



Bersama Membangun Komitmen Berkelanjutan

Together to Build Sustainable Commitment



➤ Bersama Membangun Komitmen Berkelanjutan Together to Build Sustainable Commitment

2023

Laporan Keberlanjutan
Sustainability Report

PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) bertujuan menjadi BPD Nomor 1 di Indonesia dengan memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur. Bank Jatim terus mengembangkan potensi sebagai wujud komitmen dalam menjalankan bisnis berdasarkan prinsip keuangan berkelanjutan. Komitmen tersebut tercermin dari telah dimilikinya target prioritas yang tertuang di dalam Rencana Aksi Keuangan Berkelanjutan (RAKB). Target tersebut meliputi pengembangan produk dan jasa keuangan berkelanjutan, serta pengembangan kapasitas intern Bank.

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, listrik yang telah disosialisasikan dan dilaksanakan oleh seluruh karyawan. Di samping itu, Bank Jatim akan terus menerus berupaya untuk membentuk sumber daya manusia yang handal dengan memberikan pendidikan dan pelatihan khususnya yang berkaitan dengan keuangan berkelanjutan. Upaya lain yang dilakukan Bank Jatim yaitu mengembangkan karir karyawan untuk mendukung pelaksanaan aksi keuangan berkelanjutan.

PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) aims to become the Number 1 BPD in Indonesia by contributing to East Java's economic growth. Bank Jatim continues to develop its potential as a form of commitment to running a business based on sustainable financial principles. This commitment is reflected in the priority targets set out in the Sustainable Finance Action Plan (RAKB). These targets include developing sustainable financial products and services, as well as developing the Bank's internal capacity.

Bank Jatim strives to realize technology-based sustainable financial actions in the context of implementing green banking through digital-based products, including e-forms, e-channels, and others. Apart from digital-based products, Bank Jatim also implements green banking through saving paper, water, and electricity which has been socialized and implemented by all employees. In addition, Bank Jatim will continue to strive to form reliable human resources by providing education and training, especially those related to sustainable finance. Another effort made by Bank Jatim is developing employee careers to support the implementation of sustainable financial actions.

Daftar Isi

Table of Contents

Penjelasan Tema Theme Overview	01
--	-----------

Daftar Isi Table of Contents	02
--	-----------



Tentang Laporan

About Sustainability Report

Proses Penentuan Topik Material / Process for Determining Material Topics	07
Daftar Topik Material / List of Material Topics	10
Pengelolaan Topik Material / Material Topics Management	13



Strategi Keberlanjutan

Sustainability Strategy

Penjelasan Strategi Keberlanjutan / Explanation of Sustainable Strategy	20
<i>Policy Commitment</i> / Policy Commitment	23
Proses untuk Memulihkan Dampak Negatif / Process for Recovering Negative Impact	32



Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

Kinerja Aspek Ekonomi / Economic Performance Aspects	36
Kinerja Aspek Lingkungan Hidup / Environment Performance Aspects	38
Kinerja Aspek Sosial / Social Performance Aspects	40



Profil Perusahaan

Company Profile

Visi, Misi, dan Nilai Keberlanjutan / Vision, Mission, and Sustainability Values	44
Identitas Bank Jatim / Company Identity	45
Skala Perusahaan / Enterprise Scale	46
Informasi Mengenai Karyawan / Information About Employees	47
Wilayah Operasional dan Pasar yang Dilayani / Operation Areas and Market Serves	56
Produk, Layanan dan Kegiatan Usaha yang Dijalankan / Products, Services, and Business Activities Undertaken	58
Rantai Pasok dan Relasi Bisnis Lainnya / Supply Chain and Other Business Relations	58
Keanggotaan Asosiasi / Membership In Associations	60
Perubahan Perusahaan yang Bersifat Signifikan Pada Organisasi / Significant Changes In the Organization	61



Penjelasan Direksi

Director's Explanation

Tanggung Jawab Laporan Keberlanjutan / Responsibility for The Sustainability Report	76
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Tata Kelola dan Tata Kelola Keberlanjutan

Corporate Governance and Sustainability Governance

Struktur dan Komposisi Tata Kelola / Structure and Composition of Governance	76
<i>Conflict of Interest</i>	77
Nominasi dan Seleksi Dewan Komisaris dan Direksi / Nomination and Selection of the Board of Commissioners and Directors	80
Penilaian Kinerja Dewan Komisaris dan Direksi / Performance Assessment of the Board of Commissioners and Directors	81
Kebijakan Remunerasi Dewan Komisaris dan Direksi / Remuneration Policy for the Board of Commissioners and Directors	82

Penanggung Jawab Penerapan Keuangan Berkelanjutan / The Responsible Party In Implementing Sustainable Finance	88
Pengembangan Kompetensi Terkait Keuangan Berkelanjutan / Competency Development Related to Sustainable Finance	93
Penilaian Risiko atas Penerapan Keuangan Berkelanjutan / Risk Assessment of Sustainable Financial Implementation	97
Hubungan dengan Pemangku Kepentingan / Relations with Stakeholders	99
Permasalahan Terhadap Penerapan Keuangan Berkelanjutan / Problems with the Development of Sustainable Finance	102



Kinerja Keberlanjutan Sustainability Performance Overview

Kegiatan Membangun Budaya Keberlanjutan / Activities to Build A Culture of Sustainability	106
Kinerja Ekonomi / Economic Performance	106
Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi / Comparison of Production Targets and Performance, Portfolio, Target Financing, or Investment, Profit and Loss	106
Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan / Comparison of Portfolio Target and Performance, Financing Targets, or Investments In Financial Instruments or Compatible Project with Sustainable Development	107
Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan / Direct Economic Value Generated and Distributed	111
Implikasi Finansial serta Risiko dan Peluang Lain Akibat dari Perubahan Iklim / Financial Implications and Other Risks and Opportunities Resulting from Climate Change	112
Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya / Obligations of Defined Benefit Pension Plans and Other Pension Plans	112
Bantuan Finansial yang Diterima dari Pemerintah / Financial Assistance From the Government	113
Portofolio Kredit dan Pembiayaan / Credit Portfolio and Financing	113
Literasi dan Inklusi Keuangan / Financial Literacy and Inclusion	115
Anti Korupsi / Anti-Corruption	118
Pajak / Tax	124
Kinerja Lingkungan Hidup / Environmental Performance	127
Aspek Umum / General Aspect	127

Aspek Material / Material Aspect	128
Aspek Energi / Energy Aspect	129
Aspek Air / Water Aspect	131
Aspek Keanekaragaman Hayati / Aspect of Biodiversity	132
Aspek Emisi / Emission Aspect	132
Aspek Limbah dan Efluen / Waste and Effluent Aspects	135
Aspek Pengaduan Terkait Lingkungan Hidup / Complaint Aspects Related to the Environment	135
Kinerja Sosial / Social Performance	136
Komitmen untuk Memberikan Layanan atas Produk dan/ atau Jasa yang Setara Kepada Konsumen / Commitment to Provide Services for Equal Product and/or Services to Consumers	136
Aspek Ketenagakerjaan / Employment Aspect	136
Aspek Masyarakat / Community Aspect	160
Praktik Keamanan / Security Practices	172
Privasi dan Keamanan Data Nasabah / Customer Data Privacy and Security	172
Tanggung Jawab Pengembangan Produk dan/atau Jasa Keberlanjutan / Responsibility of Sustainable Product and/or Services Development	173
Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan / Innovation and Development of Sustainable Products/Services Finance	173
Produk/Jasa yang Sudah Dievaluasi Keamanannya Bagi Nasabah / Products/ Services Which Have Been Evaluated for Safety for Customers	174
Dampak Produk/Jasa / Product/Service Impact	174
Jumlah Produk yang Ditarik Kembali / Number of Products Recalled	174
Survei Kepuasan Nasabah Terhadap Produk dan/atau Jasa / Customer Satisfaction Survey With Products and/or Services	175
Verifikasi Tertulis dari Pihak Independen / Written Verification form Independent Party	176
Lembar Umpan Balik / Feedback Sheet	181
Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun 2022 / Response to 2022 Sustainability Report Feedback	183
Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 / List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017	184
Indeks Isi Consolidated Gri Standard 2021 / Consolidated Gri Standard Content Index 2021	187
Tautan Standar GRI dengan TPB / GRI Standards link with TPB	191



TENTANG LAPORAN

About Sustainability Report

[GRI 2-2, 2-3, 2-4]







Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) tahun 2023 disusun dengan mengacu pada standar nasional yaitu Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, beserta turunannya yaitu Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Selanjutnya, Laporan Keberlanjutan ini juga sesuai dengan ("in accordance to") standar internasional yaitu Consolidated GRI Standards 2021, GRI G4 Sector Disclosures Financial Services.

Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) tahun 2023 mencakup informasi dan data manajemen terkait aspek terkait aspek ekonomi, lingkungan dan sosial dari seluruh kegiatan operasional di Kantor Pusat Bank Jatim dan seluruh kantor cabang di Indonesia. Pendekatan yang digunakan untuk mengkonsolidasi informasi yaitu dengan menggabungkan seluruh informasi dari Kantor Pusat dan Kantor Cabang.

Pada Laporan Keberlanjutan Bank Jatim tahun 2023, terdapat informasi penyajian kembali (*) yaitu emisi GRK (Cakupan 1) langsung tahun 2022 dan 2021 serta CRM dan ATM pada pertumbuhan e-channel 2022. Informasi penyajian kembali dilakukan dengan tujuan untuk memperbaiki informasi yang disampaikan pada laporan tahun sebelumnya. Setiap informasi penyajian kembali diberikan keterangan pada tiap-tiap pembahasannya.

Laporan Keberlanjutan Bank Jatim tahun 2023 merupakan laporan yang disampaikan secara tahunan yang mencakup informasi sejak 1 Januari sampai 31 Desember 2023. Periode Laporan Keberlanjutan sama dengan periode Laporan Keuangan Bank Jatim. Laporan ini diterbitkan pada 16 Januari 2024.

Informasi lebih lanjut terkait dengan Laporan Keberlanjutan Bank Jatim, para pemangku kepentingan dapat menghubungi:

The Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) 2023 is prepared with reference to national standards, such as Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, along with their derivatives, such as Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 16/SEOJK.04/2021 concerning the Form and Content of Annual Report of Issuers or Public Companies. Furthermore, the Sustainability Report also "in accordance to" international standards, such as Consolidated GRI Standards 2021, GRI G4 Sector Disclosures Financial Services.

In addition, the Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) 2023 includes information and management data related to economic, environmental, and social aspects of all operational activities at Head Office and all branch offices of Bank Jatim in Indonesia. The approach used to consolidate information is by combining all information from the Head Office and Branch Offices.

In the Sustainability Report of Bank Jatim 2023, there is restatement information (*), such as direct GHG emissions (Scope 1) in 2022 and 2021, CRM and ATM on e-channel growth in 2022. This restatement information is carried out with the purpose of improving the information presented in the previous annual report. Each restatement of information is provided with information in each of its discussions.

The 2023 Sustainability Report of Bank Jatim 2023 is a report submitted annually, including information from January 1 to December 31, 2023. The period of this Sustainability Report is the same as the Financial Statements of Bank Jatim. This report is published on January 16, 2024.

For further information regarding the Sustainability Report of Bank Jatim, stakeholders can contact:



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Proses Penentuan Topik Material [GRI 3-1]

Process for Determining Material Topics

Tahap 1: Memahami Konteks Perusahaan

Pada tahap 1, Bank Jatim melakukan identifikasi awal terkait aktivitas, hubungan bisnis dan pemangku kepentingan Bank Jatim berdasarkan konteks keberlanjutan. Dalam melakukan hal tersebut, Bank Jatim melibatkan pemangku kepentingan internal yang di antaranya yaitu Divisi Internal Audit dan Corporate Secretary. Divisi ini dilibatkan karena memiliki pengetahuan yang cukup atas kondisi terkini Bank Jatim. Berdasarkan pengidentifikasian awal ini, Bank Jatim lebih memahami konteks perusahaan terkini yang relevan dengan isu keberlanjutan.

