developer* / Public Training in KPR Collaboration with Developers	2
197	*Public Training* Manajemen Pemusatan Kewajiban Pajak dan Implementasi Kewajiban PPN 2022 / Public Training on Management of Tax Liability Concentration and Implementation of 2022 VAT Obligations	1
198	*Public Training Marketing Psychology Consumer Loan* / Public Training Marketing Psychology Consumer Loans	2
199	*Public Training* Metadata Apolo dan Antasena / Apolo and Antasena Metadata Public Training	1
200	*Public Training* Pajak Terapan Tingkat Lanjutan / Advanced Level Applied Tax Public Training	1
201	*Public Training* Persiapan Perhitungan Pajak Akhir Tahun (SPT Masa Pph 21/26 Dan Spt Tahunan PPH Badan Tahun 2022 / Public Training on Preparation of Year-End Tax Calculations (Period Tax Returns 21/26 and Annual Corporate Income Tax Returns 2022)	1
202	*Public Training* Perlindungan Konsumen Sektor Jasa Keuangan / Public Training on Consumer Protection in the Financial Services Sector	1
203	*Public Training* Strategi dan Pengembangan Jaringan *E-Channel* / Public Training Strategy and E-Channel Network Development	2
204	*Refresh*/Penyegaran Pelatihan BSMR Sebelum Ujian Sertifikasi BSMR / Refresh/Refreshment of BSMR Training Before the BSMR Certification Exam	39
205	Seminar Ketenagakerjaan / Employment Seminar	1
206	Sertifikasi Berbasis Kompetensi (PBK - SPPUR) Tema Pengelolaan Uang Tunai - Jenjang 6 / Competency Based Certification (PBK - SPPUR) Cash Management Theme - Level 6	32
207	Sertifikasi Berbasis Kompetensi (PBK - SPPUR) Tema Setelmen Pembayaran Transaksi *Trade Finance* - Jenjang 5 / Competency Based Certification (PBK - SPPUR) Trade Finance Transaction Payment Settlement Theme - Level 5	60
208	Sertifikasi *Office Channeling* PT Taspen / Office Channeling Certification PT Taspen	89
209	*Skill Communication Podcasting* / Podcasting Communication Skills	6
210	Strategi Restrukturisasi & Penyelesaian Kredit / Credit Restructuring & Settlement Strategy	48
211	Taksasi Agunan / Collateral Taxation	298
212	*Training Aligning It and Business Strategy* / Aligning It and Business Strategy Training	1
213	*Training Certification It Infrastructure Library* (ITIL) / Training Certification It Infrastructure Library (ITIL)	2
214	Training Kredit Multiguna / KKB / CCC / Multipurpose Credit Training / KKB / CCC	2
215	*Training of Trainer Becoming A Certified Trainer* / Training of Trainers Becoming A Certified Trainer	3
216	*Training* Penguatan Administrasi & Hukum Perkreditan / Credit Administration & Legal Strengthening Training	2
217	*Training Program Certified Human Resource Manager* (CHRM) / Certified Human Resource Manager (CHRM) Training Program	2
218	*Training* PSAK Terkini Sesuai Konvergensi IFRS / Latest PSAK Training According to Ifrs Convergence	2
219	*Training Remuneration Management* / Remuneration Management Training	1
220	*Training* Sertifikasi Manajemen Risiko Level 2 / Level 2 Risk Management Certification Training	95
221	*Training Verification for Credit Consumer* / Consumer Verification for Credit Training	1
222	*Tryout* Ujian Sertifikasi Manajemen Risiko / Risk Management Certification Exam Tryout	67
223	Ujian Level-1 Program Sertifikasi Manajemen Risiko / Level-1 Examination of the Risk Management Certification Program	70
224	Ujian Level-2 Program Sertifikasi Manajemen Risiko / Level-2 Examination of the Risk Management Certification Program	159

No	Judul Kegiatan Activities	Jumlah Peserta Total Participants
225	Ujian Level-5 Program Sertifikasi Manajemen Risiko / Level-5 Examination of the Risk Management Certification Program	7
226	Ujian Sertifikasi *Human Capital - Manager* / Human Capital Certification Exam - Manager	4
227	Ujian Sertifikasi *Human Resource - Manager* / Human Resource Certification Exam - Manager	2
228	Ujian Sertifikasi Kepatuhan Level 1 - *Officer* / Level 1 Compliance Certification Exam - Officer	15
229	Ujian Sertifikasi Kredit Level 1 / Level 1 Credit Certification Exam	61
230	Ujian Sertifikasi *Treasury Dealer* Level 1 - *Basic* / Treasury Dealer Certification Exam Level 1 - Basic	1
231	Ujian Sertifikasi *Treasury Dealer* Level 2 - *Intermediate* / Treasury Dealer Certification Exam Level 2 - Intermediate	3
232	Webinar dengan Tema Perlindungan Konsumen dalam Era Digitalisasi, Penerapan Pengawasan Market *Conduct* dan Penerapan Bagi Perbankan / Webinar with the theme of Consumer Protection in the Era of Digitalization, Implementation of Market Conduct Supervision and Implementation for Banking	3
233	Webinar Strategi Mengantisipasi Risiko Tindak Pidana (Korupsi) Pada Pengadaan Barang/Jasa Pemerintah / Strategy Webinar for Anticipating the Risk of Crime (Corruption) in Government Procurement of Goods/Services	2
234	*Workshop Hedging - Identifying & Understanding Financial Instruments to Manage Risk* / Hedging Workshop - Identifying & Understanding Financial Instruments to Manage Risk	2
235	*Workshop* Kerugian Negara dalam BUMN & BUMD : Resiko Investasi atau Korupsi? / Workshop on State Losses in BUMN & BUMD: Investment or Corruption Risks	1
236	*Workshop Mastering Asset & Liability Management* / Mastering Asset & Liability Management Workshop	2
237	*Workshop* Strategi Investasi Reksadana / Mutual Fund Investment Strategy Workshop	2
	Total	**75**

Selain memberikan pelatihan kepada karyawan yang masih aktif, Bank Jatim juga memberikan perhatian khusus kepada karyawan yang hendak pensiun dengan memberikan pelatihan menjelang pensiun. Pelatihan diberikan, antara lain, bertujuan untuk memberikan pengetahuan dan keterampilan kepada peserta pelatihan agar mampu mempersiapkan pensiun dengan persiapan lebih dini. Dengan mengikuti pelatihan diharapkan peserta dapat mempersiapkan pensiun, termasuk di dalamnya penyiapan aspek psikologis maupun kegiatan yang akan dilakukan pada masa purna karya. Mereka yang berhak untuk mengikuti pelatihan ini adalah karyawan yang akan pensiun dalam waktu minimal 1 (satu) tahun sebelum usia pensiun tiba, yakni memasuki usia 58 tahun. Pada tahun 2022, pelatihan bagi karyawan yang akan pensiun diadakan pada Bulan Januari, Juni dan September Tahun 2022 yang diikuti oleh 72 orang karyawan. [GRI 3-3, 404-2]

In addition to providing training to active employees, Bank Jatim also provided special attention to employees who were about to retire by providing training before retirement. The training aimed to provide knowledge and skills to trainees so that they would be able to prepare for retirement with early preparation. By participating in the training, participants were expected to be able to prepare for retirement, including the preparation of psychological aspects and activities carried out during retirement. Those who were entitled to take part in this training are employees who would retire at least 1 (one) year prior to retirement age, i.e. entering the age of 58 years In 2022, training for employees who will retire will be held in January, June and September 2022 which will be attended by 72 employees. [GRI 3-3, 404-2]

Tabel Pelatihan Menjelang Pensiun/Program Bantuan Peralihan Tahun 2022
Table of Training for Retirement / Transitional Assistance Program in 2022

Materi Pelatihan Training Materials	Jabatan Purpose	Waktu/Tempat Time/Place	Jumlah Peserta Number of Participants
Membina keluarga harmonis di masa pensiun Fostering a harmonious family in retirement	1. Memberikan pengetahuan dan informasi terkait masa pensiun kepada para karyawan yang akan menjalani masa purna bakti sehingga mengetahui dan dapat menjalani masa pensiun dengan sehat dan bahagia; 1. Provide knowledge and information related to retirement to employees who are about to retire so that they know and can live a healthy and happy retirement;	Januari, Juni dan September Tahun 2022 di Malang January, June and September 2022 in Malang	72 orang 72 persons
	2. Memberikan kesempatan pada karyawan pra pensiun dan karyawan yang telah pensiun untuk dapat berkunjung ke sektor usaha UMKM sehingga memiliki pandangan untuk dapat mengelola keuangan pensiun dengan bijak; 2. Provide opportunities for pre-retirement employees and retired employees to be able to visit the MSME business sector so that they have the view to be able to manage retirement finances wisely;		
	3. Memberikan dampak psikologis positif kepada karyawan pra pensiun sehingga tidak ada yang mengalami *post power syndrome*; dan 3. Providing a positive psychological impact on pre-retirement employees so that no one experiences post power syndrome; and		

Materi Pelatihan Training Materials	**Jabatan** Purpose	**Waktu/Tempat** Time/Place	**Jumlah Peserta** Number of Participants
	4. Menciptakan suasana dan komunikasi yang baik dan kondusif dengan keluarga (suami/istri) dalam bekerja sama untuk tetap meningkatkan kualitas hidup menjadi baik saat memasuki masa pensiun dan setelah memasuki masa pensiun. 4. Creating a good and conducive atmosphere and communication with the family (husband/wife) in working together to continue to improve the quality of life to be good when entering retirement and after entering retirement.		

Program Pensiun Karyawan

Penghormatan hak pensiun karyawan oleh Bank Jatim tidak sekadar memberikan pelatihan menjelang pensiun, tetapi juga dilakukan dengan memberikan fasilitas pensiun atau imbalan pasca kerja. Hal ini sesuai dengan regulasi pemerintah agar perusahaan menjamin kesejahteraan karyawan hingga hari tua. fasilitas pensiun yang diterima karyawan antara lain dana manfaat tambahan, dana santunan kesehatan, dan dana santunan kematian.

Pada tahun 2022, Bank Jatim membukukan kewajiban imbalan pasca kerja sebesar Rp5.400 juta, naik Rp 370 juta atau 7% dibanding tahun 2021, yang mencapai Rp5.030 juta. Penilaian aktuaria atas manfaat pensiun dilakukan oleh konsultan aktuaria terdaftar Agus Santoso pada tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, dengan menggunakan metode *Projected Unit Credit*.

Selain imbalan pascakerja, untuk karyawan yang memasuki masa pensiun, Bank Jatim memiliki kebijakan sebagai berikut:

1. Program Pensiun Manfaat Pasti (PPMP)
   Program pensiun yang menjanjikan Manfaat Pensiun bagi pesertanya untuk keberlangsungan hidup setelah yang bersangkutan purnatugas dari Bank Jatim. Program Pensiun Manfaat Pasti (PPMP) dikelola oleh Dana Pensiun Pegawai Bank Pembangunan Daerah Jawa Timur yang beralamat di Jalan Ngagel Jaya No. 18 Surabaya. Peserta dalam Program Pensiun Manfaat Pasti (PPMP) Dapen Bank Jatim adalah karyawan yang telah diangkat sebagai karyawan tetap sebelum tanggal 24 Agustus 2012 berdasarkan Surat Keputusan Direksi Nomor: 050/147/KEP/DIR/SDM tanggal 24 Agustus 2012 tentang Perubahan Struktur Gaji PT Bank Pembangunan Daerah Jawa Timur. Adapun besaran iuran pemberi kerja sebesar 21,70% sedangkan iuran karyawan sebesar 5% dari Penghasilan Dasar Pensiun (PhDP)
2. Program Pensiun Iuran Pasti (PPIP)
   Seluruh karyawan tetap Bank Jatim diikutkan dalam Program Pensiun Iuran Pasti. Sejak tahun 2012, Bank Jatim telah bekerja sama dengan Dana Pensiun Lembaga Keuangan Bank Rakyat Indonesia (DPLK BRI) untuk pengelolaan Program Pensiun iuran Pasti. Untuk program ini, seluruh Iuran menjadi beban pemberi kerja sebesar 10% dari Gaji Pokok/Personal *Grade* karyawan.
3. Jaminan Pensiun
   Bank Jatim mengikutsertakan seluruh karyawannya ke dalam program Jaminan Pensiun (JP) dari BPJS Ketenagakerjaan, sebagai bentuk dari kepatuhan dan pemenuhan Undang-Undang nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial

Employee Pension Program

Respecting the employee retirement rights, Bank Jatim did not only provide pre-retirement training but also provide retirement facilities or post-employment benefits. This was in accordance with government regulations so that companies guaranteed employee welfare until old age. Pension facilities received by employees included additional benefit funds, health benefits funds, and death benefits funds.

In 2022, Bank Jatim posted a post-employment benefit obligation of IDR 5,400 million, an increase of IDR 370 million or 7% compared to 2021, which reached IDR 5,030 million. Actuarial valuation of pension benefits was carried out by registered actuarial consultant Agus Santoso for the years ended December 31, 2022 and 2021, using the Projected Unit Credit method.

In addition to post-employment benefits, for employees who were entering retirement, Bank Jatim owned the following policies:

1. Defined Benefit Pension Program (PPMP)
   A pension program that promised retirement benefits for its participants for survival after the person concerned retires from Bank Jatim. The Defined Benefit Pension Program (PPMP) was managed by the East Java Regional Development Bank Employee Pension Fund located at Jalan Ngagel Jaya No. 18 Surabaya. Participants in the Dapen Bank Jatim Defined Benefit Pension Program (PPMP) were employees appointed as permanent employees before August 24, 2012 based on Directors Decree Number: 050/147/KEP/Dir/SDM dated August 24, 2012 concerning Changes to PT Bank Salary Structure East Java Regional Development. The amount of employer contributions was 21.70%, while employee contributions were 5% of Basic Retirement Income (PhDP);
2. Defined Contribution Pension Program (PPIP)
   All permanent employees of Bank Jatim could be included in the Defined Contribution Pension Program. Since 2012, Bank Jatim had been working with the Bank Rakyat Indonesia Financial Institution Pension Fund (DPLK BRI) for the management of the Defined Contribution Pension Program. For this program, all contributions were borne by the employer in the amount of 10% of the employee's Basic Salary/Personal Grade.
3. Pension Guarantee
   Bank Jatim enrolled all of its employees in the Pension Insurance program (JP) from Employment BPJS, as a form of compliance and fulfillment of Law number 40 of 2004 concerning the National Social Security System and Government Regulation

nasional dan Peraturan Pemerintah Republik Indonesia nomor 45 Tahun 2015 tentang Penyelenggaraan Program Jaminan Pensiun.

of the Republic of Indonesia number 45 of 2015 concerning Implementation of the Pension Security Program.