Tahap 2: Mengidentifikasi Dampak Aktual dan Potensial

Pada tahap 2, berdasarkan hasil pemahaman konteks perusahaan di tahap 1, kemudian Bank Jatim melakukan identifikasi terkait dampak ekonomi, lingkungan dan sosial dari aktivitas dan relasi bisnis Bank. Pengidentifikasian tersebut dilakukan dengan mempertimbangkan informasi pihak internal dan eksternal Bank, didasarkan pada GRI Sector Standards, GRI G4 Sector Disclosure Financial Services dan Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 Tahun 2017. Dari proses tersebut, Perusahaan berhasil mengidentifikasi dampak aktual dan potensial sebagai berikut.

1	Kinerja Ekonomi
2	Keberadaan Pasar
3	Dampak Ekonomi Tidak Langsung
4	Praktik Pengadaan
5	Anti Korupsi
6	Perilaku Anti Persaingan
7	Pajak
8	Material
9	Energi
10	Air dan Efluen
11	Keanekaragaman Hayati
12	Emisi
13	Limbah
14	Penilaian Lingkungan Pemasok

Stage 1: Understanding the Company Context

In stage 1, Bank Jatim conducted preliminary identification regarding Bank Jatim's activities, business relationships, and stakeholders based on a sustainability context. In doing so, Bank Jatim involved internal stakeholders, including the Internal Audit Division and Corporate Secretary. these divisions was included because they had sufficient knowledge of the current conditions of Bank Jatim. Based on this preliminary identification, Bank Jatim had better understanding the current company context relevant to sustainability issues.

Stage 2: Identifying Actual and Potential Impacts

In stage 2, based on the results of understanding the company context in stage 1, Bank Jatim identified the economic, environmental, and social impacts of the Bank's business activities and relationships. This identification was conducted by considering information from internal and external parties of the Bank, based on GRI Sector Standards, GRI G4 Sector Disclosure Financial Services and Financial Services Authority Regulation Number 51/POJK.03/2017 of 2017. From this process, the Company succeeded in identifying the actual impact and potential as follows:

1	Economic Performance
2	Market Existence
3	Indirect Economic Impacts
4	Procurement Practices
5	Anti-Corruption
6	Anti-Competitive Behavior
7	Tax
8	Material
9	Energy
10	Water and Effluents
11	Biodiversity
12	Emission
13	Waste
14	Supplier Environmental Assessment



15	Kepegawaian
16	Hubungan tenaga kerja/Manajemen
17	Kesehatan dan Keselamatan Kerja
18	Pelatihan dan Pendidikan
19	Keberagaman dan Kesempatan Setara
20	Non Diskriminasi
21	Kebebasan Berserikat dan Perundingan Kolektif
22	Praktik Keamanan
23	Masyarakat Lokal
24	Penilaian Sosial Pemasok
25	Pemasaran dan Pelabelan
26	Privasi Nasabah

15	Employment
16	Labor/Management Relations
17	Occupational Health and Safety
18	Training and Education
19	Diversity and Equal Opportunity
20	Non-Discrimination
21	Freedom of Association and Collective Bargaining
22	Security Practices
23	Local Communities
24	Supplier Social Assessment
25	Marketing and Labelling
26	Customer Privacy

Tahap 3: Asesmen Signifikansi Dampak

Berdasarkan dampak ekonomi, lingkungan dan sosial yang telah teridentifikasi pada tahap 3, Bank Jatim melakukan asesmen signifikansi dampak atas topik-topik tersebut. Hal ini bertujuan untuk menentukan prioritas pengelolaan dampak signifikan atas kegiatan bisnis Bank Jatim yang akan dilaporkan dalam Laporan Keberlanjutan yang akan dilaksanakan di tahap 4.

Pada tahap ini juga, Bank Jatim melakukan penyebaran kuesioner topik material kepada pihak internal, serta pemangku kepentingan eksternal yang meliputi Nasabah, investor, masyarakat, regulator, organisasi kemasyarakatan/ organisasi sosial/ lembaga swadaya masyarakat, dan media. Periode pengisian kuesioner topik material yaitu sejak 22 Desember 2023 sampai 2 Januari 2024. Selanjutnya, Bank Jatim meminta pendapat dari ahli/expert dan dilakukan pada tanggal 2 Januari 2024.

Hasil asesmen signifikansi dampak disajikan sebagai berikut:

Topik Material yang Signifikansinya Tinggi

1. Privasi Nasabah
2. Pajak
3. Praktik Keamanan
4. Anti Korupsi
5. Non Diskriminasi
6. Kinerja Ekonomi

Stage 3: Impact Significance Assessment

Based on the economic, environmental, and social impacts identified in stage 3, Bank Jatim performed an impact significance assessment regarding these topics. The purpose was to determine the priority of significant impacts management on Bank Jatim's business activities, which will be reported in the Sustainability Report, implemented in stage 4.

At this stage, Bank Jatim distributed questionnaires on material topics to internal parties, as well as external stakeholders, including customers, investors, the public, regulators, community organizations/social organizations/ non-governmental organizations, and the media. The filling period for material topic questionnaires was from December 22, 2023 to January 2, 2024. Accordingly, Bank Jatim requested opinions from experts and this was conducted on January 2, 2024.

The results of the impact significance assessment are presented as follows:

High Significance of Material Topics

1. Customer Privacy
2. Tax
3. Security Practices
4. Anti-Corruption
5. Non-Discrimination
6. Economic Performance

Topik Material yang Signifikansinya Sedang

7. Kesehatan dan Keselamatan Kerja
8. Keberadaan Pasar
9. Kepegawaian
10. Hubungan Tenaga Kerja/Manajemen
11. Masyarakat Lokal
12. Pelatihan dan Pendidikan
13. Keberagaman dan Kesempatan Setara
14. Dampak Ekonomi Tidak Langsung
15. Pemasaran dan Pelabelan
16. Material
17. Energi
18. Kebebasan Berserikat dan Perundingan Kolektif
19. Penilaian Sosial Pemasok
20. Emisi
21. Air dan Efluen
22. Penilaian Lingkungan Pemasok
23. Limbah

Topik Material yang Signifikansinya Rendah

24. Praktik Pengadaan
25. Keanekaragaman Hayati
26. Perilaku Anti Persaingan

Tahap 4: Prioritisasi Dampak yang Paling Signifikan untuk Pelaporan

Dari hasil penyebaran kuesioner kepada pihak internal dan eksternal Bank Jatim, maka Bank Jatim telah menentukan prioritas dampak serta *cut-off point* sebagai fokus dalam Laporan Keberlanjutan ini. Topik dengan tingkat signifikansi yang tinggi kemudian disampaikan kepada Direksi agar mendapat persetujuan untuk dilaporkan dalam Laporan Keberlanjutan Bank Jatim tahun 2023. Dari asesmen signifikansi dampak, telah terpilih 6 (enam) topik material yang dikategorikan sebagai topik material yang signifikansinya tinggi yang diuraikan pada bagian daftar topik material.

Medium Significance of Material Topics

7. Occupational Health and Safety
8. Market Existence
9. Employment
10. Labor/Management Relations
11. Local Communities
12. Training and Education
13. Diversity and Equal Opportunity
14. Indirect Economic Impacts
15. Marketing and Labelling
16. Material
17. Energy
18. Freedom of Association and Collective Bargaining
19. Supplier Social Assessment
20. Emission
21. Water and Effluent
22. Supplier Environmental Assessment
23. Waste

Low Significance of Material Topics

24. Procurement Practices
25. Biodiversity
26. Anti-Competitive Behavior






Stage 4: Prioritizing the Most Significant Impacts for Reporting







From the results of questionnaires distribution to internal and external parties at Bank Jatim, Bank Jatim determined prioritization of the impacts and cut-off points as the focus in this Sustainability Report. Topics with a high significance level was submitted to the Board of Directors to obtain approval to be reported in the 2023 Sustainability Report of Bank Jatim. From the impact significance assessment, 6 (six) material topics had been selected, categorized as highly critical material issues, described in the list of material topic list section.

Daftar Topik Material [GRI 3-2] List of Material Topics

Berdasarkan hasil penentuan topik material, di tahun 2023 jumlah topik material sama seperti jumlah topik material tahun 2022 yaitu sebanyak 6 (enam) topik material. Namun, terdapat perbedaan daftar topik material di tahun 2023 yang memiliki tingkat signifikansi tinggi yaitu privasi nasabah, anti korupsi, pajak, praktik keamanan, kinerja ekonomi, dan non diskriminasi. Sedangkan, di tahun 2022 topik material dengan tingkat signifikansi tinggi meliputi kinerja ekonomi, dampak ekonomi tidak langsung, energi, emisi, kepegawaian, serta pelatihan dan Pendidikan. Perubahan daftar topik material tersebut dikarenakan adanya penyesuaian tingkat signifikansi dampak yang menjadi prioritas di tahun 2023 sesuai dengan GRI Sector Standards dan GRI G4 Sector Disclosures-Financial Services.

Based on the results of determining material topics, the number of material topics in 2023 was the same as the number of material topics in 2022, such as 6 (six) material topics. However, there were differences in the list of material topics in 2023 that had a high significance level, those were customer privacy, anti-corruption, tax, security practices, economic performance, and non-discrimination. Meanwhile, in 2022, the material topics with a high significance level included economic performance, indirect economic impacts, energy, emissions, employment, and training and education. The change in the list of material topics was due to the alignment of the level of the significance impacts, which was a priority in 2023, in accordance with the GRI Sector Standards and GRI G4 Sector Disclosures-Financial Services.

Topik Material Material Topics	Isu Utama Main Issues	Pemangku Kepentingan yang Terdampak dan Memberikan Dampak Effected Stakeholders and Providing Impacts	Alasan Besifat Material Material Reasons	TPB TPB
Privasi Nasabah Customer Privacy	<p>Pengaduan nasabah tentang pelanggaran privasi nasabah dan hilangnya data nasabah.</p> <p>Customer complaint regarding customer privacy violation and loss of customer data.</p>	<ul style="list-style-type: none"> Nasabah Karyawan Pemegang Saham Customers Employees Shareholders 	<p>Topik privasi nasabah berdampak pada tingkat kepatuhan Bank terhadap ketentuan regulator terkait Pelindungan Data Pribadi serta Kerahasiaan dan Keamanan Data / Informasi Pribadi Konsumen</p> <p>Customer privacy topic affected the Bank's compliance level to the provisions of regulator related to Personal Data Protection and Confidentiality and Data/Consumer Personal Information Security.</p>	
Anti Korupsi Anti-Corruption	<ul style="list-style-type: none"> Operasi-operasi yang dinilai memiliki risiko terkait korupsi Komunikasi dan pelatihan tentang kebijakan dan prosedur anti korupsi Insiden korupsi yang terbukti dan tindakan yang diambil Operations assessed having risks related to corruption Communication and training regarding anti-corruption policies and procedures Proven corruption incident and taken actions 	<ul style="list-style-type: none"> Pemegang Saham Regulator Karyawan Media Massa Shareholders Regulators Employees Mass Media 	<p>Topik anti korupsi mampu meningkatkan kepercayaan pemangku kepentingan atas komitmen Bank Jatim dalam mengelola kegiatan operasional dan simpanan para nasabahnya.</p> <p>Anti-corruption topic could improve stakeholders trust towards Bank Jatim's commitment in managing its operational activities and customers' deposits.</p>	
Pajak Tax	<ul style="list-style-type: none"> Pendekatan Perusahaan terhadap pajak Tata kelola, pengendalian, dan manajemen risiko pajak Keterlibatan pemangku kepentingan dan pengelolaan kepedulian yang berkaitan dengan pajak Laporan pajak per negara (di Indonesia dan di wilayah operasi luar negeri) 	<ul style="list-style-type: none"> Regulator Pemegang Saham Regulators Shareholders 	<p>Topik pajak berdampak pada tingkat kepatuhan bank terhadap ketentuan perpajakan yang berlaku di Indonesia dan berdampak pada besaran biaya pajak pada laporan keuangan bank</p> <p>Tax topic affected the Bank's compliance level to the applicable provisions of taxes in Indonesia and the amount of tax costs in the Bank's financial statements.</p>	  

Topik Material Material Topics	Isu Utama Main Issues	Pemangku Kepentingan yang Terdampak dan Memberikan Dampak Affected Stakeholders and Providing Impacts	Alasan Besifat Material Material Reasons	TPB TPB
	<ul style="list-style-type: none"> Company approach towards tax Governance, controlling, and tax risk management Participation of stakeholders and awareness management related to tax Country tax report (in Indonesia and overseas operational areas) 			
Praktik Keamanan Security Practices	<p>Petugas keamanan Bank Jatim yang dilatih mengenai kebijakan atau prosedur hak asasi manusia.</p> <p>Bank Jatim's security officers trained regarding human rights policies and procedures.</p>	<ul style="list-style-type: none"> Masyarakat Communities 	<p>Topik praktik keamanan berperan penting dalam mendukung keamanan dan kenyamanan dalam menjalankan kegiatan operasional. Hal ini dikarenakan petugas keamanan berhadapan langsung dengan masyarakat sehingga praktik hak asasi manusia perlu diimplementasikan sebagai penghormatan terhadap HAM.</p> <p>Security practices topic had significant role to support security and convenience in performing operational activities. It was because security officers dealt directly with community so that human rights practices were necessarily implemented as the respect of Human Rights.</p>	
Kinerja Ekonomi Economic Performance	<ul style="list-style-type: none"> Nilai ekonomi langsung yang dihasilkan dan didistribusikan oleh Perusahaan Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim Kewajiban program pensiun manfaat pasti dan program pensiun lainnya Bantuan keuangan yang diterima Perusahaan dari Pemerintah Generated and distributed direct economy value Financial implications and other risks and opportunities resulting from climate change Defined benefit pension program and other pension programs Financial assistance received by Company from the Government 	<ul style="list-style-type: none"> Pemegang Saham Regulator Karyawan Kreditur Mitra Kerja Shareholders Regulators Employees Creditors Work Partners 	<p>Topik kinerja ekonomi mampu menggambarkan pencapaian kinerja Bank Jatim selama tahun pelaporan.</p> <p>Economic performance topic could depict Bank Jatim's performance achievement during the reporting year.</p>	  
Non Diskriminasi Non Discrimination	<p>Insiden diskriminasi dan tindakan perbaikan yang dilakukan.</p> <p>Discrimination incident and performed remedy.</p>	<ul style="list-style-type: none"> Karyawan Nasabah Masyarakat Employees Customers Communities 	<p>Topik non diskriminasi merupakan komitmen Bank dalam memberikan kesetaraan dan kesempatan bekerja, mendapatkan kesempatan yang sama untuk kenaikan jenjang karier, mendapatkan kesempatan yang sama untuk mengembangkan kompetensi, remunerasi, dan lainnya.</p> <p>Non-discrimination topic was the Bank's commitment to treating all employees equally in terms of employment opportunities, performance appraisals, including career advancement, competency development, remuneration, and etc.</p>	 



Pengelolaan Topik Material [GRI 3-3] Material Topics Management

Privasi Nasabah

Di era digitalisasi, teknologi semakin berkembang menjadi semakin mudah untuk diakses. Hal ini memberikan dampak pada kemudahan pelayanan kepada nasabah dan pengembangan produk-produk *digital banking* yang dapat meningkatkan pertumbuhan kinerja Bank. Oleh karena itu, selain kemudahan transaksi melalui produk *E-Channel* Bank Jatim senantiasa memberikan pelayanan penuh kepada nasabah melalui Call Center Info Bank Jatim 14044 yang dapat diakses 24 jam selama 7 hari seminggu, pendampingan layanan pada berbagai media sosial saat ini seperti Instagram, Facebook, X, Email, dan Whatsapp untuk mendapatkan informasi maupun layanan yang diinginkan oleh nasabah. Untuk melakukan evaluasi efektivitas pelayanan, Bank Jatim secara berkala melaksanakan survei kepuasan nasabah. Indikator yang digunakan dalam survei kepuasan nasabah meliputi *Brand Image and Positioning Analysis* yang bertujuan untuk mengetahui atribut kinerja dan posisi perusahaan di antara pesaingnya, *Brand Share and Preference* yaitu untuk mengetahui tingkat penggunaan produk serta pilihan yang diberikan kepada konsumen, Serta *Customer Behaviour* yaitu prioritas kepada perbaikan layanan dan ketertarikan konsumen terhadap value added service tambahan. Hasil survei digunakan sebagai dasar untuk melakukan perbaikan yang berkesinambungan (*continuous improvement*).

Namun demikian, semakin mudahnya akses yang diakibatkan oleh teknologi akan berpotensi memberikan dampak terhadap keamanan data nasabah. Perkembangan teknologi mendorong Bank untuk meningkatkan perlindungan terhadap keamanan data nasabah. Bank menyadari bahwa perlindungan terhadap keamanan data nasabah akan mempengaruhi kepercayaan dan loyalitas nasabah. Oleh karena itu, Bank Jatim memprioritaskan perlindungan privasi data nasabah sebagai bentuk perlindungan hak asasi manusia (HAM).

Bank Jatim berkomitmen untuk menjaga kepercayaan tersebut agar loyalitas nasabah tetap terjaga, sebagaimana diamanatkan dalam Undang Undang Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi serta Surat Edaran OJK No.14/SEOJK.07/2014 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen. Bank Jatim melindungi informasi pribadi nasabah melalui peningkatan keamanan sistem teknologi informasi untuk mengelola data dan/atau informasi pribadi nasabah. Komitmen Bank Jatim terhadap

Customer Privacy

In the digitalization era, technology is increasingly developing and easily accessed. This had an impact on the ease of service to customers and the development of digital banking products which can increase the Bank's performance growth. Therefore, apart from ease of transactions through the E-Channel product, Bank Jatim always provides full service to customers through the Bank Jatim Info Call Center 14044 which can be accessed 24 hours 7 days a week, assistance services on various current social media such as Instagram, Facebook, X, Email, and Whatsapp to get the information and services that customers want. To evaluate service effectiveness, Bank Jatim periodically carries out customer satisfaction surveys. Indicators used in customer satisfaction surveys include Brand Image and Positioning Analysis which aims to determine the performance attributes and position of the company among its competitors, Brand Share and Preference, namely to determine the level of product use and the choices given to consumers, and Customer Behavior, namely priorities for improvement. services and consumer interest in additional value added services. The results of survey results were used as continuous improvements.

However, the accessibility caused by technology had the potential impact on customer data security. Technological developments encouraged banks to increase protection of customer data security. The Bank realized that protecting customer data security would affected customer trust and loyalty. Therefore, Bank Jatim prioritized the protection of customer data privacy as a form of human rights (HAM) protection.

Bank Jatim committed to maintain this trust so that customer loyalty was well maintained, as mandated in the Law Number 27 of 2022 concerning Personal Data Protection and OJK Circular Letter No.14/SEOJK.07/2014 concerning Confidentiality and Consumer Data and/or Personal Information Security. Bank Jatim protected customer personal information by increasing the security of information technology systems for managing customer data and/or personal information. Bank Jatim's commitment to customer security was also realized

keamanan nasabah juga diwujudkan dengan telah tersertifikasi ISO 27001:2022 Sistem Manajemen Keamanan Informasi pada layanan Jconnect Mobile, SMS Banking, dan Internet Banking.

Bank Jatim telah menyediakan sarana pengaduan nasabah melalui *Call Center* "Info Bank Jatim 14044" yang beroperasi selama 24 jam sehari dan selama 7 hari dalam seminggu, sepanjang tahun. Selama tahun 2023, Bank Jatim tidak mendapat laporan pengaduan mengenai pelanggaran terhadap privasi nasabah dan hilangnya data nasabah sehingga Bank Jatim tidak mendapat sanksi atau denda dari regulator.

Anti Korupsi

Tindakan korupsi merupakan salah satu bentuk pelanggaran yang memberikan dampak negatif yaitu menurunkan kepercayaan para pemangku kepentingan, khususnya pemegang saham, regulator, karyawan, dan nasabah. Data tentang *internal fraud* disajikan pada bagian Anti Korupsi di dalam Laporan Keberlanjutan ini. Oleh karenanya, Bank Jatim berkomitmen untuk memastikan bahwa kegiatan bisnisnya terhindar dari berbagai bentuk pelanggaran seperti korupsi, *fraud*, suap dan/atau gratifikasi. Dengan menerapkan kebijakan anti korupsi yang efektif, maka akan dapat menyelamatkan aset Bank. Komitmen tersebut tercermin dengan telah dimilikinya sertifikasi ISO 37001:2016 SMAP, serta memiliki beberapa kebijakan yang terkait dengan Pencegahan Korupsi antara lain Penerapan Strategi Anti-*Fraud*, Perilaku Etika Kerja dan Bisnis (*Code of Conduct*), Pedoman Benturan Kepentingan, *Corporate Culture*, Kebijakan Gratifikasi, Peraturan Disiplin Pegawai, Pedoman Kode Etik Pasar, serta Pedoman Kewajiban Menjaga Kerahasiaan Data dan Informasi.

Tindakan-tindakan yang dilakukan Bank Jatim untuk mengatasi isu-isu praktek korupsi, secara khusus dalam Benturan Kepentingan telah diatur antara lain sebagai berikut:

1. Semua pihak baik karyawan maupun Pemimpin harus mematuhi kode etik.
2. Menyimpan dan menjaga kerahasiaan informasi perusahaan
3. Larangan kepada seluruh jajaran Bank Jatim untuk memberikan atau menjanjikan gratifikasi baik langsung maupun tidak langsung yang dianggap pemberian suap kepada pegawai Negeri atau penyelenggara Negara apabila pemberian tersebut berhubungan dengan jabatannya dan berlawanan dengan kewajiban atau tugasnya.
4. Larangan menerima atau meminta gratifikasi yang dianggap suap baik langsung maupun tidak langsung dari pihak manapun dalam rangka mempengaruhi kebijakan/keputusan/perlakuan pejabat dan pegawai Bank sesuai jabatan, wewenang dan tanggung jawab yang dimiliki.

by certification of ISO 27001:2022 Information Security Management System for Jconnect Mobile, SMS Banking, and Internet Banking services.

Bank Jatim had provided a means of customer complaints through the *Call Center* "Info Bank Jatim 14044", operating 24 hours a day and 7 days a week along the year. During 2023, Bank Jatim received no reports of complaints regarding violations of customer privacy and loss of customer data so that Bank Jatim did not receive sanctions or fines from regulators.

Anti-Corruption

Corruption is a form of violation that has an adverse impact, such as reducing the trust of stakeholders, especially shareholders, regulators, employees and customers. Data on internal fraud is presented in the Anti-Corruption section of this Sustainability Report. Therefore, Bank Jatim committed to ensure that its business activities were protected from various forms of violations, such as corruption, fraud, bribery, and/or gratification. By implementing effective anti-corruption policies, it was possible to save Bank assets. This commitment was reflected by achieving ISO 37001:2016 SMAP certification and having several policies related to Corruption Prevention, including the Implementation of Anti-Fraud Strategies, Code of Conduct, Conflict of Interest Guidelines, Corporate Culture, Gratification Policy, Employee Discipline Regulations, Market Code of Ethics Guidelines, and Guidelines for the Obligation to Maintain Confidentiality of Data and Information.