Penilaian Kinerja Karyawan

Salah satu hak normatif karyawan adalah mendapatkan penilaian atau *review* atas pemenuhan tanggung jawab pekerjaan masing-masing, Untuk memenuhi hak tersebut, Bank Jatim secara berkala melakukan penilaian kepada semua (100%) karyawan pada tahun pelaporan. Mekanisme ini dilakukan untuk mewujudkan keadilan, dukungan, serta menetapkan target pencapaian kepada seluruh karyawan. Penilaian dilakukan secara adil kepada semua karyawan berdasarkan prestasi kerja tanpa membedakan jenis kelamin.

Adapun sistem penilaian karyawan di Bank Jatim dilakukan dengan menerapkan sistem manajemen kinerja berupa metode *Balance Scorecard*. Aplikasi ini dibuat untuk memudahkan proses *monitoring* dan *reporting* pencapaian KPI karyawan. Melalui aplikasi ini, Perusahaan dapat melakukan evaluasi atas kinerja karyawan. Aplikasi KPI *Scorecard* digunakan sebagai data pendukung penilaian kinerja yang merupakan salah satu faktor penting dalam penentuan perhitungan jasa produksi.

Selain untuk perhitungan jasa produksi, KPI juga digunakan untuk program jenjang karir karyawan. Saat ini terdapat empat perspektif di KPI *Scorecard* yaitu:

1. *Financial*
2. *Internal Business Process*
3. *Customer*
4. *Learning & Growth*

Penilaian sistem kinerja didasarkan pada dua komponen, yaitu sasaran kinerja utama (KPI) dan *soft* kompetensi dengan bobot nilai persentase untuk masing-masing komponen adalah 100%. Dari bobot nilai persentase selanjutnya didapatkan hasil akhir penilaian kinerja dengan kategori penilaian sebagai berikut:

Employee Performance Appraisal

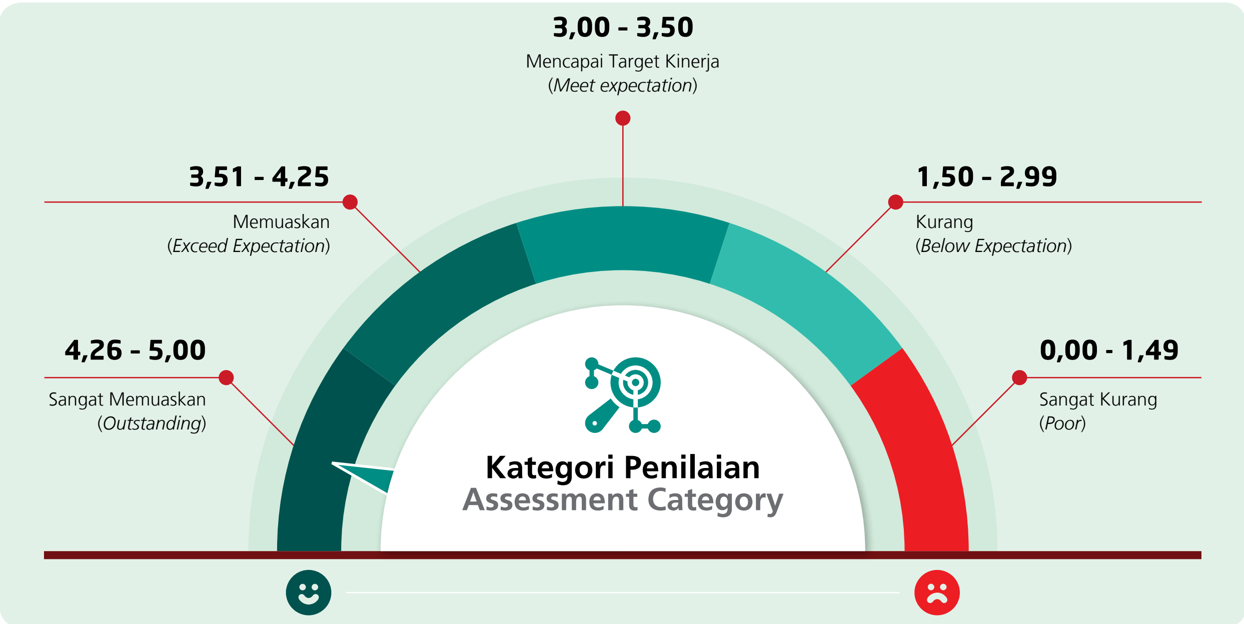
One of the normative rights of employees was to get an assessment or review of the fulfillment of their respective job responsibilities. To fulfill this right, Bank Jatim periodically evaluated all (100%) employees in the reporting year. This mechanism was carried out to realize justice, support, and set achievement targets for all employees. Assessment was carried out fairly to all employees based on work performance regardless of gender.

The employee appraisal system at Bank Jatim was carried out by implementing a performance management system in the form of the Balanced Scorecard method. This application was created to facilitate the process of monitoring and reporting the achievement of employee KPIs. Through this application, the Company could evaluate employee performance. The KPI Scorecard application was used as supporting data for performance appraisal as an important factor in determining the calculation of production services.

Apart from calculating production services, KPI was also used for employee career path programs. Currently there were four perspectives on the KPI Scorecard, namely:

1. Financial
2. Internal Bussines Process
3. Customer
4. Learning & Growth

The performance system assessment is based on two components, namely the main performance target (KPI) and Soft Competence with the weighting percentage value for each component is 100%. From the weight of the percentage value, the final result is the performance appraisal with the following assessment categories:



Di Bank Jatim hasil KPI digunakan sebagai salah satu kriteria pengembangan karier pegawai, terdapat relevansi antara hasil penilaian kinerja pegawai dengan pengembangan karier. Selama tahun 2022, dari hasil penilaian terhadap semua pegawai (100%) pegawai, tercatat sebanyak 182 pegawai mendapatkan promosi 1.401 pegawai dirotasi dan 4 pegawai mendapatkan demosi. [GRI 3-3, 404-3]

At Bank Jatim KPI results are used as one of the criteria for employee career development, there is relevance between the results of employee performance appraisal and career development. During 2022, from the results of an assessment of all employees (100%) of employees, it was recorded that 182 employees received promotions, 1,401 employees were rotated and 4 employees received demotions. [GRI 3-3, 404-3]

Talent Management

Sejalan dengan upaya Bank Jatim mengembangkan kapasitas dan kompetensi karyawan, Perusahaan melakukan pengelolaan *talent management* yang bertujuan untuk mempersiapkan, mengembangkan dan mempertahankan karyawan agar dapat menampilkan kinerja terbaiknya, baik pada masa kini maupun di masa yang akan datang.

Dasar dalam pengelolaan *talent management* terdiri dari dua aspek yaitu kompetensi yang diukur melalui proses asesmen dan kinerja karyawan. Pengukuran kompetensi dilakukan secara berkala guna memperbarui kemampuan terbaru dari masing-masing karyawan pada seluruh jenjang jabatan. Selama tahun 2022, Bank Jatim membuka program pengembangan karier karyawan di antaranya sebagai berikut:

a. Program Asesmen Pejabat Eksekutif
   Bank Jatim telah melaksanakan *Assesment* bagi pejabat eksekutif sebanyak 89 orang. *Assesment* ini diperlukan untuk memetakan potensi dari masing-masing pejabat eksekutif dan mengukur *gap* kompetensinya agar Bank dapat merencanakan pengembangan ke depan pejabat eksekutif tersebut.
b. Program Karir karyawan
   Program jenjang karir karyawan pada tahun 2022 untuk pengisian jabatan adalah sebagai berikut:

Talent Management

In line with Bank Jatim's efforts to develop the capacity and competence of employees, the Company managed talent management which aimed to prepare, develop and retain employees so that they could show their best performance, both now and in the future.

The basis in managing talent management consists of two aspects, namely competency as measured through the assessment process and employee performance. Competency measurements are carried out regularly to update the latest capabilities of each employee at all levels of position. In 2022, Bank Jatim opened program s for employee's career development including the following:

a. Executive Officer Assessment Program
   Bank Jatim has carried out the Assessment for executive officers as many as 89 people. This assessment is needed to map the potential of each executive officer and measure the competency gap so that the Bank can plan the future development of the executive officer.
b. Employee Career Program
   The employee career path program in 2021 based on the positions is as follows:

No	Jabatan Position	Jumlah Total
1.	Pemimpin Divisi Setingkat / Level Division Leader	5
2.	Pemimpin Sub Divisi/Pemimpin Cabang Setingkat / Head of Sub Division/Leader of Branch at the same level	25
3.	Pemimpin Cabang Pembantu/PBO Setingkat / Head of Sub-Branch/PBO Equivalent	62
4.	Penyelia/Analis/Officer Setingkat / Supervisor/Analyst/Officer Equivalent	90

Cuti Melahirkan

Hak cuti melahirkan merupakan salah satu hak normatif karyawan yang wajib dipenuhi Bank Jatim. Hak cuti melahirkan berlaku bagi karyawan perempuan serta hak cuti bagi karyawan laki-laki yang istrinya melahirkan (*paternity leave*). Dengan memberikan hak-hak cuti tersebut, Perusahaan memberikan kesempatan kepada karyawan tersebut agar bisa menyiapkan kelahiran anaknya dengan baik.

Hak cuti melahirkan karyawan diatur dalam Perjanjian Kerja Bersama. Untuk karyawan perempuan, cuti melahirkan diberikan maksimum 3 (tiga) bulan, yaitu 1,5 (satu setengah) bulan sebelum melahirkan dan 1,5 (satu setengah) bulan sesudah melahirkan.

Maternity Leave

Bank Jatim's commitment to regulations regarding manpower was manifested through various company policies regarding the normative rights of employees. Among these entitlements were maternity leave for female employees and leave for male workers whose wives gave birth (paternity leave). By granting such leave rights, the Company provided opportunities for these workers to be able to prepare for the birth of their child properly.

Specifically, the right to maternity leave was regulated in the Collective Labor Agreement. For female employees, maternity leave was granted for a maximum of 3 (three) months, namely 1.5 (one and a half) months before giving birth and 1.5 (one

Karyawan yang menjalani cuti melahirkan tetap menerima gaji dan pendapatan ekstra sebagaimana haknya secara penuh sesuai *personal grade* dan *job grade*. Sementara itu, karyawan pria yang istrinya melahirkan untuk tahun 2022 mendapatkan hak cuti selama 3 (tiga) hari, bertambah satu hari dibanding tahun 2020. [GRI 3-3]

Per 31 Desember 2022, sesuai data dari Divisi Human Capital, karyawan wanita yang memiliki hak cuti melahirkan dan mengambil hak tersebut sebanyak 104 orang. Setelah waktu cutinya habis, sebanyak 77 orang atau 74% telah kembali bekerja. Sementara itu, dari data tahun 2021, dari 17 karyawan wanita yang mengambil cuti melahirkan, kembali bekerja, dan tetap bekerja hingga 12 bulan berikutnya adalah 17 orang atau 100%. Sementara itu, karyawan pria yang memiliki hak mengambil cuti karena istrinya melahirkan pada tahun 2022 tercatat sebanyak 4 orang, dan sebanyak 4 orang atau 100% mengambil hak tersebut. Adapun jumlah karyawan pria yang kembali bekerja setelah hak cuti mendampingi istri berakhir pada tahun pelaporan adalah 4 orang atau 100%. Selanjutnya, merujuk data tahun 2022, dari 55 karyawan pria yang mengambil cuti melahirkan, tercatat sebanyak 55 orang atau 100% telah kembali bekerja, dan tetap bekerja hingga 12 bulan berikutnya. [GRI 3-3, 401-3]

and a half) months after giving birth. Employees on maternity leave received extra salary and income as they were entitled in accordance to personal grade and job grade. Meanwhile, male workers whose wives gave birth for 2021 were given 3 (three) days of leave, an increase of one day compared to 2020. [GRI 3-3]

Per 31 Desember 2022, sesuai data dari Divisi Human Capital, karyawan wanita yang 104 people have the right to maternity leave and take this right. After their leave time was up, 77 people or 74% had returned to work. Meanwhile, from 2021 data, out of 17 female employees who took maternity leave, returned to work, and continued to work for the next 12 months, 17 people or 100%. Meanwhile, there are 4 male employees who have the right to take leave because their wife gives birth in 2022, and 4 people or 100% take this right. Meanwhile, the number of male employees who returned to work after their right to leave with their wife ended in the reporting year was 4 people or 100%. Furthermore, referring to data for 2022, of the 55 male employees who took maternity leave, it was recorded that 55 people or 100% had returned to work, and continued to work for the next 12 months. [GRI 3-3, 401-3]

Tabel Cuti Melahirkan Tahun 2020-2022
Table of Maternity Leave for 2020-2022

Jabatan Description	Perempuan Woman					Laki-laki Man				
	1	2	3	4	5	1	2	3	4	5
2022	3 bulan / 3 months	104	104	104	104	2 Hari	4	4	4	4
2021	3 bulan / 3 months	17	17	17	17	3 hari	63	55	55	55
2020	3 bulan / 3 months	12	12	12	12	2 hari	96	94	94	94

Keterangan/ Description:
1. Durasi cuti (hari)/ Duration of leave (days)
2. Jumlah yang berhak cuti/ Number of people entitled to leave
3. Jumlah yang mengambil hak cuti/ Number of people taking leave
4. Jumlah kembali setelah cuti/ The number of returning after taking leave
5. Jumlah tetap bekerja hingga 12 bulan setelah mengambil cuti/ The number of still working up to 12 months after taking leave

Hubungan Industrial

Terwujudkan hubungan industrial yang harmonis merupakan prasyarat Bank Jatim untuk semakin maju dan berkembang. Untuk keperluan tersebut, Perseroan mendukung penuh kebebasan karyawan untuk berkumpul, berserikat dan berpendapat melalui Serikat Karyawan. Dalam rangka mewujudkan hubungan industrial yang harmonis, Bank Jatim secara rutin mengadakan berbagai pertemuan *sharing session* bersama Serikat Pekerja. *Sharing session* ini bertujuan untuk menampung aspirasi, usulan, saran serta kritik, Selain Serikat Pekerja, dalam upaya menciptakan suasana kerja yang kondusif, aman dan nyaman, *Human Capital* Bank Jatim pada tahun 2022 telah membentuk BJTM Club. Manfaat yang bisa dirasakan dengan kehadiran BJTM

Industrial Relations

The realization of harmonious industrial relations is a prerequisite for Bank Jatim to progress and develop. For this purpose, the Company fully supports the freedom of employees to assemble, associate and express opinions through the Employee Union. In order to realize harmonious industrial relations, Bank Jatim routinely holds various sharing session meetings with the Labor Union. This sharing session aims to accommodate aspirations, suggestions, suggestions and criticisms. In addition to the Labor Union, in an effort to create a conducive, safe and comfortable working atmosphere, Human Capital Bank Jatim in 2022 has formed the BJTM Club. The benefits that can be felt by the presence of the BJTM Club include strengthening personal relationships between

Club antara lain mempererat hubungan personal antar-karyawan, menyegarkan pikiran serta mengembalikan kebugaran sehingga berdampak positif pada pencapaian target perusahaan.

employees, refreshing the mind and restoring fitness so that it has a positive impact on achieving company targets.

Bank Jatim membangun hubungan ketenagakerjaan dengan para karyawan berdasar Perjanjian Kerja Bersama (PKB) yang telah disepakati bersama serikat pekerja. PKB yang berlaku adalah PKB periode 2020-2022, dan melindungi seluruh karyawan Bank Jatim, termasuk karyawan yang bukan anggota serikat pekerja. [GRI 2-30]

Bank Jatim builds employment relations with workers based on the Collective Labor Agreement (PKB) that has been agreed with the union. The applicable Collective Labor Agreement is the Collective Labor Agreement period 2020-2022 and protects all employees of Bank Jatim (100%), including workers who are not union members. [GRI 2-30]

Sejalan dengan *spirit* menciptakan hubungan industrial yang harmonis, setiap muncul permasalahan karyawan, Bank Jatim akan melakukan pendekatan persuasif dengan memanggil karyawan yang bersangkutan untuk dilakukan *coaching*, mentoring ataupun *counseling*. Apabila setelah dilakukan *coaching*, *mentoring* ataupun *counseling* tetapi tidak terdapat perubahan/penyelesaian bagi karyawan maka kepada karyawan tersebut akan diberikan Surat Peringatan. Penyelesaian permasalahan karyawan dilakukan sesuai dengan ketentuan yang berlaku di Bank Jatim dengan tetap berpedoman pada ketentuan perundangan yang berlaku.

In line with the spirit of creating harmonious industrial relations, whenever employee problems arose, the Bank would take a persuasive approach by calling on the employees concerned for coaching, mentoring or counseling. If after coaching, mentoring or counseling, but there are no changes/resolutions for employees, then the Employee will be given a Warning Letter. Resolution of employee problems is carried out in accordance with the provisions in force at the Bank while still referring to the applicable laws and regulation.

Tenaga Kerja Anak dan Kerja Paksa [OJK F.19]

Bank Jatim mendukung penuh penghapusan pekerja anak dan kerja paksa. Seiring dengan itu, Perseroan memiliki kebijakan yang jelas tentang usia minimal karyawan maupun jam kerja karyawan. Sesuai dengan ketentuan Perusahaan, usia minimal karyawan Bank Jatim adalah 21 tahun. Sementara itu, jam kerja yang disepakati adalah 8 (delapan) jam 1 (satu) hari dan 40 (empat puluh) jam 1 (satu) minggu untuk 5 (lima) hari kerja dalam 1 (satu) minggu, sesuai dengan pasal 77, Undang-Undang No.13 Tahun 2003 tentang Ketenagakerjaan.

Pengaturan yang tegas tentang usia karyawan dan jam kerja merupakan kepatuhan Bank Jatim terhadap undang-undang ketenagakerjaan dan ketentuan internal Perusahaan, Komitmen serupa selaras dengan Undang-Undang Republik Indonesia Nomor 20 Tahun 1999 tentang Pengesahan ILO *Convention* No. 138 *Concerning Minimum Age for Admission to Employment* (Konvensi ILO Mengenai Usia Minimum Untuk Diperbolehkan Bekerja), dan Undang-Undang Republik Indonesia Nomor 1 Tahun 2000 tentang Pengesahan ILO *Convention* No. 182 *Concerning The Prohibition and Immediate Action for The Elimination of The Worst Forms of Child Labour* (Konvensi ILO No. 182 Mengenai Pelarangan dan Tindakan Segera Penghapusan Bentuk-Bentuk Pekerjaan Terburuk untuk Anak). Sementara itu, pemberlakuan jam kerja dengan batasan waktu yang jelas sehingga tidak terjadi kerja paksa sejalan dengan Undang-Undang Republik Indonesia Nomor 19 Tahun 1999 Tentang Pengesahan ILO Convention No. 105 *Concerning The Abolition of Forced Labour* (Konvensi ILO Mengenai Penghapusan Kerja Paksa).

Child Labor and Forced Labor [OJK F.19]

Bank Jatim fully supported the elimination of child labor and forced labor. Along with that, the Company had a clear policy regarding the minimum age of employees and working hours of employees. In accordance with the provisions of the Company, the minimum age for Bank Jatim employees was 21 years. Meanwhile, the agreed working hours were 8 (eight) hours 1 (one) day and 40 (forty) hours 1 (one) week for 5 (five) working days in 1 (one) week, in accordance with article 77, Law -Law No.13 of 2003 concerning Manpower.

Strict regulation regarding the age of employees and working hours became Bank Jatim's compliance with labor laws and the Company's internal regulations. 138 Concerning Minimum Age for Admission to Employment (ILO Convention Regarding Minimum Age for Admission to Work), and Law of the Republic of Indonesia Number 1 of 2000 concerning Ratification of ILO Convention No. 182 Concerning The Prohibition And Immediate Action for The Elimination of The Worst Forms of Child Labor (ILO Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour). Meanwhile, the implementation of working hours with clear time limits so that forced labor did not occur was in line with the Law of the Republic of Indonesia Number 19 of 1999 concerning Ratification of ILO Convention No. 105 Concerning The Abolition of Forced Labor (ILO Convention on the Abolition of Forced Labor).

Ketaatan terhadap regulasi ketenagakerjaan dengan tidak mempekerjakan anak serta tidak ada kerja paksa membawa hasil dengan tidak adanya dampak negatif dan potensial terhadap praktik ketenagakerjaan di Bank Jatim. Selain itu, juga tidak terdapat sanksi, denda maupun pengaduan terkait kedua isu tersebut.

Adherence to labor regulations by not employing children and no forced labor brought results with no negative and potential impact on labor practices in Bank Jatim. In addition, there were also no sanctions, fines or complaints regarding these two issues.

Upah Minimum Regional [OJK F.20]

Upah/imbalan kerja karyawan yang kompetitif merupakan prioritas bagi Bank Jatim. Perseroan meyakini bahwa pemberian upah serupa itu akan menjadi pendorong bagi karyawan untuk berprestasi dan menampilkan kinerja terbaik. Pemberian upah di Bank Jatim tahun 2022 merujuk pada sejumlah regulasi, terutama Surat Edaran Menteri Ketenagakerjaan Nomor B-M/383/HI.01.00/XI/2021 tentang Penyampaian Data Perekonomian dan Ketenagakerjaan dalam Penetapan Upah Minimum Tahun 2022.

Pemberian upah di Bank Jatim menerapkan sistem pengupahan tanpa diskriminasi sehingga setiap karyawan berhak memperoleh perlakuan yang sama dalam penerapan sistem pengupahan. Sesuai dengan ketentuan yang berlaku, pemberian upah minimum di Bank Jatim diarahkan kepada pencapaian kebutuhan hidup layak bagi karyawan. Besaran upah minimum pada umumnya menyesuaikan dengan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya.

Berdasarkan Keputusan Menteri Tenaga Kerja dan Transmigrasi Nomor 226 Tahun 2000, pemberian upah di Bank Jatim juga senantiasa memperhatikan Upah Minimum Provinsi (yang sebelumnya disebut dengan UMR Tingkat I) dan Upah Minimum Kabupaten/Kota (yang sebelumnya disebut dengan UMR Tingkat II). Berpatokan pada regulasi tersebut, sekaligus sejalan dengan komitmen untuk memberikan kesejahteraan kepada karyawan, maka Bank Jatim memberikan upah kepada karyawan tetap golongan terendah sesuai dengan upah yang berlaku di setiap provinsi, sebagaimana tabel berikut:

Regional Minimum Wage [OJK F.20]

Competitive wages/employee benefits became a priority for Bank Jatim. The Company believed that such remuneration could be a driving force for employees to excel and show their best performance. Wages at Bank Jatim in 2022 referred to a number of regulations, notably the Circular Letter of the Minister of Manpower Number BM/383/HI.01.00/XI/2021 concerning Submission of Economic and Employment Data in Setting the 2022 Minimum Wage.

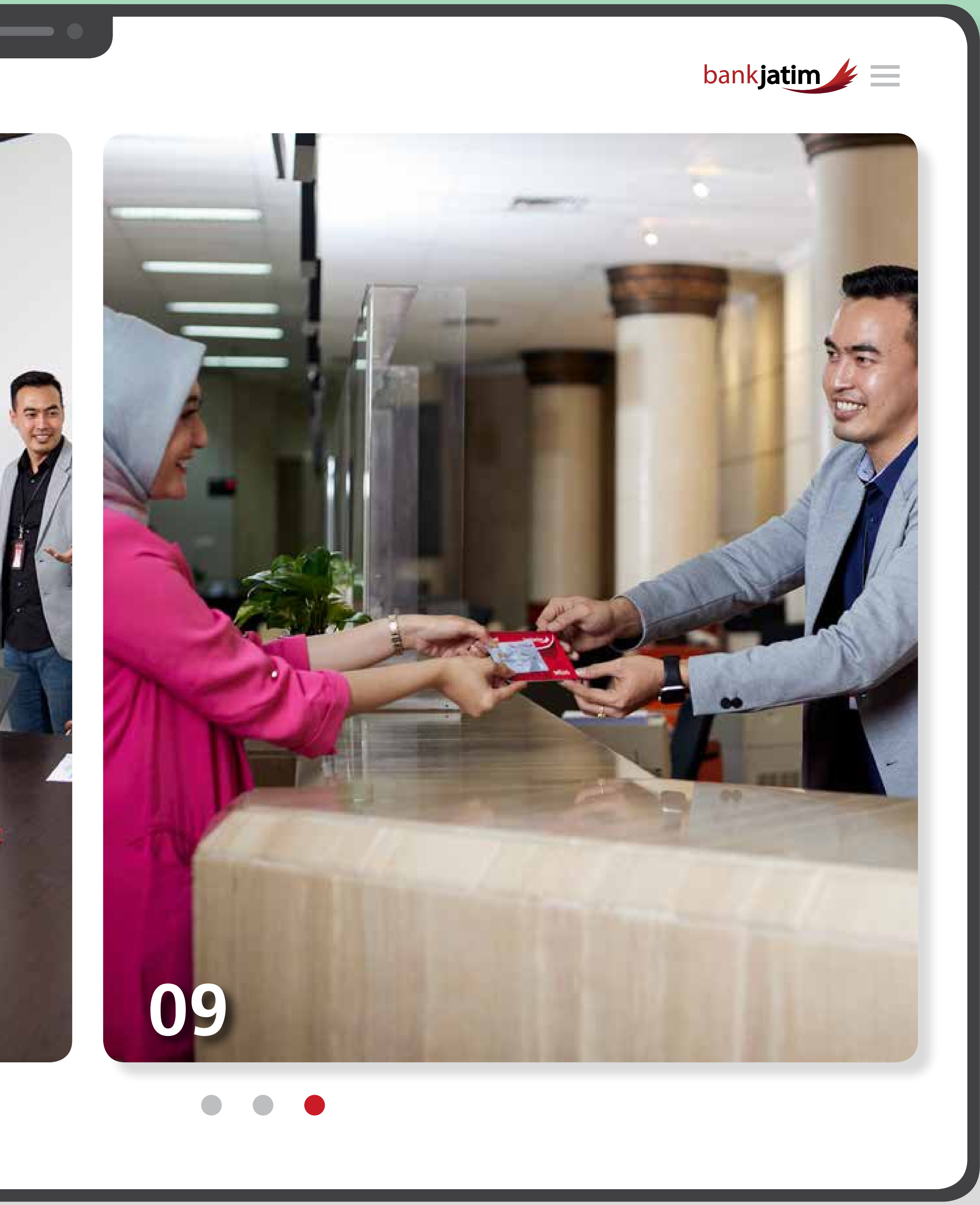
Wages at Bank Jatim applied a wage system without discrimination so that every employee had the right to receive equal treatment in the implementation of the wage system. In accordance with applicable regulations, the provision of minimum wages at Bank Jatim was directed towards achieving the necessities of a decent life for employees. The amount of the minimum wage generally adjusted to the price of basic needs, the inflation rate, the standard of living, and other variables.