The actions taken by Bank Jatim to overcome corruption practices, specifically in Conflict of Interest, had been regulated as follows:

1. All parties, both employees and leaders, shall be subject to and comply with the code of ethics.
2. Storing and maintaining the confidentiality of company information
3. Prohibition on all levels of Bank Jatim from giving or promising gratification, either directly or indirectly, which was considered bribery to civil servants or state administrators if the gift was related to their position and contrary to their obligations or duties.
4. Prohibition of accepting or requesting gratification, considered bribery, either directly or indirectly, from any party in order to influence policies/decisions/treatment of Bank officials and employees in accordance with their positions, authorities, and responsibilities.



5. Kewajiban menolak gratifikasi yang dianggap suap, baik yang diterima secara langsung maupun tidak langsung.

Di samping itu, terkait dengan mencegah adanya tindakan *fraud*, Bank Jatim berpedoman pada Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi Anti-Fraud Bagi Bank Umum yang diturunkan pada Surat Keputusan Direksi nomor 060/22/DIR/AUI/KEP tanggal 28 Januari 2021 tentang Buku Pedoman Penerapan Strategi Anti-Fraud PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim juga membuat komitmen tertulis yang bernama Deklarasi Anti-Fraud yang ditandatangani oleh Dewan Komisaris, Direksi dan seluruh pegawai jajaran organisasi Bank.

Guna memastikan tidak terjadinya tindakan *fraud*, Pihak Manajemen Bank mengharuskan seluruh jajaran terkait dalam lingkungan internal Bank mempunyai kepedulian terhadap *anti-fraud*, karena setiap kejadian *fraud* menjadi perhatian khusus bagi Bank. Bank Jatim menerapkan strategi anti-fraud berupa sistem pengendalian *fraud* mencakup 4 (empat) pilar yang saling berkaitan yaitu pencegahan, deteksi, investigasi pelaporan dan sanksi, pemantauan evaluasi dan tindak lanjut. Adapun Sistem organisasi yang bertanggung jawab dalam penerapan strategi *anti-fraud* di Bank Jatim yaitu Divisi Audit Intern yang salah satu tugasnya adalah melakukan audit internal secara berkala. Hasil dari audit internal salah satunya adalah rekomendasi yang akan ditindaklanjuti oleh divisi-divisi terkait dalam rangka pencapaian target-target kinerja yang telah ditentukan.

Pajak

Bank Jatim menyadari bahwa kewajiban perpajakan merupakan komitmen perusahaan dalam menghindari dampak negatif yang timbul akibat dari ketidakpatuhan atas regulasi perpajakan. Oleh karenanya, Bank Jatim melakukan pelaporan dan pembayaran pajak sesuai dengan regulasi perpajakan yang berlaku pada setiap tahunnya. Ketepatan pembayaran pajak yang dilakukan oleh Bank Jatim akan memberikan dampak positif pada perekonomian nasional, serta keberlanjutan bisnis Bank. Komitmen Bank Jatim terhadap regulasi perpajakan tercermin dari telah disusunnya SOP Perpajakan dan strategi pajak yang disetujui dan ditinjau pada setiap tahunnya oleh Direktur Keuangan, Treasury & Global Services dalam pelaporan SPT Tahunan PPh Badan.

Potensi risiko yang dihadapi Bank Jatim terkait dengan pajak yaitu terjadinya pembayaran yang kurang/lebih dari jumlah yang seharusnya dibayarkan sebagai akibat dari kurangnya ketepatan perhitungan antara petugas pajak dan Bank.

5. The obligation of gratification refusal considered as bribery, whether it was received directly or indirectly.

Additionally, regarding preventing fraud, Bank Jatim was guided by Financial Services Authority Regulation No. 39/POJK.03/2019 on December 19, 2019 concerning Implementation of Anti-Fraud Strategy for Commercial Banks, issued in Decision of the Board of Directors Number 060/22/DIR/AUI/KEP on January 28, 2021 concerning Guidebook for Implementing Anti-Fraud Strategy of PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim also made a written commitment, called the Anti-Fraud Declaration, signed by the Board of Commissioners, Directors, and all employees at the Bank's organizational level.

In order to ensure the non-existent fraud, Bank Management required that all relevant levels within the Bank's internal environment had awareness of anti-fraud, because every fraud incident was special concern to the Bank. Bank Jatim implemented an anti-fraud strategy, such as a fraud control system, including 4 (four) interrelated pillars, such as prevention, detection, investigation, reporting and sanctions, monitoring, evaluation, and follow-up. The organizational system being responsible for implementing anti-fraud strategies at Bank Jatim was the Internal Audit Division, which one of the duties was to conduct regular internal audits. One of the results of an internal audit was recommendations that would be followed up by the relevant divisions in order to achieve predetermined performance targets.

Tax

Bank Jatim realized that tax obligations were a company commitment to avoid negative impacts arising from non-compliance with tax regulations. Therefore, Bank Jatim reported and paid taxes in accordance with the applicable tax regulations annually. The accuracy of tax payments made by Bank Jatim would have a positive impact on the national economy and the sustainability of the Bank's business. Bank Jatim's commitment to tax regulations was reflected in the preparation of Tax SOP and strategies, approved and reviewed annually by the Director of Finance, Treasury & Global Services in reporting the Annual Corporate Income Tax Return.

The potential risk faced by Bank Jatim related to taxes was the occurrence of excessive/less payments of the paid amount as a result of inaccurate calculations between the tax officer and the Bank. This would cause losses for the Bank. Therefore, Bank

Hal ini tentu saja akan menimbulkan kerugian bagi Bank. Oleh karenanya, Bank Jatim melibatkan pemangku kepentingan internal maupun eksternal untuk memastikan bahwa jumlah pajak yang dibayarkan sudah tepat. Pemangku kepentingan yang terpenting dalam hal perpajakan adalah pemerintah melalui kantor pajak. Untuk itu, Bank Jatim senantiasa membina hubungan baik dengan otoritas perpajakan. Bank Jatim menerapkan kepatuhan terhadap seluruh peraturan perundangan yang dikeluarkan oleh otoritas perpajakan.

Dalam pelaksanaan tata kelola dan pengontrolan pajak, Bank Jatim telah menetapkan proses yang komprehensif dan terstruktur, seperti:

1. Badan tata kelola (eksekutif) yang bertanggung jawab untuk menerapkan strategi pajak adalah Direktur Keuangan, Treasury & Global Services.
2. Pendekatan terhadap pajak dilakukan oleh perusahaan melalui tersedianya Standar Operasional Prosedur Perpajakan, mengembangkan sistem aplikasi yang mengakomodir proses perpajakan, dan peningkatan kesadaran perpajakan melalui sarana training dan sosialisasi.
3. Mengidentifikasi, mengelola, dan memonitor risiko pajak melalui rewiu dan rekonsiliasi berkesinambungan yang dilakukan oleh Grup Perpajakan dan unit kerja terkait.

Praktik Keamanan

Dalam mendukung kegiatan operasionalnya, Bank Jatim berkomitmen untuk menjunjung tinggi implementasi hak asasi manusia sampai dengan petugas keamanan Bank. Bank menyadari bahwa pemahaman terhadap aspek hak asasi manusia merupakan bagian penting dikarenakan petugas keamanan berhadapan langsung dengan masyarakat. Praktik keamanan memberikan dampak positif berupa terjalinnya hubungan yang harmonis dengan masyarakat. Oleh karena itu, Bank Jatim memberikan pelatihan kepada seluruh petugas satpam baik tenaga organik dan tenaga alih daya tentang produk *knowledge* dan pelatihan satpam profesional dengan tujuan menyegarkan kembali tentang tugas pokok seorang tenaga satpam dengan harapan dapat memberikan pelayanan yang prima. Hal ini juga bertujuan untuk memberikan rasa aman dan nyaman kepada nasabah yang berkunjung ke Bank. Kinerja petugas keamanan dievaluasi oleh Divisi Umum yang dilakukan pada setiap bulan. Evaluasi efektivitas praktik keamanan yaitu dengan melakukan *stakeholder engagement* berupa komunikasi dengan masyarakat.

Namun demikian, potensi dampak negatif dari praktik keamanan yaitu menurunnya reputasi perusahaan. Maka dari itu, komitmen

Jatim involved internal and external stakeholders to ensure that the amount of paid tax was correct. The most important stakeholder in tax issues was the government through the tax office. For this reason, Bank Jatim always maintained good relations with the tax authorities. Bank Jatim implemented compliance with all laws and regulations issued by the tax authorities.

In implementing tax governance and control, Bank Jatim had established a comprehensive and structured process, such as:

1. The executives being responsible for implementing tax strategies were the Director of Finance, Treasury & Global Services.
2. The company approaches taxes through the availability of Standard Operating Procedures for Taxes, developing an application system that accommodated the taxes process, and increasing tax awareness through training and socialization facilities.
3. Identifying, managing, and review tax risks through continuous monitoring and reconciliation conducted by the Taxes Group and related work units.

Security Practices

In supporting its operational activities, Bank Jatim committed to uphold the implementation of human rights up to the Bank's security officers. The Bank realized that understanding of human rights aspects was an important part because security officers dealt directly with the community. Security practices had a positive impact in the form of establishing harmonious relationships with the community. Therefore, Bank Jatim provided training to all security officers, both organic and outsourced, regarding product knowledge and professional security training with the purpose of refreshing the basic duties of security officers, hopefully providing excellent service. This also aimed to provide a sense of security and comfort to customers, visiting the Bank. The performance of security officers was evaluated by the General Division monthly. Evaluation of the effectiveness of security practices was by conducting stakeholder engagement, such as communication with the community.

However, the potential negative impact of security practices was a decrease in the company's reputation. Therefore, Bank Jatim's



Bank Jatim dalam mencegah potensi risiko tersebut yaitu dengan telah dimilikinya kebijakan dalam memfasilitasi pendidikan kepada seluruh pegawai termasuk pegawai alih daya/pegawai pihak ketiga tidak terbatas kepada petugas keamanan namun seluruh tenaga alih daya. Kebijakan ini tertuang dalam SK Direksi No. 062/03/05/DIR/HCP/KEP Tanggal 01 Februari 2023 Perihal SOP Pendidikan dan Pelatihan. Atas komitmen yang telah dilakukan, sepanjang tahun 2023, Bank Jatim tidak menghasilkan dampak negatif terkait praktik keamanan.

Kinerja Ekonomi

Bank Jatim sebagai bagian dari pelaku sektor jasa keuangan turut terdampak positif atas pertumbuhan ekonomi Indonesia yang berkelanjutan. Hal tersebut ditunjukkan dengan adanya tren peningkatan kinerja ekonomi sebagaimana disampaikan dalam laporan keuangan tahun pelaporan yang telah diaudit oleh Kantor Akuntan Publik. Selain itu, pertumbuhan ekonomi juga memberikan dampak positif melalui UMKM. Berdasarkan hal tersebut, Bank Jatim turut serta dalam memberikan dampak positif bagi seluruh pemangku kepentingannya, serta bagi pertumbuhan ekonomi di Jawa Timur.

Dampak positif tersebut merupakan bentuk ketepatan atas inisiatif dan kebijakan strategis yang ditetapkan Bank Jatim dalam mewujudkan target dan kinerjanya dalam Rencana Bisnis Bank (RBB) tahun 2023. RBB disusun berdasarkan evaluasi atas kondisi perekonomian Indonesia tahun 2022 dan prediksi dari berbagai lembaga nasional dan internasional yang optimis terhadap perekonomian tahun 2023.

Bank secara konsisten menjalankan kebijakan dan inisiatif strategis yang telah ditetapkan dalam RBB tahun 2023, termasuk melakukan berbagai penyesuaian di lapangan. Selain itu, dalam memberikan dampak pada pemangku kepentingannya, Bank juga memiliki kebijakan TJSL yang tertuang dalam Surat Keputusan Direksi No. 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, serta kebijakan pengadaan barang dan jasa untuk pemasok lokal yang tertuang dalam Surat Keputusan Direksi No. 060/03/34/DIR/UMM/KEP, tanggal 4 Oktober 2021 tentang Standard Operating Procedure (SOP) Pengadaan Barang/Jasa. Untuk mendapatkan dukungan dan kontribusi maksimal dari seluruh insan Bank, manajemen secara berkala melakukan sosialisasi melalui berbagai kesempatan dan media.