Referring to the Decree of the Minister of Manpower and Transmigration Number 226 of 2000, the provision of wages at Bank Jatim always considered the Provincial Minimum Wage (previously known as UMR Level I) and Regency/City Minimum Wages (previously referred to as UMR Level II). Based on these regulations, as well as in line with the commitment to provide welfare to employees, Bank Jatim provided wages to the lowest level permanent employees according to the prevailing wages in each province, as shown in the following table:

No	Unit Usaha Business Unit	Provinsi/Daerah Province/Area	Upah Minimum Provinsi Minimum Wage Province	Imbal Jasa Karyawan Tingkat Terendah Lowest Level of Employee Fee	Persentase Percentage
1.	Kantor Pusat / Head Office	Jawa Timur / East Java	Rp1.900.000	Rp4.900.000	257.89%
2.	Kantor DKI Jakarta / DKI Jakarta Office	DKI Jakarta / DKI Jakarta	Rp4.600.000	Rp6.400.000	139.13%

Lingkungan Kerja Layak Penopang Produktivitas

Decent Work Environment Supports Productivity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Lingkungan kerja yang layak dan aman sesuai prinsip Keselamatan dan Kesehatan Kerja (K3) merupakan prioritas bagi Bank Jatim. Dengan lingkungan kerja seperti itu, maka karyawan dapat menjalankan pekerjaan dan tanggung jawabnya dengan tenang tanpa diliputi kekhawatiran terjadinya kecelakaan kerja maupun penyakit akibat kerja. Perseroan meyakini, lingkungan kerja yang kondusif seperti itu akan berdampak positif terhadap peningkatan kinerja karyawan. Selanjutnya, performa kolektif karyawan yang meningkat akan bermuara pada pencapaian target dan kinerja Perseroan seperti ditetapkan dalam Rencana Bisnis Bank (RBB). [OJK F.21]

Upaya mewujudkan lingkungan kerja yang layak dan aman merupakan implementasi komitmen Bank Jatim untuk meraih angka kecelakaan kerja nihil (*zero accident*), serta tidak adanya penyakit akibat kerja. Bagi Perseroan, insiden kecelakaan kerja atau penyakit akibat kerja dalam bentuk maupun tingkatan sekecil apapun harus dicegah. Selain berpotensi mengurangi produktivitas kerja, insiden tersebut bisa menimbulkan kerugian secara moral dan material, bahkan dalam tingkat tertinggi bisa berujung pada fatalitas/kematian.

Komitmen Bank Jatim direalisasikan melalui berbagai program dan kegiatan terkait K3 berlandaskan kesadaran bersama bahwa kepatuhan terhadap prosedur dan tahapan kerja sesuai aturan dan pedoman K3 merupakan kunci keberhasilan. Kepatuhan tersebut berlaku untuk semua entitas yang terlibat dalam operasional dan mata rantai perusahaan, mulai dari karyawan, manajemen, mitra kerja, hingga nasabah. Sejalan dengan itu, Perseroan secara kontinu berupaya untuk membangun budaya sadar kesehatan dan keselamatan kerja di semua lini, serta mengimplementasikan dalam operasional sehari-hari.

For Bank Jatim, a decent and safe working environment becomes a top priority in accordance with Occupational Health and Safety (OHS) principles. With such a work environment, employees can carry out their work and responsibilities in peace without worrying about work accidents or work-related illnesses. The Company believes that such a conducive work environment will have a positive impact on improving employee performance. Furthermore, the increased employee collective performance will lead to the achievement of the Company's targets and performance as stipulated in the Bank Business Plan. [OJK F.21]

In order to fulfill Bank Jatim's commitment to reaching zero accident rates and the absence of work-related illnesses, efforts were being made to build an appropriate and secure workplace. For the Company, incidences of workplace injuries or occupational diseases in any way or form had to be avoided. In addition to perhaps lowering productivity at work, the incident might result in money and moral damages, and even at its worst, it might result in fatality or death.

Bank Jatim's commitment was realized through various programs and activities related to OHS based on shared awareness that compliance with work procedures and stages according to OHS rules and guidelines became the key to success. This compliance applied to all entities involved in the company's operations and chain, starting from employees, management, business partners, to customers. In line with that, the Company continuously strived to build a culture of health and safety awareness at all levels, and implemented it in daily operations.

Landasan Kebijakan

Upaya Bank Jatim mewujudkan lingkungan kerja yang layak dan aman mengacu pada regulasi tentang K3 di antaranya:

1. Undang-undang No. 1 Tahun 1970 tentang Keselamatan Kerja
2. Undang-undang Nomor 23 tahun 1992 tentang Kesehatan
3. Undang-undang No. 13 Tahun 2003 tentang Ketenagakerjaan
4. Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja
5. Keputusan Presiden Nomor 22 Tahun 1993 tentang Penyakit yang Timbul Akibat Hubungan Kerja
6. Peraturan Menteri Kesehatan Republik Indonesia Nomor 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran

Merujuk berbagai regulasi tersebut, selanjutnya Bank Jatim menerbitkan kebijakan internal berkaitan dengan K3 di antaranya peraturan tentang pelaksanaan simulasi kejadian kebakaran, simulasi apabila terjadi gempa dan pelatihan BCM kepada pegawai kantor pusat.

Policy Foundation

Bank Jatim's efforts to create a decent and safe work environment refer to regulations regarding of Occupational Health and Safety, among others:

1. Law no. 1 of 1970 concerning Occupational Safety
2. Law no. 23 of 1992 concerning Health
3. Law no. 13 of 2003 concerning Manpower
4. Law no. 11 of 2020 concerning Job Creation
5. Presidential Decree No. 22 of 1993 concerning Diseases That Arise Due to Employment
6. Regulation of the Minister of Health of the Republic of Indonesia Number 48 of 2016 concerning Office Occupational Safety and Health Standards

Referring to these various regulations, Bank Jatim then issued internal policies related to K3 including regulations regarding the implementation of fire incident simulations, simulations in the event of an earthquake and BCM training for head office employees.

Komite Manajemen Kepegawaian

Fokus dan target *zero accident* serta tidak adanya penyakit akibat kerja merupakan tanggung jawab bersama seluruh insan Perseroan. Untuk mewujudkan target tersebut, Bank Jatim membentuk Komite Manajemen Kepegawaian yang berfungsi mengawasi kinerja Kesehatan dan Keselamatan Kerja (K3) Adapun pengelolaan K3 di Bank Jatim dilakukan oleh Divisi Human Capital.

Personnel Management Committee

The focus and target of zero accident was the shared responsibility of all Bank Jatim people. In line with that, the commitment to achieving these goals was achieved since Bank Jatim formed a Personnel Management Committee whose function was to oversee the performance of Occupational Health and Safety. The OHS management at Bank Jatim was carried out by the Human Capital Division

Sarana dan Prasarana K3

Komitmen Bank Jatim mewujudkan lingkungan kerja yang layak dan aman, sekaligus menggapai zero accident serta tidak adanya penyakit akibat kerja, dipenuhi dengan menyediakan berbagai fasilitas untuk mendukung keamanan dan kenyamanan, termasuk apabila terjadi kondisi darurat. Fasilitas yang disediakan berupa alat deteksi asap, alat pemadam api ringan, hidran, kotak Pertolongan Pertama pada Kecelakaan (P3K), tempat ibadah, ruang parkir, keamanan 24 jam, dan lain-lain. Selain menyediakan berbagai fasilitas, Bank Jatim secara kontinu melakukan sosialisasi K3 sebagai tanggung jawab bersama

Tak sekadar menyediakan sarana dan prasarana K3, Perseroan juga memastikan bahwa sarana dan prasarana tersebut berfungsi dengan baik. Untuk itu, Bank Jatim melakukan audit/pengecekan secara berkala untuk mengetahui kelayakan sarana dan prasarana tersebut agar tidak menyebabkan kecelakaan kerja. Sarana kerja yang diaudit antara lain lift, gondola, alat pemadam api ringan, hidran, dan lain-lain. Pada tahun 2022, audit sarana dan prasarana K3 Kantor Pusat telah dilakukan dengan dengan hasil kondisi sarana dan prasarana masih layak pakai.

Occupational Health and Safety Facilities and Infrastructure

Bank Jatim's commitment to creating a proper and safe work environment and achieving zero accidents and no work-related diseases is fulfilled by providing various facilities to support safety and comfort, including in the event of an emergency. Facilities provided include smoke detectors, light fire extinguishers, hydrants, First Aid kits for Accidents (P3K), places of worship, parking spaces, 24-hour security, and others. In addition to providing various facilities, Bank Jatim continuously socializes Occupational Health and Safety as a shared responsibility

Not only providing Occupational Health and Safety facilities and infrastructure, but the Company also ensures that these facilities and infrastructure function properly. For this reason, Bank Jatim conducts periodic audits/checks to determine the feasibility of these facilities and infrastructure so as not to cause work accidents. The audited work facilities include lifts, gondolas, light fire extinguishers, hydrants, and others. In 2022, an audit of Health and Safety facilities and infrastructure at the Head Office has been carried out with the result that the facilities and infrastructure are still suitable for use.

Program K3

Selain melengkapi berbagai fasilitas fisik untuk mendukung terciptanya lingkungan kerja yang layak dan aman, Bank Jatim juga menjalankan berbagai program dan kebijakan pendukung demi terwujudnya K3 di lingkungan perusahaan sebagai berikut:

Occupational Health and Safety Facilities Programs

In addition to completing various physical facilities to support the creation of a decent and safe work environment, Bank Jatim also carries out various supporting programs and policies to realize Occupational Health and Safety in the corporate environment as follows:

BPJS Ketenagakerjaan (Badan Penyelenggara Jaminan Sosial)

Sebagai upaya Bank Jatim untuk menjamin hak-hak pegawai dan perlindungan dasar terhadap kecelakaan kerja, kematian dan hari tua, dan Jaminan Pensiun maka Bank Jatim mengikutsertakan pegawai dalam BPJS Ketenagakerjaan sehingga para pegawai dapat bekerja dengan tenang dan nyaman. Program BPJS Ketenagakerjaan yang disediakan Bank Jatim meliputi:

Jaminan Kecelakaan Kerja (JKK)

Jaminan Kecelakaan Kerja memberikan kompensasi dan rehabilitasi bagi pegawai yang mengalami kecelakaan kerja pada saat mulai berangkat kerja sampai tiba kembali di rumah atau

BPJS Ketenagakerjaan (Social Security Organizing Agency)

As an ffort of the Bank to guarantee the rights of employees and basic protection against work accidents, death and old age, and Pension Insurance, Bank Jatim includes employees in BPJS Employment so that employees can work in peace and comfort. BPJS Employment Program provided by Bank Jatim includes:

Work Accident Insurance (JKK)

Work Accident Insurance provides compensation and rehabilitation for employees who have work accidents at the time of leaving for work until arriving back at home or suffering from illness due menderita penyakit akibat hubungan kerja dengan kriteria ada perintah dari perusahaan dan berkaitan dengan kepentingan perusahaan.

to work relationships with the criteria there is an order from the company and related to the interests of the company.

Jaminan Kematian

Jaminan Kematian adalah jaminan yang diberikan kepada pegawai yang meninggal dunia bukan karena akibat kecelakaan kerja yang perlindungannya adalah saat pegawai aktif bekerja sampai dengan 6 bulan setelah pegawai berhenti bekerja, guna meringankan beban keluarga baik dalam bentuk biaya pemakaman maupun santunan berupa uang.

Life Insurance

Life insurance is a guarantee given to employees who die not due to work accidents whose protection is when the employee actively works up to 6 months after the employee stops working, in order to ease the burden on the family both in the form of funeral costs and compensation in the form of money.

Jaminan Hari Tua (JHT)

Program jaminan hari tua diselenggarakan dengan sistem tabungan hari tua, yang iurannya ditanggung perusahaan dan pegawai.

Old Age Savings (JHT)

The old age savings program is implemented with a retirement savings system, the cost of which is borne by the company and employees.

Jaminan Pensiun (JP)

Program Jaminan Pensiun adalah jaminan sosial yang bertujuan untuk mempertahankan derajat kehidupan yang layak bagi peserta dan atau ahli warisnya dengan memberikan penghasilan setelah peserta memasuki usia pensiun, mengalami cacat dan atau meninggal dunia.

Pension Insurance (PI)

Pension Insurance Program is a social security that aims to maintain a decent degree of life for participants and/or their heirs by providing income after a participant reaches retirement age, has a disability and/or dies.

Bantuan Kesehatan Rawat Jalan

Apabila pegawai Bank Jatim sakit, dapat memperoleh fasilitas pengobatan secara rawat jalan di Poliklinik Bank Jatim atau bantuan pengobatan rawat jalan yang diberikan berdasarkan plafon masing-masing jabatan dan diatur di dalam ketentuan intern Bank Jatim;

Outpatient Health Assistance

If Bank Jatim employees are sick, they can get outpatient treatment facilities at the Bank Jatim Polyclinic or outpatient treatment assistance given based on the ceiling of each position and regulated in the internal provisions of Bank Jatim;;

Bantuan Kesehatan Rawat Inap

Jika ada pegawai Bank Jatim sakit dan memerlukan pengobatan rawat inap, maka Bank Jatim memberikan fasilitas rawat inap kepada pegawai sesuai dengan kelas kamar rawat inap yang diatur di dalam ketentuan intern Bank Jatim.

Inpatient Health Assistance

If an employee of Bank Jatim is ill and requires inpatient treatment, the Bank provides inpatient facilities to employees according to the class of inpatient rooms regulated in the internal provisions of Bank Jatim.

Donor Darah

Salah satu upaya Bank Jatim untuk menjaga kesehatan pegawai adalah mengkoordinir dan mengikutsertakan pegawai untuk kegiatan donor darah yang diselenggarakan oleh Bank Indonesia secara berkala.

Blood Donation

One of the efforts of Bank Jatim to maintain employee health is to coordinate and involve employees for blood donor activities that are regularly held by Bank Indonesia.

General Check Up

General Check Up merupakan program pemeliharaan kesehatan pegawai dengan memberikan pemeriksaan kesehatan kepada pegawai yang dilakukan secara berkala.

General Check Up

General Check Up is a maintenance program health of employees by providing checks health to employees which is carried out regularly.

Penggantian Biaya Kacamata Bagi Pegawai Bank Jatim

Pemberian penggantian biaya kacamata kepada seluruh pegawai sesuai dengan plafon masing-masing jabatan yang ditetapkan dalam ketentuan intern Bank Jatim.

Replacement of Glasses Costs for Employees of Bank Jatim.

Giving reimbursement of the cost of glasses to all employees in accordance with the ceiling of each position determined in the internal provisions of Bank Jatim.

Penggantian Biaya Melahirkan Bagi Pegawai Wanita dan Istri Pegawai

Bagi pegawai dan atau istri pegawai yang akan melahirkan Bank Jatim memberikan penggantian biaya persalinan baik secara normal atau *caesar* sesuai dengan plafon yang ditetapkan dalam ketentuan intern Bank Jatim.

Reimbursement of Maternity Expenses for Female Employees and Employees' Wives

For employees and or wives of employees who will give birth to Bank Jatim provide reimbursement of labor costs either normally or violently in accordance with the ceiling specified in the internal provisions of Bank Jatim.

Kinerja K3 Tahun 2022

Bank Jatim menyadari bahwa tercapainya target *zero accident* dan tidak ada penyakit akibat kerja merupakan tanggung jawab kolektif. Oleh karena itu, manajemen dan karyawan Bank Jatim berkomitmen untuk memberikan kontribusi agar target tersebut dapat dicapai. Untuk itu, Bank Jatim menyelenggarakan berbagai program K3 guna menjamin dan melindungi keselamatan dan kesehatan karyawan melalui upaya pencegahan kecelakaan kerja dan penyakit akibat kerja.

Per 31 Desember 2022, kinerja K3 Perseroan adalah sebagai berikut:

Occupational Health and Safety Performance 2022

Bank Jatim was aware that meeting the goal of having zero accidents, and zero occupational diseases was a shared responsibility. As a result, Bank Jatim's management and staff were committed to making a contribution to the achievement of this goal. To ensure and safeguard the safety and health of employees, Bank Jatim administered a number of OHS initiatives in an effort to reduce occupational illnesses and accidents.

As of 31 December 2022, the Company's Occupational Health and Safety performance is as follows:

Tabel Kinerja K3 Tahun 2020-2022
Table of Occupational Health and Safety Performance 2020-2022

Tahun Year	Tingkat Kecelakaan Kerja Work Accident Rate			
	Ringan Mild	Sedang Moderate	Berat Severe	Fatal/Kematian Fatal/Death
2022	0	0	0	0
2021	1	2	0	1
2020	3	1	1	1

Sesuai tabel di atas, pada tahun 2022 tercatat tidak ada kejadian kecelakaan kerja yang menandakan tercapainya target *zero accident*, dibandingkan tahun 2021 dengan 4 kecelakaan kerja.

Berkaitan dengan telah melandainya penyebaran virus corona sebagai penyebab pandemi COVID-19 pada tahun 2022, Bank Jatim tetap mengambil kebijakan untuk meneruskan sebagian kebijakan untuk melindungi karyawan agar tidak terinfeksi virus tersebut. Kebijakan yang diteruskan antara lain menggunakan masker, menjaga jarak dan menghindari kerumunan. Dengan penerapan kebijakan tersebut, selama tahun 2022, rekapitulasi karyawan yang terinfeksi, sembuh, dan meninggal akibat virus corona beserta biaya yang dikeluarkan Perseroan adalah sebagai berikut:

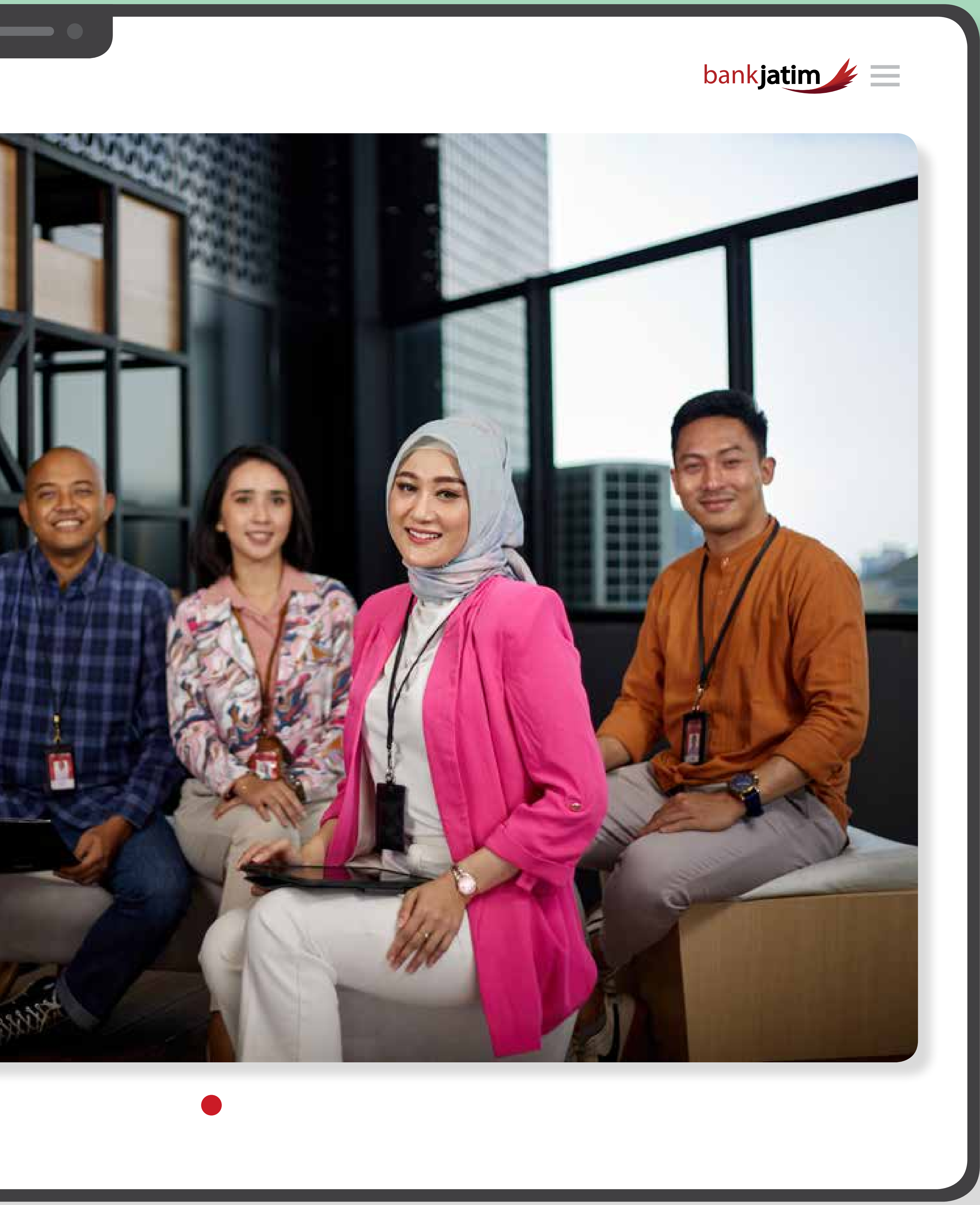
According to the table above, in 2022 there were no work accident incidents which indicated the achievement of the zero accident target, compared to 2021 with 4 work accidents.

Due to the slowing down of the spread of the coronavirus as the cause of the COVID-19 pandemic in 2022, Bank Jatim continues to adopt policies to continue some of policies to protect employees from being infected with the virus. The policies that have been forwarded include wearing masks, keeping a distance, and avoiding crowds. With the implementation of this policy, during 2022, the recapitulation of employees who were infected, recovered, and died from the coronavirus along with the costs incurred by the Company, are as follows:

Tahun Year	Pegawai Terinfeksi / Terkonfirmasi Infected/ Confirmed Employees	Sembuh Recover	Meninggal Passed Away	Biaya yang dikeluarkan untuk penanganan COVID-19 Costs incurred for handling COVID-19
2022	913	913	0	Rp. 1.548.850.736
2021	1.823	1.802	21	Rp.11.765.028.043
2020	224	220	4	Rp.7.416.859.040

Kepuasan Nasabah Sebagai Prioritas

Customer Satisfaction as a Priority



Komitmen Bank Jatim

Kemajuan dan perkembangan Bank Jatim sangat dipengaruhi oleh seberapa besar nasabah menerima dan menjadikan produk/jasa yang ditawarkan Perseroan sebagai pilihan. Semakin banyak nasabah yang berhasil diraih dan terpenuhi harapannya, sekaligus mendapatkan kepuasan, maka keberlangsungan usaha Bank Jatim akan terjamin. Begitu pula sebaliknya. Oleh karena posisi nasabah yang sangat strategis, maka Perseroan berupaya semaksimal mungkin untuk memberikan produk dan layanan terbaik kepada seluruh nasabah. Muara dari kebijakan tersebut adalah terwujudnya kepuasan nasabah yang selama ini menjadi prioritas layanan Bank Jatim.

Salah satu harapan nasabah yang secara kontinu direalisasikan Bank Jatim adalah hadirnya layanan yang setara untuk semua, tanpa membedakan latar belakang, suku, ras, jenis kelamin, agama, pandangan politik dan sebagainya. Tak hanya itu, kesetaraan juga diberikan kepada nasabah yang masuk kategori berkebutuhan khusus, di antaranya para penyandang disabilitas, yaitu mereka yang mengalami keterbatasan fisik, intelektual mental dan/atau sensorik.

Komitmen Bank Jatim memberikan produk dan layanan terbaik, termasuk memberikan perlakuan setara, didorong oleh kesadaran bahwa nasabah memiliki hak tersebut, sebagaimana diatur dalam Undang-Undang No. 8 Tahun 1999 tentang Perlindungan Konsumen (Lembaran Negara Republik Indonesia Tahun 1999 No. 22, Tambahan Lembaran Negara Republik Indonesia No. 3821). Regulasi lain yang mengatur kesetaraan hak nasabah di antaranya Peraturan Otoritas Jasa Keuangan Nomor: 1/POJKk.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, serta Undang-Undang Republik Indonesia Nomor 8 Tahun 2016 tentang Penyandang Disabilitas. [OJK F.17, FS15]

Bank Jatim Commitment

The progress and development of Bank Jatim is greatly influenced by how much customers accept and make the products/services offered by the Company as a choice. The more customers who are successfully achieved and their expectations fulfilled, as well as getting satisfaction, the business continuity of Bank Jatim will be guaranteed. Vice versa. Due to the very strategic position of the customer, the Company makes every effort to provide the best products and services to all customers. The estuary of this policy is the realization of customer satisfaction which has been a priority for Bank Jatim services.

One of the customer expectations that is continuously realized by Bank Jatim is the presence of equal services for all, regardless of background, ethnicity, race, gender, religion, political views or other factors. Not only that, equality is also given to customers who fall into the category of special needs, including people with disabilities, who hadphysical, intellectual, mental, and/or sensory limitations, were treated equally.

Bank Jatim commitment to provide the best products and services, including providing equal treatment, is driven by the awareness that customers have these rights, as stipulated in Law no. 8 of 1999 concerning Consumer Protection (State Gazette of the Republic of Indonesia of 1999 No. 22, Supplement to the State Gazette of the Republic of Indonesia No. 3821). Other regulations governing equal customer rights include Financial Services Authority Regulation Number: 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector, and Law of the Republic of Indonesia Number 8 of 2016 concerning Persons with Disabilities. [OJK F.17, FS15]

Inovasi Produk dan Layanan [OJK F.26]

Inovasi produk dan layanan adalah kunci bagi Bank Jatim untuk bisa memenuhi harapan nasabah yang terus berkembang sesuai tuntutan zaman. Sebagai pelaku industri perbankan, inovasi produk dan layanan yang dilakukan Perseroan bertujuan untuk mempermudah nasabah melakukan berbagai transaksi perbankan.

Product and Service Innovation [OJK F.26]

Product and service innovation is the key for Bank Jatim to be able to meet customer expectations which continue to grow according to the demands of the times. As a company in the banking industry, the Company's product and service innovations aim to make it easier for customers to carry out various banking transactions.

Inovasi yang dilakukan Bank Jatim antara lain digitalisasi layanan melalui JConnect dengan menjadikan Pemerintah Daerah (Pemda) dan ASN (Aparatur Sipil Negara), Pelaku UMKM (Usaha Mikro, Kecil, dan Menengah), serta masyarakat umum sebagai target. Selain itu, JConnect juga menyasar generasi muda (*millennials*), terutama mereka yang menyukai gaya hidup dinamis serta mengutamakan kemudahan dan kenyamanan dalam melakukan transaksi perbankan. Selain JConnect, inovasi produk dan layanan yang dilaksanakan Perseroan selama tahun 2022 antara lain:

- Bank Jatim berkolaborasi dengan PT Bank Rakyat Indonesia (Persero) Tbk meluncurkan kartu *co-branding*, Jatim Brizzi, pada Rabu, 5 Januari 2022.
- Bank Jatim Luncurkan Aplikasi SIAP QRIS di Pasar Bangkal, Kota Sumenep, pada Selasa, 29 Maret 2022.
- Bank Jatim bersama Pemkot Surabaya meluncurkan program KatePay, pada Selasa, 14 Juni 2022).
- Bank Jatim telah melakukan *soft launching* J Connect Remittance bertepatan dengan HUT Bank Jatim ke-61 pada Sabtu, 20 Agustus 2022.
- Bank Jatim bekerja sama dengan PT Bank Mandiri terkait Co branding Jatim *e-money* pada Selasa, 18 Oktober 2022.
- Bank Jatim telah menandatangani perjanjian kerjasama dengan BNI untuk produk *co-branding* Jatim Tapcash pada Rabu, 30 November 2022.