Kinerja ekonomi Bank Jatim dievaluasi efektivitasnya melalui ketercapaian RBB. Sedangkan, kekurangan atas pencapaian target yang ditentukan dalam RBB, menjadi dasar untuk perbaikan. Selama

commitment to preventing this potential risk was by having a policy to facilitate education for all employees, including outsourced/third party employees, not limited to security officers but all outsourced personnel. This policy is contained in Directors' Decree No. 062/03/05/DIR/HCP/KEP Date February 1, 2023 Regarding SOP for Education and Training. Based on the commitment that has been made, throughout 2023, Bank Jatim does not produce negative impacts related to security practices.

Economic Performance

As part of the financial services sector, Bank Jatim was also positively impacted by Indonesia's sustainable economic growth. This was demonstrated by the trend of increasing economic performance as stated in the financial statements for the reporting year, which had been audited by the Public Accounting Firm. Additionally, economic growth had also a positive impact through MSMEs. Therefore, Bank Jatim participated in providing a positive impact for its stakeholders and economic growth in East Java.

This positive impact was a form of accuracy in the strategic initiatives and policies set by Bank Jatim in realizing its targets and performance in the 2023 Bank Business Plan (RBB). The RBB was prepared based on an evaluation of the condition of the Indonesian economy in 2022 and optimistic predictions from various national and international institutions to the economy in 2023.

The Bank consistently implemented the strategic policies and initiatives set out in the 2023 RBB, including arrangement of various adjustments in the field. Also, in providing an impact on its stakeholders, The Bank also has a TJSL policy as stated in Directors' Decree No. 059/188.3/DIR/CSE/KEP dated 21 July 2020 concerning Guidelines for Implementing Social and Environmental Responsibility of PT Bank Pembangunan Daerah Jawa Timur Tbk, as well as a policy for goods and services procurement for local suppliers as stated in Decision of the Board of Directors No. 060/03/34/DIR/UMM/KEP, dated October 4, 2021 concerning Standard Operating Procedures (SOP) for Goods/Services Procurement. To obtain maximum support and contribution from all Bank personnel, management regularly conducted outreach through various opportunities and media.

Bank Jatim's economic performance was evaluated for its effectiveness through RBB achievements. Meanwhile, deficiencies in achieving the targets specified in the RBB were the basis for

tahun pelaporan, seluruh insan Bank bersinergi untuk mewujudkan inisiatif dan kebijakan strategis guna mewujudkan target dan kinerja sebagaimana disampaikan dalam RBB Tahun 2023.

Non Diskriminasi

Sumber daya manusia (SDM) merupakan aset penting perusahaan dalam mencapai target dan tujuan Bank. Bank Jatim menghormati dan menjunjung tinggi keberagaman dan kesetaraan dalam mengelola sumber daya manusia. Dampak positif atas diterapkannya non diskriminasi yaitu rasa nyaman dan aman karyawan saat bekerja. Oleh karenanya, Bank 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 tanpa membedakan jenis kelamin, golongan, suku, agama, ras, status sosial, pandangan politik, kondisi fisik, dan sebagainya. Penerapan kesetaraan atau non-diskriminasi dalam bekerja merupakan wujud kepatuhan Bank Jatim terhadap Undang-Undang Ketenagakerjaan dan Cipta Kerja. Penerapan ini juga sesuai 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).

Namun demikian, potensi dampak negatif yang timbul akibat insiden diskriminasi yaitu penurunan kinerja karyawan. Maka dari itu, Bank Jatim memberikan kesempatan yang sama bagi seluruh karyawan Bank termasuk memberikan kesempatan bagi penyandang disabilitas untuk dapat menjadi pegawai Bank dengan posisi dan jenis pekerjaan sesuai dengan keahlian dan keterampilan masing-masing.

Untuk mengevaluasi atas penerapan kesetaraan dalam bekerja, Bank Jatim melakukan survei kepuasan karyawan sebagai media untuk mendapatkan saran dari pegawai atas kebijakan yang telah ditetapkan. Survei kepuasan karyawan merupakan salah satu program kerja di Divisi Human Capital dan menjadi salah satu KPI Sub Divisi Human Capital yang harus dipertanggungjawabkan setiap tahun.

Sampai dengan 31 Desember 2023, tidak terdapat laporan mengenai adanya insiden diskriminasi yang ada di Bank Jatim, sehingga tidak terdapat pula informasi tindakan yang diambil untuk mengatasi adanya insiden tersebut serta tidak ada tindakan perbaikan yang dilakukan oleh Perusahaan terkait kebijakan dan prinsip tentang kesetaraan atau non-diskriminasi.

improvement. During the reporting year, all Bank personnel worked together to realize strategic initiatives and policies to realize targets and performance as stated in the 2023 RBB.

Non-Discrimination

Human Resource (HR) is an important company asset in achieving the Bank's targets and goals. Bank Jatim respected and upheld diversity and equality in managing human resources. The positive impact of implementing non-discrimination was that employees felt comfortable and safe when working. Therefore, the Bank was committed to treating all employees equally in terms of employment opportunities, performance appraisals, including career advancement, competency development, remuneration, and etc, without discriminating against sex, class, ethnicity, religion, race, social status, political views, physical conditions, and etc. Implementing equality or non-discrimination in work was a form of Bank Jatim's compliance with the Manpower and Job Creation Laws. This implementation was also in accordance with Law Number 21 of 1999 concerning Ratification of ILO Convention No. 111 concerning Discrimination Related to Employment and Occupation (ILO Convention Concerning Discrimination in Employment and Occupation), as well as Guidelines for Equality and Non-Discrimination in the Workplace in Indonesia (Ministry of Manpower and Transmigration of the Republic of Indonesia).

However, the potential negative impact arising from incidents of discrimination was a decrease in employee performance. Therefore, Bank Jatim provided equal opportunities for all Bank employees, including providing opportunities for disable people to become Bank employees with positions and types of work in accordance with their respective expertise and skills.

To evaluate the implementation of equality in work, Bank Jatim conducted an employee satisfaction survey as a medium to obtain suggestions from employees regarding the policies that had been established. The employee satisfaction survey was one of the work programs in the Human Capital Division and one of the KPIs of the Human Capital Sub Division, which had to be accounted annually.

As of December 31 2023, there are no reports of incidents of discrimination at Bank Jatim, so there was no information on actions taken to overcome these incidents and no corrective actions were taken by the Company regarding policies and principles regarding equality or non-discrimination.



STRATEGI KEBERLANJUTAN

Sustainability Strategy





Penjelasan Strategi Keberlanjutan [OJK A.1, FSI] Explanation of Sustainability Strategy

Strategi keberlanjutan telah ditetapkan dengan mengacu pada visi dan misi Rencana Aksi Keuangan Berkelanjutan (RAKB). Bank Jatim telah menetapkan visi dan misi RAKB selaras dengan visi dan misi Bank Jatim dengan mengacu pada Aspek Ekonomi, Sosial dan Lingkungan. Bank Jatim bertujuan menjadi Bank Pembangunan Daerah (BPD) Nomor 1 di Indonesia dengan memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur, Bank Jatim terus mengembangkan potensi sebagai wujud komitmen dalam menjalankan bisnis berdasarkan prinsip keuangan berkelanjutan.

Bank Jatim sebagai bagian dari industri perbankan di Indonesia, mendukung pembangunan berkelanjutan dengan menerapkan keuangan berkelanjutan sebagaimana regulasi yang berlaku. Langkah nyata dukungan tersebut diwujudkan dengan menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB). RAKB merupakan bagian dari rencana bisnis Bank Jatim serta dalam rangka mengimplementasikan pasal 7 ayat (1) POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan Bagi lembaga Jasa Keuangan. Emiten dan Perusahaan Publik (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 analisis lingkungan hidup (*AMDAL*) di tingkat manajemen dan analisis 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 dan Governance (ESG)* dalam aktivitas finansial;

The sustainability strategy has been determined by referring to the vision and mission of the Sustainable Finance Action Plan (RAKB). Bank Jatim established the vision and mission of RAKB in line with the vision and mission of Bank Jatim with reference to Economic, Social, and Environmental Aspects. Bank Jatim aimed to become the 1st Regional Development Bank (BPD) in Indonesia by contributing to the economic growth of East Java. Furthermore, Bank Jatim continued to develop its potential as a form of commitment to engage a business based on sustainable financial principles

Bank Jatim, being part of the banking industry in Indonesia, supported sustainable development by implementing sustainable finance in accordance with the applicable regulations. The actual step of this support was realized by preparing a Sustainable Finance Action Plan (RAKB). RAKB is part of Bank Jatim's business plan and the implementation of Pasal 7 section (1) of POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Service Institutions, Issuers, and Public Companies (POJK of Sustainable Finance). The priorities for implementing Sustainable Finance at Bank Jatim included:

1. Development of Sustainable Finance Product and Services
 - Providing appreciation related to the accessible capital of debtors developing their business and supporting *Green MSMEs*;
 - Establishing *Simpeda* Drawing with an environmental conservation-related concept;
 - Energy saving program (*Energy audit*) in the building of head office.
2. Development of Bank Internal Capacity
 - Establishing sustainable finance workshop to improve understanding of sustainable finance;
 - Organizing environmental analysis training (*AMDAL*) in the management and credit analyst levels;
 - Improving capacity and knowledge enrichment regarding sustainable finance sector. One of them is the integration of *Environmental-Social Governance (ESG)* within financial activities;

- Meningkatkan kesiapan SDM mempraktikkan keuangan berkelanjutan;
- Menerapkan integrasi Lingkungan Sosial dan Tata kelola (LST) dalam perhitungan bisnisnya agar tercipta ekonomi berkelanjutan.
- Increasing HR responsiveness in practicing sustainable finance;
- Applying the integration of Environmental-Social Governance (ESG) within its business calculation to create sustainable economy.

Program RAKB jangka pendek (1 tahun) adalah sebagai berikut: The short-term RAKB programs (1 year) are as follows:

Tahun Year	Divisi Division	Target Kegiatan Prioritas Prioritized Activity Target	Indikator Keberhasilan Success Indicators
2023	Divisi Human Capital Human Capital Division	Pelatihan Rencana Aksi Keuangan Berkelanjutan Sustainable Finance Action Plan Training	Pelaksanaan Pelatihan bagi Pegawai Implementation of Training for Employees
2023	Divisi Kredit Komersial Korporasi Sindikasi Syndicated Corporate Commercial Credit Division	Peningkatan Pemberian Kredit untuk Infrastruktur Hijau Increasing Loans Provisions for Green Infrastructure	Adanya Peningkatan Outstanding pada sektor Pembiayaan Hijau dan Infrastruktur Hijau Increasing Outstanding in the Green Financing and Infrastructure sectors
2023	Divisi Kredit Konsumer Consumer Credit Division	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	Adanya peningkatan outstanding pada sektor pembiayaan infrastruktur hijau Increasing Outstanding in the Green Infrastructure sector
2023	Divisi Umum General Affairs Division	<ul style="list-style-type: none"> • Efisiensi penggunaan energy • Efisiensi penggunaan air minum kemasan • Optimalisasi pengolahan limbah kantor • Efficiency of energy utilization • Efficiency of bottled drinking water • Optimizing office waste management 	<ul style="list-style-type: none"> • Biaya tagihan listrik berkurang • Biaya pengadaan rumah tangga berkurang • Pembuatan IPAL (Instalasi Pengolahan Air Limbah) • Less electrical bill cost • Less household procurement cost • Construction of IPAL (Waste Water Management Installation)

Program RAKB jangka panjang (5 tahun) adalah sebagai berikut: The long-term RAKB program (5 years) was as follows:

Tahun Year	Divisi Division	Target Kegiatan Prioritas Prioritized Activity Target	Indikator Keberhasilan Success Indicators
2023	SEVP Unit Usaha Syariah SEVP Sharia Business Unit	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 Kantor Pusat. Replacing automatic electricity installation in bathroom (lamps & exhaust fan), replacing manual water tap with automatic sensory tap, and landscaping green open space in the Head Office of Bank Jatim Sharia 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 Kantor Pusat Consistency in automatic electricity installation setting work in bathroom (lamps & exhaust fan) and procurement of automatic water tap minimally 1 unit monthly and landscaping green open space in the 3rd floor of the Head Office of Bank Jatim Sharia Building
2023	Unit Usaha Syariah Sharia Business Unit	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 Kantor Pusat. Replacing automatic electricity installation in bathroom (lamps & exhaust fan), replacing manual water tap with automatic sensory tap, and landscaping green open space in the Head Office of Bank Jatim Sharia 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 Kantor Pusat Consistency in automatic electricity installation setting work in bathroom (lamps & exhaust fan) and procurement of automatic water tap minimally 1 unit monthly and landscaping green open space in the 3rd floor of the Head Office of Bank Jatim Sharia Building



Tahun Year	Divisi Division	Target Kegiatan Prioritas Prioritized Activity Target	Indikator Keberhasilan Success Indicators
2023- 2024	Divisi Human Capital Human Capital Division	Pelaksanaan Pelatihan Pembiayaan Hijau Berwawasan Lingkungan Implementation of Green Financing	Peningkatan pengetahuan & kompetensi pegawai terkait: - Pemahaman langkah-langkah dalam pembiayaan berbasis lingkungan; - Pemahaman dan evaluasi atas pelaksanaan aktivitas pembiayaan berbasis lingkungan; Improvement of employees knowledge & competency related to: - Understanding measures green financing; - Understanding and evaluation of the implementation of green financing activity;
2025		Pelaksanaan Pelatihan Pembangunan Berbasis Lingkungan (Green Building) Implementation of Green Building	Peningkatan pengetahuan & kompetensi pegawai terkait: - Pemahaman konsep green building secara menyeluruh; - Perencanaan pembangunan gedung berdasarkan konsep green building; - Peningkatan efisiensi dalam pemakaian energi sesuai konsep green building; - Penerapan adanya desain green building secara terintegrasi. Improvement of employees knowledge & competency related to: - Understanding of the concept of comprehensive green building; - Planning building construction based on the concept of green building; - Increasing efficiency in energy utilization in line with the concept of green building; - Application of the integrated green building design.
2026		Pelaksanaan Pelatihan Energy Efficiency Financing Implementation of Energy Efficiency Financing Training	Peningkatan pengetahuan & kompetensi pegawai terkait: - Overview regulasi/ketentuan mengenai efisiensi energi; - Overview bisnis energy efficiency; - Pemahaman & penjelasan tentang ESCO (energy service company); - Pemahaman & penjelasan studi kasus terkait energy efficiency Improvement of employees knowledge & competency related to: - Overview of regulations/provisions regarding energy efficiency; - Overview of energy efficiency business; - Understanding & explanation of ESCO (energy service company); - Understanding & explanation of case study related to energy efficiency
2027		<i>Environmental Analyst Training on Clean Energy of Banking Industry to Promote Financial Environmental Sustainability Implementation in Indonesia</i> Environmental Analyst Training on Clean Energy of Banking Industry to Promote Financial Environmental Sustainability Implementation in Indonesia	Peningkatan pengetahuan & kompetensi pegawai untuk: - Mendorong peningkatan portfolio pembiayaan hijau, terutama dalam sektor energi baru dan terbarukan (EBT); - Memahami bagaimana bisnis tersebut berjalan. Improving employees knowledge & competency to: - Boost improvement of green financing portfolio, mainly in the new and renewable energy sector (EBT); - Understand how the business works.
2023- 2027		Unit Usaha Syariah Sharia Business Unit	Pembiayaan konsumtif maupun produktif yang berwawasan terhadap lingkungan. Consumptive and productive financing that is environmentally friendly.

Tahun Year	Divisi Division	Target Kegiatan Prioritas Prioritized Activity Target	Indikator Keberhasilan Success Indicators
2023	SEVP Unit Usaha Syariah SEVP Sharia Business Unit	Mencari dan mengumpulkan rekanan/vendor penerima pekerjaan yang memiliki konsep <i>green office</i> yang menerapkan <i>recycle, reuse</i> dan <i>reduce</i> Seeking and collecting partner/vendor as service provider that has the concept of green office by applying <i>recycle, reuse, and reduce</i>	Menghindari vendor yang dalam pelaksanaan kegiatannya secara jelas merusak lingkungan Avoiding vendor that clearly damages environment in its activity implementation
2024		Melakukan kontrol pada rekanan/vendor yang telah menerapkan <i>green office</i> sesuai dengan kriteria ramah lingkungan Controlling partner/vendor that has applied green office in accordance with environmentally friendly criteria	Konsisten dalam mengontrol rekanan/vendor yang telah menerapkan <i>green office</i> sesuai dengan kriteria ramah lingkungan Consistency in controlling partner/vendor that has applied green office in accordance with environmentally friendly criteria
2025		Melakukan Evaluasi pada rekanan/vendor yang akan bekerjasama dengan Bank Jatim Syariah Evaluating partner/vendor that will cooperate with Bank Jatim Sharia	Menentukan tolak ukur dan aspek-aspek yang akan dievaluasi pada rekanan/ vendor Determining benchmark and aspects that will be evaluated to partner/vendor
2026		Menjalin Kerjasama dengan rekanan/vendor Establishing cooperation with partner/vendor	Membangun Visi & Misi yang seiring sejalan dan fokus terhadap tujuan kerjasama Establishing congruent Vision & Mission and focusing on cooperation goals
2027		Membina rekanan/vendor untuk menjadi nasabah Bank Jatim Syariah Coaching partner/vendor to be customers of Bank Jatim Sharia	Komitmen dan komunikasi dalam membina hubungan kerjasama Commitment and communication in establishing cooperation relationship
2023-2027	Divisi Konsumer Consumer Division	Kredit kendaraan bermotor berwawasan lingkungan, KPR Berwawasan Lingkungan Environmentally friendly Motor Vehicle Loans and Housing Loan (KPR)	Pertumbuhan Kredit Kendaraan Bermotor (KKB) dan pertumbuhan Kredit Properti Growth of Motor Vehicle Loans and Housing Loans

Policy Commitment [GRI 2-23, GRI 2-24]

Policy Commitment

Bank Jatim senantiasa memastikan dan mengungkapkan bahwa aktivitas operasional Bank telah mencerminkan penerapan standar etika, tanggung jawab sosial dan lingkungan yang tinggi, serta memastikan bahwa kebijakan dan prosedur yang tepat diterapkan untuk menghormati serta mematuhi hak-hak pemangku kepentingan. Oleh karena itu, Bank Jatim berkomitmen untuk mematuhi berbagai Peraturan Perundang-undangan yang telah diinternalisasikan dalam kebijakan Bank. Bank Jatim dalam menjalankan kegiatan bisnisnya mengacu pada aturan internasional dan nasional, khususnya terkait dengan tenaga kerja. Aturan internasional terkait dengan ketenagakerjaan yaitu aturan yang telah dikeluarkan oleh International Labor Organization (ILO), yaitu *ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation* (Konvensi ILO Mengenai Diskriminasi dalam Pekerjaan dan Jabatan). Bank Jatim juga berkomitmen untuk memenuhi semua regulasi. Peraturan Perundang-undangan yang relevan di antaranya adalah:

1. Undang-Undang Republik Indonesia Nomor 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah terakhir dengan Undang-Undang Republik Indonesia Nomor 6

Bank Jatim always ensures and discloses that the Bank's operational activities reflect the implementation of high ethical standards, social and environmental responsibility, and ensures that appropriate policies and procedures are implemented to respect and comply with the rights of stakeholders. Therefore, Bank Jatim is committed to complying with various laws and regulations that have been internalized in the Bank's policies. In performing its business activities, Bank Jatim referred to international and national regulations, especially related to labor. International rules related to employment were rules having been issued by the International Labor Organization (ILO), such as *ILO Convention No. 111 Concerning Discrimination in Respect of Employment and Occupation*. Bank Jatim committed to satisfy all regulations. The relevant laws and regulations included:

1. Law of the Republic of Indonesia Number 7 of 1992 concerning Banking as most recently amended by Law of the Republic of Indonesia Number 6 of 2023 concerning

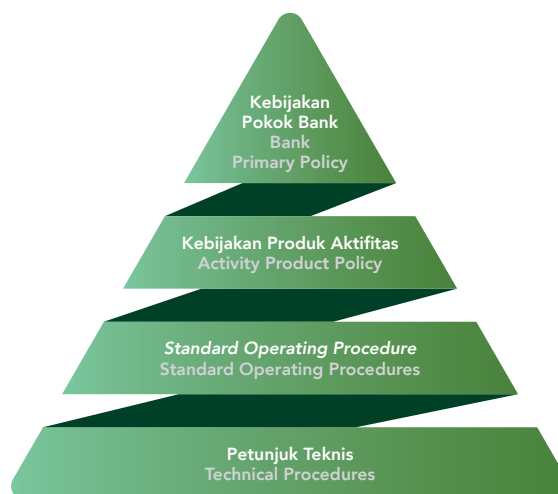


- Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
2. Undang-Undang Republik Indonesia Nomor 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi sebagaimana telah diubah dengan Undang-Undang Republik Indonesia Nomor 20 Tahun 2001 tentang Perubahan Atas Undang-Undang Republik Indonesia Nomor 31 Tahun 1999
 3. Undang-Undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah terakhir dengan Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang.
 4. Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan beserta perubahannya.
 5. Peraturan Pemerintah Pengganti Undang-undang Republik Indonesia Nomor 2 Tahun 2022 tentang Cipta Kerja
 6. Undang-undang No. 1 Tahun 1970 tentang Keselamatan Kerja
 7. Undang-undang Nomor 23 tahun 1992 tentang Kesehatan
 8. Keputusan Presiden Nomor 22 Tahun 1993 tentang Penyakit yang Timbul Akibat Hubungan Kerja
 9. Undang-Undang Republik Indonesia Nomor 21 Tahun 2000 tentang Serikat Pekerja/Serikat Buruh
 10. Undang-Undang Republik Indonesia Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial.
 11. Undang-Undang Presiden Republik Indonesia Nomor 11 Tahun 1992 tentang Dana Pensiun
 12. Peraturan Komisi Pemberantasan Korupsi Nomor 2 Tahun 2019 tanggal 05 November 2019 tentang Pelaporan Gratifikasi.
 13. 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)
 14. 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)
 15. 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)
 16. Peraturan Komisi Pemberantasan Korupsi Nomor 02 Tahun 2020 tanggal 05 Juni 2020 Tentang Perubahan Atas Peraturan Komisi Pemberantasan Korupsi Nomor 07 Tahun 2016 Tentang Tata Cara Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara.
- the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law.
2. Law of the Republic of Indonesia Number 20 of 2001 concerning Amendments to Law of the Republic of Indonesia Number 31 of 1999 regarding the Eradication of Corruption Crimes.
 3. Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies as most recently amended by Law of the Republic of Indonesia Number 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law.
 4. Law No. 13 of 2003 concerning Employment and its amendments.
 5. Governmental Regulation in Lieu of Law of the Republic of Indonesia Number 2 of 2022 regarding Job Creation.
 6. Law No. 1 of 1970 concerning Occupational Safety.
 7. Law Number 23 of concerning Health.
 8. Presidential Decree Number 22 of 1993 regarding Disease Due to Employment Relationship.
 9. Law of the Republic of Indonesia Number 21 of 2000 concerning Labor Union
 10. Law of the Republic of Indonesia Number 24 of 2011 concerning Social Security Administering Bodies.
 11. Presidential Decree of the Republic of Indonesia Number 11 of 1992 regarding Pension Funds.
 12. Regulation of Corruption Eradication Commission Number 2 of 2019 dated November 5, 2019 regarding Gratification Reporting.
 13. Law of the Republic of Indonesia Number 20 of 1999 concerning the Ratification of ILO *Convention No. 138 Concerning Minimum Age for Admission to Employment*.
 14. Law of the Republic of Indonesia Number 1 of 2000 concerning the Ratification of ILO *Convention No. 182 concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor*.
 15. Law of the Republic of Indonesia Number 19 of 1999 concerning the Ratification of ILO *Convention No. 105 concerning the Abolition of Forced Labor*.
 16. Regulation of Corruption Eradication Commission Number 02 of 2020 dated June 5, 2020 regarding Amendments to Regulation of Corruption Eradication Commission Number 07 of 2016 regarding Procedures for Registration, Announcement and Examination of the Assets of State Administrators.