Selaras dengan peluncuran berbagai inovasi produk dan layanan, Bank Jatim secara kontinu melakukan berbagai kegiatan untuk meningkatkan inklusi keuangan sehingga nasabah dan calon nasabah mendapatkan informasi yang benar tentang produk dan jasa yang dimiliki Bank Jatim. Melalui pemahaman yang benar, maka nasabah akan bisa memilih produk dan layanan perbankan sesuai dengan kebutuhan, sekaligus merasa aman dengan pilihannya tersebut. Terlebih lagi, semua produk dan jasa yang ditawarkan Bank Jatim telah memenuhi semua persyaratan dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sehingga telah teruji keamanannya bagi nasabah. Di sisi lain, dalam memasarkan produk dan layanan, selain memberikan informasi secara lengkap pada setiap produk, Bank Jatim juga senantiasa melakukan komunikasi pemasaran dan promosi dengan berpatokan pada etika pemasaran dan promosi yang berlaku. [OJK F.27]

Komitmen Bank Jatim memberikan informasi yang jelas pada semua produk dan layanan, termasuk produk dan layanan baru, membawa hasil dengan tidak adanya dampak negatif atas produk dan jasa yang dikeluarkan Bank Jatim. Perusahaan juga tidak mendapat sanksi maupun denda akibat ketidakpatuhan terhadap pemberian informasi produk maupun pelanggaran terhadap etika komunikasi pemasaran. Selain itu, selama tahun 2022, tidak terdapat produk dan layanan yang ditarik atau dibatalkan karena alasan tertentu. [OJK F.28, F.29]

Saluran Pengaduan/Keluhan Nasabah
[GRI 2-25, 2-27] [OJK F.24]

Bank Jatim senantiasa berupaya untuk meningkatkan kualitas produk dan layanan sehingga nasabah terpenuhi harapannya, sekaligus mendapatkan kepuasan maksimal. Namun demikian, Perseroan tidak menutup kemungkinan adanya potensi nasabah

Innovations carried out by Bank Jatim include digitizing services through JConnect by targeting the Regional Government (Pemda) and ASN (State Civil Apparatus), MSME Entrepreneurs (Micro, Small and Medium Enterprises), and the general public. In addition, JConnect also targets the younger generation (millennials), especially those who like a dynamic lifestyle and prioritize convenience and comfort in conducting banking transactions. Apart from JConnect, product and service innovations implemented by the Company during 2022 include:

- Bank Jatim in collaboration with PT Bank Rakyat Indonesia (Persero) Tbk launched a co-branding card, Jatim Brizzi, on Wednesday, 5 January 2022.
- Bank Jatim Launches the SIAP QRIS Application at Bangkal Market, Sumenep City, on Tuesday, 29 March 2022.
- Bank Jatim together with the City Government of Surabaya launched the KatePay program, on Tuesday, 14 June 2022)
- Bank Jatim has conducted a soft launching of J Connect Remittance to coincide with Bank Jatim's 61st anniversary on Saturday, 20 August 2022.
- Bank Jatim is collaborating with PT Bank Mandiri regarding Co branding Jatim e-money on Tuesday, 18 October 2022.
- Bank Jatim has signed a cooperation agreement with BNI for the Jatim Tapcash co-branding product on Wednesday, 30 November 2022.

In line with the launch of various product and service innovations, Bank Jatim continuously carries out various activities to increase financial inclusion so that customers and prospective customers get correct information about the products and services owned by Bank Jatim. Through proper understanding, customers will be able to choose banking products and services according to their needs, while at the same time feeling safe with these choices. What's more, all the products and services offered by Bank Jatim have met all requirements and received approval from the Financial Services Authority so that their safety has been tested for customers. On the other hand, in marketing products and services, in addition to providing complete information on each product, Bank Jatim also always conducts marketing and promotional communications based on applicable marketing and promotion ethics. [OJK F.27]

Bank Jatim commitment to provide clear information on all products and services, including new products and services, has resulted in no negative impact on the products and services issued by Bank Jatim. The company also does not receive sanctions or fines due to non-compliance with providing product information or violations of marketing communication ethics. In addition, during 2022, there were no products and services that were withdrawn or canceled for any reason. [OJK F.28, F.29]

Customer Complaint/Complaint Channel [GRI 2-25, 2-27] [OJK F.24]

Bank Jatim attempted to provide the quality of products and services so that customers' expectations are fulfilled, while at the same time getting maximum satisfaction. However, the Company does not rule out the possibility that there are potential customers yang belum terpenuhi harapannya sehingga perlu menyampaikan keluhan/pengaduan. Untuk itu, Bank Jatim menyediakan saluran pengaduan, sekaligus memberikan solusi terbaik secepatnya. Penanganan pengaduan yang dilakukan Bank Jatim merupakan kepatuhan terhadap POJK No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan.

whose expectations have not been met, so they need to submit complaints/complaints. For this reason, Bank Jatim provides a complaint channel, as well as providing the best solution as soon as possible. The handling of complaints by Bank Jatim is in compliance with POJK No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector.

Sesuai pasal 35 peraturan tersebut, jangka waktu untuk menindaklanjuti dan menyelesaikan pengaduan paling lambat 20 hari kerja setelah tanggal penerimaan pengaduan, dan dalam hal terdapat kondisi tertentu, diberikan keleluasaan waktu untuk memperpanjang waktu hingga paling lama 20 hari kerja berikutnya. Namun demikian, sebagai bentuk layanan dan profesionalisme, Bank Jatim berupaya semaksimal mungkin agar bisa menyelesaikan pengaduan tersebut sebelum tenggat waktu habis. Terkait penanganan pengaduan, sebagai salah satu kewajiban, Bank Jatim melaporkan penanganan dan penyelesaian pengaduan nasabah tersebut kepada Bank Indonesia dan Otoritas Jasa Keuangan setiap triwulan.

In accordance with Article 35 of the regulation, the period for following up and resolving complaints is no later than 20 working days after the date of receipt of the complaint, and in the event of certain conditions, time is given to extend up to a maximum of another 20 working days. However, as a form of service and professionalism, Bank Jatim makes every effort to resolve the complaint before the deadline. Regarding the handling of complaints, as one of the obligations, Bank Jatim reports the handling and settlement of these customer complaints to Bank Indonesia and the Financial Services Authority every quarter.

Dalam menangani pengaduan nasabah, Bank Jatim menetapkan berbagai kebijakan sebagai berikut:

1. Mengoptimalkan fungsi *Call Center* info Bank Jatim 14044 dalam peningkatan kualitas layanan terhadap pengaduan nasabah secara *online* (*via* telepon).
2. Menindaklanjuti secara cepat pengaduan nasabah melalui email resmi Bank Jatim, media sosial resmi Bank Jatim (Facebook, Twitter dan Instagram) dan media massa.
3. Mengembangkan dan penyempurnaan Sistem Pengaduan dan Perlindungan nasabah Terintegrasi sebagai sarana pengaduan yang terintegrasi dengan seluruh cabang, capem, agent *Call Center* dan unit terkait sehingga penanganan pengaduan menjadi lebih cepat dan optimal.
4. Menyempurnakan dan mensosialisasikan BPP Perlindungan nasabah kepada seluruh pegawai sebagai acuan dalam penyelesaian pengaduan nasabah secara efektif dan efisien sehingga mengurangi tingkat risiko hukum, reputasi dan finansial.

In handling customer complaints, Bank Jatim establishes various policies as follows:

1. Optimizing the Bank Jatim Info Call Center function 14044 in improving the quality of service for customer complaints online (via telephone).
2. Quickly follow up on customer complaints via Bank Jatim official email, Bank Jatim official social media (Facebook, Twitter and Instagram) and the mass media.
3. Developing and perfecting the Integrated Customer Complaint and Protection System as a complaint facility that is integrated with all branches, sub-district heads, Call Center agents and related units so that complaint handling becomes faster and optimal.
4. Improving and disseminating the BPP for customer protection to all employees as a reference in resolving customer complaints effectively and efficiently thereby reducing the level of legal, reputational and financial risks.

Adapun satuan kerja yang bertanggungjawab untuk menangani pengaduan nasabah dan mengupayakan penyelesaiannya di Bank Jatim adalah sebagai berikut:

a. Sub Divisi Service Excellence terutama dalam pengadministrasian, penyampaian laporan Penanganan dan Penyelesaian Pengaduan secara triwulanan kepada Bank Indonesia; dan Otoritas Jasa Keuangan
b. Pemimpin Bidang Operasional Kantor cabang, terutama dalam hal penyelesaian pengaduan yang meliputi pengaduan yang menyangkut tentang operasional Kantor cabang dalam menjalankan kebijakan/ketentuan seluruh aktivitas fungsional Bank Jatim yang ditetapkan manajemen.

The work units responsible for handling customer complaints and seeking resolution at Bank Jatim are as follows:

a. The Service Excellence Sub Division, especially in administration, submitting quarterly Complaint Handling and Settlement reports to Bank Indonesia; and the Financial Services Authority
b. Head of Branch Office Operations, especially in terms of resolving complaints which include complaints concerning branch office operations in carrying out policies/provisions for all functional activities of Bank Jatim determined by management.

Sebagai bentuk perlindungan terhadap nasabah, Bank Indonesia dan OJK telah pula mengatur mengenai sengketa dengan nilai maksimal Rp500 juta, yang timbul akibat tidak terselesaikannya keluhan nasabah terhadap bank yang dapat diselesaikan menggunakan mekanisme mediasi perbankan yang merupakan proses penyelesaian sengketa antara nasabah dengan bank yang difasilitasi oleh Bank Indonesia. Proses ini dilakukan secara fleksibel

As a form of protection for customers, Bank Indonesia and OJK have also regulated disputes with a maximum value of IDR 500 million, which arise as a result of unresolved customer complaints against banks which can be resolved using a banking mediation mechanism which is a process of resolving disputes between customers and banks facilitated by the Bank. Indonesia. This process is carried out flexibly in order to reach a settlement in the guna mencapai penyelesaian dalam bentuk kesepakatan sukarela (*win-win solution*) terhadap sebagian/seluruh permasalahan yang disengketakan dengan semangat sederhana, murah dan cepat (maksimal 60 hari) serta berlandaskan asas kerahasiaan.

form of a voluntary agreement (win-win solution) on some/all of the disputed issues in a simple, cheap and fast spirit (maximum 60 days) and based on the principle of confidentiality.

Semangat memberikan layanan terbaik, sekaligus memberikan kemudahan kepada nasabah, juga ditunjukkan Bank Jatim dengan membentuk unit *Call Center* "Info Bank Jatim 14044" yang beroperasi selama 24 jam sehari dan selama 7 hari dalam seminggu, sepanjang tahun. *Call Center* "info Bank Jatim 14044" dapat memberikan layanan sebagai berikut:

a. informasi mengenai produk/jasa perbankan yang diberikan oleh Bank Jatim;
b. Solusi atas permasalahan yang dihadapi nasabah dalam menggunakan jasa dan produk Bank Jatim;
c. Menampung keluhan nasabah untuk dilanjutkan ke bagian terkait di Bank Jatim sebagai upaya penyelesaian selanjutnya; dan
d. Melakukan pengamanan dini atas rekening nasabah segera setelah nasabah melaporkan terjadinya peristiwa yang menyebabkan hilangnya kartu ATM, lupa *password internet banking* / *mobile banking* dan unregistrasi SMS *Banking*.

The enthusiasm to provide the best service, while providing convenience to customers, is also shown by Bank Jatim by establishing a Call Center unit "Bank Jatim Info 14044" which operates 24 hours a day and 7 days a week, throughout the year. Call Center "Bank Jatim info 14044" can provide the following services:

a. Information regarding banking products/services provided by Bank Jatim;
b. Solutions to problems faced by customers in using the services and products of Bank Jatim;
c. Accommodate customer complaints to be forwarded to the relevant section at Bank Jatim as a further settlement effort; and
d. Undertake early safeguards on the customer accounts as soon as the customer reports an event that causes the loss of an ATM card, forgetting internet banking / mobile banking passwords and unregistration of SMS Banking.

Sesuai data yang masuk, selama tahun 2022, Bank Jatim menerima pengaduan nasabah dari berbagai saluran pengaduan sebagaimana tabel berikut:

According to the data, during 2022, Bank Jatim receives customer complaints from various complaint channels as shown in the following table:

Tabel Jenis dan Jumlah Keluhan Nasabah Tahun 2022
Table of Types and Number of Customer Complaints in 2022

No.	**Bulan** Month	**Gagal Tarik Tunai ATM** ATM Cash Withdrawal Failed	**Gagal Transfer ATM & Mobile Banking** Failed Transfer ATMs & Mobiles Banking	**EDC** EDC	**Gagal Beli Pulsa** Failed to Buy Credit	**Bayar Telepon, PLN, PDAM, SPP, PBB, Kartu Kredit dan QRIS** Phone Payment, PLN, PDAM, SPP, PBB, Credit Card and QRIS	**Kartu ATM** ATM card	**Internet Banking** Internet Banking	**SMS Banking** SMS Banking	**Penipuan** Fraud	**Setor Tunai** Cash Deposit	**Total** Total
1	Januari January	316	60	26	53	126	17	3	0	10	13	624
2	Februari February	229	79	29	29	53	15	1	1	21	19	476
3	Maret March	316	111	12	46	111	25	0	0	11	29	661
4	April April	501	168	16	63	531	19	0	0	23	57	1.378
5	Mei May	369	143	13	35	611	21	0	0	6	21	1.219
6	Juni June	331	132	14	88	491	30	1	0	8	12	1.107
7	Juli July	247	170	12	36	123	42	0	2	8	7	647
8	Agustus August	262	181	9	38	131	45	0	0	6	5	677

No.	Bulan Month	Gagal Tarik Tunai ATM ATM Cash Withdrawal Failed	Gagal Transfer ATM & Mobile Banking Failed Transfer ATMs & Mobiles Banking	EDC EDC	Gagal Beli Pulsa Failed to Buy Credit	Bayar Telepon, PLN, PDAM, SPP, PBB, Kartu Kredit dan QRIS Phone Payment, PLN, PDAM, SPP, PBB, Credit Card and QRIS	Kartu ATM ATM card	Internet Banking Internet Banking	SMS Banking SMS Banking	Penipuan Fraud	Setor Tunai Cash Deposit	Total Total
9	September September	239	165	16	35	119	41	0	0	10	8	633
10	Oktober October	215	173	8	67	104	31	0	0	7	12	617
11	November November	163	131	5	51	79	41	0	0	9	7	486
12	Desember December	274	220	6	86	132	52	0	0	6	10	786
TOTAL TOTAL		3.462	1.733	166	627	2.611	379	5	3	125	200	9.311
Rata rata pengaduan per Bulan Average Complaints per Month		289	144	14	52	218	32	0	0	10	17	776

Sesuai tabel di atas, jumlah pengaduan pada tahun 2022 tercatat sebanyak 9.311 pengaduan, turun 3.827 pengaduan atau 29,13% dibandingkan tahun 2021 yang mencapai 13.138 pengaduan. Dari jumlah pengaduan tersebut, sebanyak 9.311 (100%) pengaduan telah diselesaikan.

According to the table above, the number of complaints in 2022 was recorded at 9,311 complaints, a decrease of 3,827 complaints or 29.13% compared to 2021 which reached 13,138 complaints. Of the total complaints, 9,311 (100%) complaints have been resolved.