17. Peraturan Pemerintah Republik Indonesia Nomor 35 Tahun 2021 tentang Perjanjian Kerja Waktu Tertentu, Alih Daya, Waktu Kerja dan Waktu Istirahat, dan Pemutusan Hubungan Kerja
18. Peraturan Pemerintah Republik Indonesia Nomor 36 Tahun 2021 tentang Pengupahan
19. Peraturan Menteri Ketenagakerjaan Nomor 18 Tahun 2022 tentang Penetapan Upah Minimum Tahun 2023.
20. Peraturan Menteri Kesehatan Republik Indonesia Nomor 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran
21. POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
22. POJK No. 34/POJK.04/2014 tanggal 08 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
23. POJK No. 35/POJK.04/2014 tanggal 08 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
24. POJK No. 21/POJK.04/2015 tanggal 16 November 2015 tentang Pedoman Penerapan Tata Kelola Perusahaan Terbuka.
25. POJK No. 45/POJK.03/2015 tanggal 22 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
26. POJK No. 55 /POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
27. POJK No. 4/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
28. POJK No. 5/POJK.03/2016 tanggal 27 Januari 2016 tentang Rencana Bisnis Bank.
29. POJK No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
30. POJK No. 27/POJK.03/2016 tanggal 27 Juli 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
31. POJK No. 29/POJK.04/2016 tanggal 29 Juli 2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik
32. POJK No. 32/POJK.03/2016 tanggal 12 Agustus 2016 tentang Perubahan atas POJK No. 6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank.
33. SEOJK No. 39/SEOJK.03/2016 tanggal 13 September 2016 tentang Penilaian Kemampuan dan Kepatutan bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi, dan Calon Anggota Dewan Komisaris Bank.
17. Governmental Regulation of the Republic of Indonesia Number 35 of 2021 regarding Work Agreement for Specific Time, Outsourcing, Working Time, Rest Time, and Termination of Employment Relationship.
18. Governmental Regulation of the Republic of Indonesia Number 36 of 2021 regarding Remuneration
19. Ministerial Regulation of Employment Number 18 of 2022 concerning the 2023 Minimum Wage Stipulation.
20. Ministerial Regulation of Health of the Republic of Indonesia Number 48 of 2016 regarding Office Occupational Safety and Health Standards.
21. POJK No. 33/POJK.04/2014 dated December 8, 2014 regarding the Board of Directors and Commissioners, Issuers, and Public Companies.
22. POJK No. 34/POJK.04/2014 dated December 8, 2014 regarding Nomination and Remuneration Committee of Issuers and Public Companies.
23. POJK No. 35/POJK.04/2014 dated December 8, 2014 regarding Secretary, Issuer Companies or Public Companies.
24. POJK No. 21/POJK.04/2015 dated November 16, 2015 regarding Public Company Governance Guidelines.
25. POJK No. 45/POJK.03/2015 dated December 22, 2015 regarding the Implementation of Governance in Remuneration Granting for Commercial Banks.
26. POJK No. 55 /POJK.04/2015 dated December 29, 2015 regarding Formation and Guidelines for Audit Committee Work Implementation.
27. POJK No. 4/POJK.03/2016 dated January 27, 2016 regarding Assessment of Commercial Banks Soundness Level.
28. POJK No. 5/POJK.03/2016 dated January 27, 2016 regarding Bank Business Plan.
29. POJK No. 18/POJK.03/2016 dated March 22, 2016 regarding the Implementation of Risk Management for Commercial Banks.
30. POJK No. 27/POJK.03/2016 dated July 27, 2016 regarding Proper and Fit Test for Main Party of Financial Service Institution.
31. POJK No. 29/POJK.04/2016 dated July 29, 2016 regarding Issuers or Public Companies Annual Report.
32. POJK No. 32/POJK.03/2016 dated August 12, 2016 regarding Amendments to POJK No. 6/POJK.03/2015 regarding Bank Report Transparency and Publication.
33. SEOJK No. 39/SEOJK.03/2016 dated September 13, 2016 regarding Proper and Fit Test for Prospective Controlling Shareholders, Member of the Bank's Board of Directors, and Prospective Member of the Bank's Board of Commissioners.

34. POJK No. 34/POJK.03/2016 tanggal 26 September 2016 tentang Perubahan atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
35. POJK No. 17 Tahun 2023 Tentang Penerapan Tata Kelola Bagi Bank Umum.
36. POJK Nomor 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan.
37. POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
38. POJK No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum
39. POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.
40. Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik
41. SEOJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
42. SEOJK No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.
43. SEOJK No. 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Dari berbagai peraturan dan standar tersebut, kemudian diturunkan pada kebijakan internal Bank Jatim yang telah ditetapkan dengan Keputusan Direksi Nomor 062/003/DIR/KPT/KEP tanggal 17 Januari 2023 dengan hierarki sebagai berikut:



34. POJK No. 34/POJK.03/2016 dated September 26, 2016 regarding Amendments to POJK No. 11/POJK.03/2016 regarding Obligation of Minimum Capital Requirements for Commercial Banks.
35. POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.
36. POJK Number 8 of 2023 concerning Implementation of Anti-Money Laundering Programs, Prevention of Terrorism Financing, and Prevention of Funding for the Proliferation of Weapons of Mass Destruction in the Financial Services Sector.
37. POJK No. 46/POJK.03/2017 dated July 12, 2017 regarding the Implementation of Compliance Function of Commercial Banks.
38. POJK No. 1/POJK.03/2019 dated January 28, 2019 regarding the Implementation of Internal Audit Function in Commercial Banks.
39. POJK No. 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.
40. Circular Letter of Financial Services Authority of the Republic of Indonesia Number 16/SEOJK.04/2021 regarding Form and Content of Issuers or Public Companies Annual Report.
41. SEOJK No. 13/SEOJK.03/2017 dated March 17, 2017 regarding the Implementation of Commercial Banks Governance.
42. SEOJK No. 14/SEOJK.03/2017 dated March 17, 2017 regarding Assessment of Commercial Banks Soundness Level.
43. SEOJK No. 32/SEOJK.04/2015 dated November 17, 2015 regarding Public Company Governance Guidelines.

From these various regulations and standards, Bank Jatim's internal policies were determined by the Directors' Decree Number 062/003/DIR/KPT/KEP dated January 17, 2023 with the following hierarchy:

Berdasarkan hierarki sebagaimana tersebut di atas, Bank memiliki 2 (dua) jenis kebijakan yaitu:

1. Kebijakan Pokok Bank (KPB)
Pedoman tertulis yang memuat visi dan misi perusahaan, nilai-nilai dasar (core values), kebijakan strategis, piagam Direksi dan Dewan Komisaris, serta hal-hal lain terkait pengelolaan perusahaan.
2. Kebijakan Produk Aktivitas (KPA)
Pedoman tertulis yang memuat kebijakan umum atas suatu produk aktivitas dengan berdasarkan pada regulasi eksternal yang berlaku.

Kebijakan Produk Aktivitas (KPA) terdiri dari:

- a. KPA Audit Intern
- b. KPA Teknologi Informasi
- c. KPA Tresuri
- d. KPA APU, PPT & PPPSPM
- e. KPA Umum, Aktiva & Pengadaan
- f. KPA Human Capital
- g. KPA Manajemen Risiko
- h. KPA Perkreditan atau Pembiayaan
- i. KPA Dana Pihak Ketiga
- j. KPA Pemasaran & Layanan
- k. KPA Kepatuhan & Tata Kelola
- l. KPA Penyertaan Modal
- m. KPA Layanan Nasabah Prima
- n. KPA Akuntansi
- o. KPA Hukum

Penyusunan kebijakan Bank didasarkan pada hal-hal sebagai berikut namun tidak terbatas pada:

1. Adanya perubahan regulasi eksternal;
2. Kebutuhan bisnis Bank; dan/atau
3. Arahan Direksi dan/atau Dewan Komisaris.

Proses penetapan kebijakan Bank Jatim dilakukan dengan proses sebagai berikut:



Based on the hierarchy above, the Bank had 2 (two) types of policy, as follows:

1. Bank Primary Policy (KPB)
A written guideline containing the company's vision and mission, core values, strategic policy, awards of the Directors and Board of Commissioners, and other issues related to company management.
2. Activity Product Policy (KPA)
A written guideline containing general policy of activity product based on the applicable external regulation.

The Activity Product Policy (KPA) consisted of:

- a. KPA Internal Audit
- b. KPA Information Technology
- c. KPA Treasury
- d. KPA APU, PPT & PPPSPM
- e. KPA General, Assets & Procurement
- f. KPA Human Capital
- g. KPA Risk Management
- h. KPA Lending or Financing
- i. KPA Third Fund Party
- j. KPA Marketing & Service
- k. KPA Compliance & Governance
- l. KPA Capital Equity
- m. KPA Prime Customer Service
- n. KPA Accounting
- o. KPA Legal

The drafting of the Bank policies was based on the following issues, not limited to:

1. The existence of external regulation changes;
2. Bank business need; and/or
3. Direction of the Directors and/or the Board of Commissioners.

The process of Bank Jatim's policy stipulation was conducted with the following procedures, as follows:



Selama tahun 2023, ketentuan internal yang telah ditetapkan oleh Direksi antara lain sebagai berikut:

1. *Asset Liabilities Committee* (ALCO)
2. Hierarki Ketentuan Internal
3. Tim 5 (lima) Pilar Transformasi
4. Penanggung Jawab Penerapan APU PPT
5. Tim Transformasi BPD
6. Honorarium Tenaga Kontrak Ikatan Kerja dan Calon Pegawai
7. Kepengurusan *Jatimers Communities*
8. Pedoman Portofolio Kredit/Pembiayaan
9. Program *Go Lower Go Better*
10. Limit Kewenangan Persetujuan dan Pembayaran Pengadaan Barang/Jasa serta Biaya Non Produk
11. Limit Kewenangan Persetujuan Alih Pos (*Switching*) dan Pelampauan Anggaran
12. Komite Manajemen Risiko (KOMENKO)
13. Stimulus Pelunasan Terhadap Kredit/Pembiayaan Bermasalah atau Ekstrakomtable
14. Komite Direksi
15. Pembentukan Tim Pengendalian Kredit dan *Recovery* Ekstrakomtable
16. Limit Pelaksanaan *On the Spot* (OTS) pada Proses Kredit/Pembiayaan
17. Limit Kewenangan Persetujuan Kredit/Pembiayaan (LKPK/P) Tunai dan Non Tunai
18. Limit Kewenangan Persetujuan Kredit/Pembiayaan (LKPK/P) Komite Kredit
19. *Jatimers Internship Program*
20. *Risk Appetite Statement* (RAS)
21. Kebijakan Sistem Manajemen Anti Penyuapan (SMAP)
22. Penugasan Auditor Internal untuk Sistem Manajemen Anti Penyuapan (SMAP)
23. Limit Kewenangan *Settlement* Terhadap Transaksi Melalui ESTIM
24. Bank Garansi Pembayaran untuk Proyek dengan Anggaran Tahun 2023 di Lingkungan Provinsi Jawa Timur
25. Tim Penyusun Kebijakan
26. Segmentasi Pasar Kredit/Pembiayaan
27. Tim Fungsi Kepatuhan Anti Penyuapan (FKAP) Sistem Manajemen Anti Penyuapan (SMAP)
28. KPA Manajemen Risiko
29. KPA Perkreditan atau Pembiayaan
30. SOP Program Magang Merdeka Belajar Kampus Merdeka (MBKM)
31. SOP Pendidikan dan Pelatihan