Perlindungan Informasi Data Nasabah

Sebagai lembaga jasa keuangan, Bank Jatim mengumpulkan data lengkap dari setiap nasabah, baik individu maupun korporat, yang wajib dijaga kerahasiaannya. Keberhasilan dalam menjaga kerahasiaan data nasabah merupakan pertaruhan bagi Bank Jatim. Oleh karena itu, Perusahaan berkomitmen untuk menjaga kepercayaan tersebut agar loyalitas nasabah tetap terjaga, sebagaimana diamanatkan dalam Undang-Undang No.10 Tahun 1998 tentang Perubahan atas Undang-Undang No.7 Tahun 1992 tentang Perbankan, Peraturan Otoritas Jasa Keuangan (OJK) No.1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, serta Surat Edaran OJK No.14/ SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen.

Komitmen Bank Jatim untuk menjaga privasi data nasabah antara lain dilakukan melalui meningkatkan keamanan sistem teknologi informasi untuk mengelola data dan/atau informasi pribadi nasabah. Melalui berbagai upaya tersebut, selama tahun pelaporan Bank Jatim tidak mendapat laporan pengaduan mengenai pelanggaran terhadap privasi nasabah dan hilangnya data nasabah sehingga Perseroan tidak mendapat sanksi atau denda dari regulator. [GRI 2-27]

Protection of Customer Data and Information

As a financial services institution, Bank Jatim collects complete data from each customer, both individuals and corporates, which must be kept confidential. Success in maintaining the confidentiality of customer data is a gamble for Bank Jatim. Therefore, the Company is committed to maintaining this trust so that customer loyalty is maintained, as mandated in Law No. 10 of 1998 concerning Amendments to Law No. 7 of 1992 concerning Banking, Financial Services Authority Regulation (OJK) No. 1/POJK.07/2013 concerning Consumer Protection in the Financial Services Sector, as well as OJK Circular Letter No.14/ SEOJK.07/2014 concerning Confidentiality and Security of Data and/or Consumer Personal Information.

Bank Jatim commitment to maintaining customer data privacy is carried out, among others, by improving the security of information technology systems to manage customer data and/ or personal information. Through these various efforts, during the reporting year Bank Jatim did not receive reports of complaints regarding violations of customer privacy and loss of customer data so that the Company did not receive sanctions or fines from the regulator. [GRI 2-27]

Survei Kepuasan Nasabah [OJK F.30]

Bank Jatim secara berkala menyelenggarakan survei kepuasan nasabah guna mengetahui tingkat kepuasan mereka terhadap kualitas produk dan layanan yang ditawarkan Perseroan. Dari kegiatan survei, Perseroan juga mendapat masukan dari responden sehingga bisa melakukan perbaikan kualitas layanan sesuai dengan harapan nasabah. Pada tahun 2022, survei kepuasan nasabah dilakukan pada 20 Oktober 2022 dengan responden sebanyak 750 orang dari 48 kantor cabang (perwakilan dari tiap wilayah di Provinsi Jawa Timur. Hasil survei menunjukkan sebanyak 91,63% responden menyatakan puas terhadap kualitas produk dan layanan yang diberikan Bank Jatim, turun dibandingkan hasil survei tahun 2021 dengan tingkat kepuasan sebesar 93,37%. Merujuk hasil survei tersebut, selanjutnya Perseroan akan melakukan perbaikan pada tahun 2023 agar bisa memberikan skor kepuasan yang lebih maksimal kepada nasabah.

Customer Satisfaction Survey [OJK F.30]

Bank Jatim regularly conducts customer satisfaction surveys to determine their level of satisfaction with the quality of products and services offered by the Company. From survey activities, the Company also received input from respondents so that it could improve service quality according to customer expectations. In 2022, a customer satisfaction survey was conducted on 20 October 2020 with 750 respondents from 48 branch offices (representatives from each region in East Java Province. The survey results showed that 91.63% of respondents stated they were satisfied with the quality of products and services provided by the Bank East Java, decreased compared to the 2021 survey results with a satisfaction level of 93.37%. Referring to the survey results, the Company will then make improvements in 2023 so that it can provide a maximum satisfaction score to customers.

Verifikasi Tertulis dari Pihak Independen [OJK G.1]

Written Verification from Independent Party [OJK G.1]

Laporan Keberlanjutan ini telah mendapatkan verifikasi tertulis dari Penyedia Jasa *Assurance* (*Assurance Services Provider*) independen dan kredibel untuk periode jasa assurance tahun buku 2022, yaitu SR Asia Indonesia. Verifikasi dilakukan sesuai dengan standar AA1000 *Assurance Standard* (2018). Pihak *assuror* tidak terlibat dalam proses penyusunan laporan dan dengan demikian tidak ada benturan kepentingan. Hasil verifikasi disajikan di halaman berikut:......

This Sustainability Report has received written verification from an independent and credible Assurance Service Provider for the assurance service period for the 2022 financial year, namely SR Asia Indonesia. Verification is carried out in accordance with the AA1000 Assurance Standard (2018). The assuror is not involved in the process of preparing the report and thus there is no conflict of interest. Verification results are presented on the following page:......

Independent Assurance Statement

The 2022 Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk

Number	: 10/000-174/IV/2023/SR-Asia/Indonesia
Assurance Type	: Type 1 and Type 2 for the specific topic of Economic Performance
Assurance Level	: Moderate
Reporting Standards	: GRI Universal Standard 2021 Consolidated
Reporting Regulation	: Sustainable Finance Regulation POJK No.51/2017 (Indonesia)

Dear stakeholders,

PT Bank Pembangunan Daerah Jawa Timur Tbk ("the Bank" or "the Reporting Organization") has developed and issued a **Sustainability Report** ("the Report") for the reporting period **of January 1st to December 31st, 2022.** The Reporting Organization is a is a local government-owned commercial bank in Indonesia. Its business networks are located in East Java, Jakarta, and Batam. As a publicly listed company in the Indonesia Stock Exchange (IDX) and in line with its commitment to sustainability, the Bank would like to have the Report adhere to the reporting regulation, as well as follows the global reporting standards and best practices. For that reason, the Bank engaged **Social Responsibility Asia** ("SR Asia") as an AA1000 licensed assurance provider to assess the Report content and come up with this Independent Assurance Statement ("the Statement").

Intended User and Purpose

In this Statement, we disclose our opinions against the AA1000 standard, findings, and recommendations to the stakeholders regarding the Report content, especially the Bank's sustainability commitments, governance, strategies, and achievements during the reporting period. SR Asia carried out the assurance work following particular scope, mechanism, and procedures as agreed by the Management. Due to some limitations, except for the areas covered in the scope of assurance work, this Statement or the Report is not intended to be used exclusively as a basis for interpreting the sustainability or the whole performance of the Bank.

Responsibilities

Our responsibilities to the Management are to evaluate the Report content, come up with findings and recommendations, and issue the Statement. SR Asia is only evaluated for the latest received editorial and data on the final draft as of April 6th, 2023. We are only responsible to deliver assurance work, NOT an audit, by following the Non-Disclosure Agreement, the Assurance Engagement Agreement, Representation Letter, and Subsequent Event Testing. Except for the Management, we assume having NO responsibilities or accountabilities for any claims to any other individuals or organizations. The Management is solely responsible for presenting data, information, and disclosures in the Report content. Therefore, any parties who depend on the Report and this Statement shall bear and manage their risks.

Independence, Impartiality, and Competency

SR Asia applies assurance mechanisms and procedures based on a professional code of conduct that mandates all works are performed in an objective and truthful manner. There is no members of the assuror team have any relationships with the Bank that can prevent them to provide an independent and impartial statement. SR Asia also confirms that the appointed assuror team members have adequate skills and expertise in reviewing sustainability reports of organizations in various industrial sectors as well as knowledge of ISO 26000, the principles and standards of AA1000 AccountAbility standards and principles, various reporting regulations, standards, and principles.

Type and Level of Assurance Services

1. **Type 1 assurance** on the Report content
2. **Type 2 assurance** on **Economic Performance**
3. **A moderate level of assurance** procedure on the Report content and evidence, where the risks of information and conclusions of the Report being error is reduced, but not to very low, but not zero.

Scope and Limitation of Assurance Services

1. Data and information in the Report for the period of **January 1st to December 31st, 2022**.
2. Topics in the Report content that have been identified as "Material" by the Bank: **Economic Performance**, **Indirect Economic Impacts**, **Energy**, **Emission**, **Staffing**, and **Training and Education**.
3. Evaluation of publicly disclosed information, system, and process of the Bank to ensure adherence of the Report content to the reporting principles.
4. Adherence to the following reporting principles, standards, and regulations:
   a) Regulation of Indonesia Financial Service Authority No.51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institution, Listed, and Public Companies (POJK 51) with reference to Financial Services Authority Circular Letter (SEOJK) 2022 No.16/SEOJK.04/2021.
   b) Consolidated set of GRI Sustainability Reporting Standards 2021 (GRI Universal Standard) and GRI G4 Financial Services Sector Disclosure (GRI-G4 FS) issued by the Global Reporting Initiative.

Exclusion

1. The expression of opinion, belief, expectation, advertisement, and also forward-looking statements, including future planning of the Bank as specified in the Report content.
2. Analysis or assessment against regulations, principles, standards, guidelines, and indicators other than those indicated in the Statement.
3. Topics, data, and information outside the reporting period, or in the public domain not covered in the reporting period.
4. Financial performance data and information as presented in the Bank's financial statements and documents, other than those mentioned in the Report.

Methodology and Source Disclosure

1. Form an assuror team whose members are capable in sustainability report development and assurance.
2. Perform the pre-engagement phase to ensure the independence and impartiality of the assuror team.
3. Perform a kick-off meeting and initial analysis of the Report draft based on the SR Asia Protocol on Assurance Analysis refers to the standards, principles, and indicators of AA1000AS v3, AA1000APS (2018), AA1000 SES (2015), and standards/regulations used in the Report.
4. Discuss online the results of the analysis with the Management and data contributors.
5. Verify evidence and trace data and information as covered in the Report.

6. The Bank incorporated our recommendations in the draft Report and release the final Report content.
7. Prepare the Statement and send it to SR Asia International Director for review to get approval before submitting it to the Bank.
8. Prepare a Management Letter detaining all aspects seen, recorded, and observed during the assurance work.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity **–** Overall, the Bank has established and managed various stakeholder communication channels. The Bank urges to represent stakeholders' opinions and expectations in order to achieve the Bank's strategy. Furthermore, the Bank has adequately presented the management approaches and the stakeholder engagement performed according to the principle of inclusiveness. Despite that, the Bank needs to engage with vendors or suppliers in the future for preparing the Bank's strategies for instilling sustainability values in its supply chain.

Materiality **–** As specified in the Report, the Bank has identified and discussed six topics considered as "material". In general, the material topics presented in the Report have covered various sustainability contexts. Hence, we recommend the Bank to conduct a materiality assessment and save the evidence in determining material topics, not just discussion. This aims to determine material topics that are in accordance with the concerns of stakeholders and are significant in influencing the core business, operations, and the Bank's sustainability performance strategy.

Responsiveness **–** As assurance work was taken, the Bank has sufficiently optimized and communicated responses with stakeholders. The Bank has established a policy in responding to complaints from customers, besides that the Bank has a work unit that is responsible for handling customer complaints. The Bank provides great service and convenience for customers by establishing a call center unit that provides several services for customers. The bank is good enough to disclose the type and number of customer complaints in 2022 and all of the complaints have been resolved.

Impact **–** Economic performance for the bank sector becomes essential. Every year, the Bank's economic performance exhibits an upward tendency. In Pulau Kangean, The Bank installed five solar-powered public streetlights as part of an environmental initiative. Due to the growth in personnel and the fact that all employees are already working offline, The Bank's energy usage, as well as water consumption, are increasing. However, we suggest the impact of energy and emission management can be disclosed through intensity calculation. For the social aspect, The Bank has addressed every complaint that was received, increased employee training, and given preference to local suppliers. The Bank's economic and social performance is quite substantial, but it still has room to grow in terms of its environmental performance.

Statement of Use: "In Accordance with the GRI Standards" – We evaluated the Report content against the GRI Universal Standards principles, disclosures, and requirements for reporting. The Bank has complied with nine requirements: apply the reporting principles, report the disclosures in GRI 2: General Disclosures 2021, determine material topics, report the disclosures in GRI 3: Material Topics 2021, report disclosures from the GRI Topic Standards for each material topic, provide reasons for omission for disclosures and requirements that the organization cannot comply with, publish a GRI content index, provide a statement of use, and notify GRI.

GRI Standards Principles – As the assurance work was taken, the report content indicates its adherence to sustainability reporting principles (accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability). The Management provided satisfactory support during the assurance work by submitting evidence/documents as requested.

Type 2 Assurance – In general, The Bank has implemented good monitoring policies of economic performance such as quarterly reviews that involve the Board of Commissioner and monthly reviews conducted by the Board of Directors. There are some findings in the process of monitoring such as there is no communication with the external auditor regarding to the key audit matters for audit 2022 and there is no internal procedure regarding to audit firm rotation (since 2020 until 2022, the Bank had changed the auditor three times).

Recommendation

1. To enhance the process of determining the material topics such as carrying out materiality assessment following the global standards and best practices. The Bank also needs to involve the risk management function in this process.
2. To pay attention to the topic of data privacy and security to be material topics in the next report, in connection with the Bank's business operation.
3. To create an integrated information data management system that spans functions and includes data and information on sustainability performance.
4. To enhance communication with the external auditor in the process of monitoring key audit matters for the next audit process.
5. To set up internal procedures regarding audit firm rotation. Considering the changes of external auditors at the Bank is quite significant.

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The assurance provider,

Jakarta, April 9th 2023

AA1000 Licensed Report 000-174/V3-14JGG

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Lembar Umpan Balik [OJK G.2]

Feedback Sheet

Terima kasih kepada Bapak/Ibu/Saudara yang telah membaca Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk Tahun 2022 (Bank Jatim). Untuk meningkatkan isi Laporan Keberlanjutan pada tahun-tahun mendatang, kami berharap Bapak/Ibu/Saudara bersedia untuk mengisi Lembar Umpan Balik ini dengan melingkari salah satu jawaban dan mengisi titik-titik yang tersedia. / Thank you for reading the Sustainability Report PT East Java Regional Development Bank Tbk 2022 (Bank Jatim). To improve the contents of the Sustainability Report in the coming years, we hope that you are willing to fill out this Feedback Sheet by circling one of the answers and filling in the blanks provided.

1. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai kinerja ekonomi, sosial dan lingkungan yang dilakukan oleh Bank Jatim: / This Sustainability Report has provided clear information about the economic, social and environmental performance carried out by Bank Jatim:
   a. Setuju/ Agree   b. Tidak Setuju/Disagree   c. Tidak tahu/Do not know
2. Laporan Keberlanjutan ini sudah memberikan informasi yang jelas mengenai pemenuhan tanggung jawab sosial dan lingkungan Bank Jatim: / This Sustainability Report has provided clear information regarding the fulfillment of Bank Jatim's social and environmental responsibilities:
   a. Setuju/ Agree   b. Tidak Setuju/Disagree   c. Tidak tahu/Do not know
3. Materi dan data dalam Laporan Keberlanjutan ini mudah dimengerti dan dipahami. / The material and data in this Sustainability Report is easy to understand and understand.
   a. Setuju/ Agree   b. Tidak Setuju/Disagree   c. Tidak tahu/Do not know
4. Materi dan data dalam Laporan Keberlanjutan ini sudah cukup lengkap. / The material and data in this Sustainability Report are quite complete.
   a. Setuju/ Agree   b. Tidak Setuju/Disagree   c. Tidak tahu/Do not know
5. Apakah desain, tata letak, grafis dan foto-foto dalam Laporan Keberlanjutan ini sudah bagus? / Are the design, layout, graphics and photos in this Sustainability Report good?
   a. Setuju/ Agree   b. Tidak Setuju/Disagree   c. Tidak tahu/Do not know
6. Informasi apa yang paling bermanfaat dari Laporan Keberlanjutan ini? / What information is the most useful in this Sustainability Report?
   ....
   ....
7. Informasi apa yang kurang bermanfaat dari Laporan Keberlanjutan ini? / What information is not useful in this Sustainability Report?
   ....
   ....
8. Informasi apa yang dinilai masih kurang dari Laporan Keberlanjutan ini dan perlu ditambahkan pada Laporan Keberlanjutan mendatang? / What information is considered still lacking in this Sustainability Report and need to be added to the future Sustainability Report?
   ....
   ....

Identitas Pengirim/Sender's Identity:
Nama /Name: ....
Email /Email: ....
Identifikasi menurut kategori pemangku kepentingan /Identification by stakeholder category:

a. Nasabah dan Klien / Customer and Client
b. Investor / Investor
c. Pekerja / Employee
d. Masyarakat / Community
e. Regulator / Regulators
f. Lembaga Swadaya Masyarakat (LSM) / Lembaga Swadaya Masyarakat (LSM)
g. Lain-lain, sebutkan / Other, please specify ....

Mohon formulir ini dikirimkan kembali ke / Please send this form back to:

Sekretaris Perusahaan / Corporate Secretary
PT Bank Pembangunan Daerah Jawa Timur Tbk
Jalan Basuki Rachmat No. 98 – 104, Surabaya 60271

- Phone : (031) 531 0090 - 99
- Fax : (031) 531 0838
- Email : corsec@bankjatim.co.id
- Call Center (24hours) : 14044

Tanggapan Terhadap Umpan Balik Laporan Tahun 2021 [OJK G.3]

Responses to 2021 Report Feedback

Bank Jatim tidak mendapat tanggapan dari para pemangku kepentingan setelah diterbitkannya Laporan Keberlanjutan 2021. Dengan demikian, dalam laporan ini tidak terdapat informasi secara spesifik tentang tindak lanjut yang diambil Perusahaan atas tanggapan dari pemangku kepentingan. Namun demikian, Bank Jatim terus menyempurnakan kualitas laporan sehingga memenuhi panduan, yaitu GRI Universal Standards 2021, POJK No.51/POJK.03/2017, dan SEOJK No.16/SEOJK.04/2021

Bank Jatim did not receive any response from stakeholders after the issuance of the 2021 Sustainability Report. Thus, this report does not contain specific information regarding the follow-up actions taken by the Company on responses from stakeholders. However, Bank Jatim continues to improve the quality of reports so that they meet the guidelines, namely GRI Universal Standards 2021, POJK No.51/POJK.03/2017, and SEOJK No.16/SEOJK.04/2021

Daftar Pengungkapan Sesuai POJK No.51/2017 [OJK G.4]

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GRI Universal Standards Content Index 2021

Pernyataan penggunaan Usage statement	PT Bank Pembangunan Daerah Jawa Timur Tbk telah melaporkan informasi yang dikutip dalam indeks konten GRI ini untuk periode 1 Januari 2022-31 Desember 2022 "Sesuai dengan Standard GRI." PT Bank Pembangunan Daerah Jawa Timur Tbk has reported the information quoted in this GRI content index for the period 1 January 2022-31 December 2022 "In accordance with GRI Standards."
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Tautan Standar GRI dengan SDGs [OJK G.3]

GRI Standards link with SDGs

Bank Jatim berkomitmen untuk berkontribusi dalam pencapaian TPB/SDGs di Indonesia. Dukungan disampaikan melalui tautan antara program/kegiatan yang dilakukan Bank Jatim dengan GRI *Standard* dan SDGs, sesuai panduan SDG *Compass* yang diterbitkan oleh GRI, *United Nations Global Compact*, dan *World Business Council for Sustainable Development* (WBCSD), sebagaimana tabel di bawah ini:

Bank Jatim is committed to contributing to the achievement of TPB/SDGs in Indonesia. Support is delivered through links between programs/activities carried out by Bank Jatim and the GRI Standards and SDGs, according to the SDG Compass guidelines published by GRI, the United Nations Global Compact, and the World Business Council for Sustainable Development (WBCSD), as shown in the table below:

Logo	**Tujuan** Purpose	**Program/Kegiatan Perusahaan dalam laporan ini** Corresponding Company programs/Activities	**Kesesuaian dengan Standar GRI** Compliance with GRI Standards
1 TANPA KEMISKINAN	Mengakhiri Kemiskinan Dalam Segala Bentuk di Manapun To put an end of poverty in all forms everywhere	Kinerja Ekonomi Economic Performance	201-1. 201-3
		Kebijakan Remunerasi Remuneration Policy	2-19, 2-20, 2-21
		Penyediaan lapangan kerja/kepegawaian Provision of employment/Staffing	401-1, 401-2
		Penyediaan rantai pasokan/Praktik pengadaan Supply chain provision/Procurement practices	2-6
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	203-1, 203-2
2 TANPA KELAPARAN	Menghilangkan Kelaparan, Mencapai Ketahanan Pangan dan Gizi yang Baik, serta Meningkatkan Pertanian Berkelanjutan Eliminating hunger, achieving food security and good nutrition, and promoting sustainable agriculture	Kinerja Ekonomi Economic Performance	201-1. 201-3
		Kebijakan Remunerasi Remuneration Policy	2-19, 2-20,
		Penyediaan lapangan kerja/Kepegawaian Provision of employment/Staffing	2-21
		Penyediaan rantai pasokan/Praktik pengadaan Supply chain provision/Procurement practices	401-1, 401-2
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	2-6
3 KEHIDUPAN SEHAT DAN SEJAHTERA	Menjamin Kehidupan yang Sehat dan Meningkatkan Kesejahteraan Seluruh Penduduk Semua Usia Ensuring a healthy life and improving the welfare of all residents of all ages	Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/CSR programs	203-1, 203-2
4 PENDIDIKAN BERKUALITAS	Menjamin Kualitas Pendidikan yang Inklusif dan Merata serta Meningkatkan Kesempatan Belajar Sepanjang Hayat untuk Semua Ensuring the quality of education is inclusive and evenly distributed and also to improve learning opportunity for all people in their lifetime	Pelatihan dan Pendidikan Training and Education	404-1, 404-2, 404-3
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/CSR programs	203-1, 203-2
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/CSR programs	203-1, 203-2

Logo	Tujuan Purpose	Program/Kegiatan Perusahaan dalam laporan ini Corresponding Company programs/Activities	Kesesuaian dengan Standar GRI Compliance with GRI Standards
5 GENDER EQUALITY	Mencapai Kesetaraan Gender dan Memberdayakan Kaum Perempuan Achieving gender equality and empowering women	Penyediaan lapangan kerja/Kepegawaian Provision of employment/staffing	401-1, 401-2
		Pelatihan dan Pendidikan Training and Education	404-1, 404-2,
6 CLEAN WATER AND SANITATION	Menjamin Ketersediaan serta Pengelolaan Air Bersih dan Sanitasi yang Berkelanjutan untuk Semua Ensuring the availability and management of clean water and sustainable sanitation for all	Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	404-1, 404-2, 404-3
7 AFFORDABLE AND CLEAN ENERGY	Menjamin Akses Energi yang Terjangkau, Andal, Berkelanjutan dan Modern untuk Semua Ensuring affordable, reliable, sustainable, and modern energy access for all.	Energi Energy	302-1,302-2, 302-3,302-4, 302-5
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	203-1, 203-2
8 DECENT WORK AND ECONOMIC GROWTH	Meningkatkan Pertumbuhan Ekonomi yang Inklusif dan Berkelanjutan, Kesempatan Kerja yang Produktif dan Menyeluruh, serta Pekerjaan yang Layak untuk Semua Promoting inclusive and sustainable economic growth, productive and comprehensive employment opportunities, and decent work for all	Penyediaan lapangan kerja/kepegawaian Provision of employment/staffing	401-1, 401-2
		Penyediaan rantai pasokan/Praktik pengadaan Supply chain provision/Procurement practices	2-6
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	203-1, 203-2
9 INDUSTRI, INOVASI DAN INFRASTRUKTUR	Membangun Infrastruktur yang Tangguh, Meningkatkan Industri Inklusif dan Berkelanjutan, serta Mendorong Inovasi Building Resilient Infrastructure, Enhancing Inclusive and Sustainable Industries, and Encouraging Innovation	Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	203-1, 203-2
10 BERKURANGNYA KESENJANGAN	Mengurangi Kesenjangan Intra dan Antar Negara Reducing extern and inter nation disparities	Kinerja Ekonomi Economic Performance	201-1. 201-3
		Penyediaan lapangan kerja/kepegawaian Provision of employment/staffing	401-1, 401-2
		Bantuan finansial yang diterima dari pemerintah Financial assistance received from the government	201-4
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impact/ CSR programs	203-1, 203-2
11 KOTA DAN PEMUKIMAN YANG BERKELANJUTAN	Menjadikan Kota dan Permukiman Inklusif, Aman, Tangguh dan Berkelanjutan Creating cities and residential that are inclusive, safe, resilient, and sustainable.	Dampak Ekonomi Tidak Langsung, CSR Indirect Economic Impact, CSR	203-1, 203-2

Logo	**Tujuan** Purpose	**Program/Kegiatan Perusahaan dalam laporan ini** Corresponding Company programs/Activities	**Kesesuaian dengan Standar GRI** Compliance with GRI Standards
12 KONSUMSI DAN PRODUKSI YANG BERTANGGUNG JAWAB	Menjamin Pola Produksi dan Konsumsi yang Berkelanjutan Ensuring Sustainable Production and Consumption Patterns	Dampak Ekonomi Tidak Langsung, CSR Indirect Economic Impact, CSR	203-1, 203-2
13 PENANGANAN PERUBAHAN IKLIM	Mengambil Tindakan Cepat untuk Mengatasi Perubahan Iklim dan Dampaknya Taking quick action to tackle climate change and its impacts	Kinerja Ekonomi Economic Performance	201-2
		Energi Energy	302-1,302-2, 302-3,302-4, 302-5
		Emisi Emission	305-1,305-2, 305-3,305-4, 305-5,305-6, 305-7
		Dampak Ekonomi Tidak Langsung/ Program CSR Bantuan Lingkungan Hidup Indirect Economic Impact/ Environmental Assistance CSR Program	203-1, 203-2
14 EKOSISTEM LAUTAN	Melestarikan dan Memanfaatkan Secara Berkelanjutan Sumber Daya Kelautan dan Samudera untuk Pembangunan Berkelanjutan Conserving and Sustainably Utilizing Marine and Ocean Resources for Sustainable Development	Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impacts/CSR Program	203-1, 203-2
			203-1, 203-2
15 EKOSISTEM DARATAN	Melindungi, Merestorasi dan Meningkatkan Pemanfaatan Berkelanjutan Ekosistem Daratan, Mengelola Hutan Secara Lestari, Menghentikan Penggurunan, Memulihkan Degradasi lahan, serta Menghentikan Kehilangan Keanekaragaman Hayati Protecting, Restoring and Enhancing the Sustainable Use of Land Ecosystems, Managing Forests Sustainably, Ending Desertification, Restoring Land Degradation, and Stopping Biodiversity Loss	Energi Energy	302-1, 302-2, 302-3, 302-4, 302-5
		Emisi Emission	305-1, 305-2, 305-3, 305-4, 305-5, 305-6, 305-7
		Dampak Ekonomi Tidak Langsung/ Program CSR Indirect Economic Impacts/CSR Program	203-1, 203-2
16 PERDAMAIAN, KEADILAN DAN KELEMBAGAAN YANG TANGGUH	Menguatkan Masyarakat yang Inklusif dan Damai untuk Pembangunan Berkelanjutan, Menyediakan Akses Keadilan untuk Semua, dan Membangun Kelembagaan yang Efektif, Akuntabel, dan Inklusif di Semua Tingkatan Strengthening Inclusive and Peaceful Societies for Sustainable Development, Providing Access to Justice for All, and Building Effective, Accountable and Inclusive Institutions at All Levels	Keterlibatan Pemangku Kepentingan Stakeholder Engagement	2-29
17 KEMITRAAN UNTUK MENCAPAI TUJUAN	Menguatkan Sarana Pelaksanaan dan Merevitalisasi Kemitraan Global untuk Pembangunan Berkelanjutan Strengthening Tools for Implementation and Revitalizing Global Partnerships for Sustainable Development	Keanggotaan dalam Asosiasi Membership in the Association	2-28

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Laporan Keberlanjutan
Sustainability Report

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