In 2023, the internal provisions that had been stipulated by the Directors were as follows:

1. *Asset Liabilities Committee* (ALCO)
2. Hierarchy of Internal Provisions
3. Team 5 (five) of Transformation Pillar
4. Person-in-charge of AML-PTF Application
5. BPD Transformation Team
6. Honorarium for Contracted Worker with Employment Relationship and Prospective Employees
7. Management of *Jatimers Communities*
8. Credit/Financing Portfolio Guidelines
9. *Go Lower Go Better* Program
10. Limits of Authority for Approval and Payment of Goods/Service and Non-Product Costs
11. Limits of Authority for Switching and Excessive Budget Approval
12. Risk Management Committee (KOMENKO)
13. Stimulus of Payment to Problem Credit/Financing or Extracomtable
14. Committee of the Directors
15. Formation of Credit Controlling and Extracomtable Recovery Team
16. Limits of *On the Spot* (OTS) Implementation in Credit/Financing Process
17. Limits of Authority for Cash and Non-Cash Credit/Financing Approval
18. Limits of Authority for Credit/Financing (LKPK/P) Approval of Credit Committee
19. *Jatimers Internship Program*
20. *Risk Appetite Statement* (RAS)
21. Anti-Bribery Management System Policy (SMAP)
22. Assignment of Internal Auditor for Anti-Bribery Management System (SMAP)
23. Limits of Authority for Settlement to Transaction via ESTIM
24. Bank Payment Guarantee for Project with the 2023 Budget in the East Java Province Environment
25. Policy Drafting Team
26. Credit/Financing Market Segmentation
27. Compliance Function Team of Anti-Bribery (FKAP) and Anti-Bribery Management System (SMAP)
28. KPA Risk Management
29. KPA Lending or Financing
30. SOP of *Merdeka Belajar Kampus Merdeka* (MBKM) Internship Program
31. SOP of Training and Education

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|---|---|
| 32. SOP Giro iB Barokah | 32. SOP of Giro iB Barokah |
| 33. SOP Pembiayaan Kontraktor | 33. SOP of Contractor Financing |
| 34. SOP Budaya Perusahaan (<i>Corporate Culture</i>) | 34. SOP of Corporate Culture |
| 35. SOP Kredit Mikro, Ritel, dan Menengah | 35. SOP of Micro, Retail, and Medium Credit |
| 36. SOP Kredit Jatim Ritel dan Menengah | 36. SOP of Jatim Retail and Medium Credit |
| 37. SOP Kredit Jatim Mikro | 37. SOP of Jatim Micro Credit |
| 38. SOP Perjalanan Dinas Pegawai | 38. SOP of Employee Business Trip |
| 39. SOP Penilaian Tingkat Kesehatan Bank | 39. SOP of Bank Soundness Level Assessment |
| 40. SOP Kredit Pegawai dan <i>Personal Loan Car Allowance Program (CAP)</i> | 40. SOP of Employee Credit and Personal Loan Car Allowance Program (CAP) |
| 41. SOP Kredit Piutang | 41. SOP of Receivables Credit |
| 42. SOP Kredit Kontraktor | 42. SOP of Contractor Credit |
| 43. SOP Kredit BLUD | 43. SOP of BLUD Credit |
| 44. SOP Kredit PEMDA | 44. SOP of Local Government (PEMDA) Credit |
| 45. SOP <i>Motorcycle Allowance Program</i> Bagi Account Officer | 45. SOP of Motorcycle Allowance Program for Account Officer |
| 46. SOP Total Reward | 46. SOP of Total Rewards |
| 47. Perubahan SOP Pemilikan Rumah Sejahtera dengan Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dan Subsidi Bantuan Uang Muka (SBUM) | 47. Changes to SOP of Welfare House Ownership with Housing Finance Liquidity Facility Funds (FLPP) and Down Payment Assistance Subsidy (SBUM) |
| 48. SOP <i>Cash Collateral Credit</i> | 48. SOP of Cash Collateral Credit |
| 49. SOP Kredit Properti | 49. SOP of Property Credit |
| 50. SOP Kredit Multiguna | 50. SOP of Multipurpose Credit |
| 51. SOP Kredit Usaha Rakyat | 51. SOP of People's Business Credit |
| 52. SOP Kredit Jaminan Emas | 52. SOP of Gold Collateral Credit |
| 53. SOP Stimulus Perlakuan Khusus Terhadap Debitur Terdampak Bencana COVID-19 pada Daerah dan Sektor Tertentu | 53. SOP of Special Treatment Stimulus to Debtors Affected the COVID-19 Disaster in Certain Area and Sector |
| 54. SOP Kredit Kendaraan Bermotor | 54. SOP of Motor Vehicle Loans |
| 55. SOP Penyelamatan dan Penyelesaian Kredit atau Pembiayaan | 55. SOP of Credit or Financing Rescue and Settlement |
| 56. SOP <i>Punishment</i> Pegawai | 56. SOP of Employee Punishment |
| 57. SOP Kartu Kredit Pemerintah Daerah | 57. SOP of Local Government Credit Card |
| 58. SOP Sistem Grading dan Remunerasi | 58. SOP Grading and Remuneration System |
| 59. SOP Program Pengembangan Karir | 59. SOP of Career Development Program |
| 60. SOP Bank Garansi | 60. SOP of Bank Guarantee |
| 61. SOP <i>Investor Management</i> | 61. SOP of Investor Management |
| 62. SOP Pengendalian dan Pelaporan Gratifikasi | 62. SOP of Gratification Controlling and Reporting |
| 63. SOP <i>Car Allowance Program</i> Bagi Pegawai Pemegang Jabatan | 63. SOP of Car Allowance Program for Officials |
| 64. SOP Mutasi Pekerja | 64. SOP of Worker Transfer |
| 65. SOP Komite Manajemen Kepegawaian | 65. SOP of Employment Management Committee |
| 66. SOP Agen Jatim | 66. SOP of Jatim Agent |
| 67. SOP Penyertaan Modal | 67. SOP of Capital Equity |
| 68. Perubahan SOP Kredit Properti | 68. Changes to Property Credit SOP |
| 69. Perubahan SOP Pemilikan Rumah Sejahtera dengan Dana Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dan Subsidi Bantuan Uang Muka (SBUM) | 69. Changes to Welfare House Ownership with Housing Finance Liquidity Facility Funds (FLPP) and Down Payment Assistance Subsidy (SBUM) |
| 70. SOP Manajemen Risiko Kredit | 70. SOP of Credit Risk Management |
| 71. SOP Manajemen Risiko Likuiditas | 71. SOP of Liquidity Risk Management |



72. Perubahan Pertama SOP Kredit Kontraktor
73. Perubahan Pertama SOP Proses Kredit Komersial dan Korporasi
74. SOP Penyusunan Ketentuan Internal
75. Perubahan Ketiga SOP Kredit Jatim Mikro
76. Perubahan Pertama SOP Kredit Jatim Ritel dan Menengah
77. SOP *Cash Management*
78. SOP Kredit Kepada Koperasi
79. SOP Pembiayaan Kredit Usaha Rakyat (KUR) Syariah
80. SOP Kredit Sindikasi
81. Perubahan Pertama SOP Kredit Multiguna
82. SOP Pengelolaan Transaksi *E-Channel*
83. SOP Sistem Manajemen Anti Penyuapan (SMAP)
84. SOP *Electronic Data Capture* (EDC)
85. SOP Keprotokolan
86. SOP Kesekretariatan
87. SOP Pengelolaan Akun
88. SOP Pelaporan Keuangan
89. SOP Pengembangan Produk Non-Digital
90. SOP Pengadaan Tanah dan Gedung serta Renovasi Gedung

91. SOP Transaksi *Letter of Credit* (L/C) Impor
92. SOP Transaksi Surat Kredit Berdokumen Dalam Negeri (SKBDN)
93. SOP Transaksi *Documentary Collection*
94. SOP Transaksi *Letter of Credit* (L/C) Ekspor
95. SOP Deposito

Berbagai kebijakan yang dimiliki oleh Bank Jatim telah mengatur pelaksanaan uji tuntas (*due diligence*). Hal tersebut dilakukan guna memastikan bahwa berbagai keputusan bisnis tidak memberikan dampak sosial dan lingkungan yang negatif, khususnya terkait dengan privasi nasabah dan anti korupsi. Hal ini tercermin dengan telah dimilikinya berbagai sertifikasi ISO sebagai berikut.

1. ISO 27001 Sistem Manajemen Keamanan Informasi JConnect Mobile, SMS Banking, dan Internet Banking
2. ISO 20000 The Service Management System at IT & Digital Directorate/Division of Core Banking System and Jconenct (Mobile Banking, Internet Banking & SMS Banking) Services to Internal Customer Bank Jatim
3. ISO 37001:2016 Sistem Manajemen Anti Penyuapan

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 062/02/02/DIR/MJR/KEP tanggal 5

72. The First Changes to Contractor Credit SOP
73. The First Changes to Corporate and Commercial Credit SOP
74. SOP of Internal Provisions Arrangement
75. The Third Changes to Jatim Micro Credit SOP
76. The First Changes to Jatim Retail and Medium Credit SOP
77. SOP of Cash Management
78. SOP of Credit to Cooperatives
79. SOP of Sharia People's Business Credit (KUR) Financing
80. SOP of Syndicate Credit
81. The First Changes to Multipurpose Credit SOP
82. SOP of E-Channel Transaction Management
83. SOP of Anti-Bribery Management System (SMAP)
84. SOP of Electronic Data Capture (EDC)
85. SOP of Protocol
86. SOP of Secretariat
87. SOP of Account Management
88. SOP of Financial Reporting
89. SOP of Non-Digital Product Development
90. SOP of Land and Building Procurement and Building Renovation

91. SOP of Letter of Credit (L/C) Import Transaction
92. SOP of Domestic Letter of Credit (SKBDN) Transaction

93. SOP of Documentary Collection Transaction
94. SOP of Letter of Credit (L/C) Export Transaction
95. SOP of Deposits

Various policies owned by Bank Jatim had regulated the implementation of due diligence. This was conducted to ensure that various business decisions did not have negative social and environmental impacts, especially related to customer privacy and anti-corruption. This was reflected in the possession of various ISO certifications, as follows.

1. ISO 27001 The Information Security Management System of JConnect Mobile, SMS Banking, and Internet Banking
2. ISO 20000 The Service Management System at IT & Digital Directorate/Division of Core Banking System and Jconenct (Mobile Banking, Internet Banking & SMS Banking) Services to Internal Customer Bank Jatim
3. ISO 37001:2016 The Anti-Bribery Management System

The implementation of the prudential principle as part of Bank Jatim's policy was contained in the Bank's Credit or Financing Policy as stated in the Directors' Decree Number 062/02/02/DIR/MJR/KEP dated December 5, 2023 concerning Credit or

Desember 2023 Tentang Kebijakan Perkreditan Atau Pembiayaan Bank (KPB) PT Bank Pembangunan Daerah Jawa Timur Tbk.

Untuk mendukung prinsip kehati-hatian, sesuai dengan RAKB, Bank Jatim telah melaksanakan Pelaporan PRISMA (Pemantauan Risiko melalui Aplikasi) ke Manajemen maupun ke Cabang lebih lengkap karena seluruh skim dimasukkan ke dalam PRISMA, serta Aplikasi AURORA (Aplikasi Return of Risk Asset) telah siap digunakan oleh seluruh AO Cabang, adanya peningkatan *outstanding* pada sektor pembiayaan hijau dan infrastruktur hijau, biaya tagihan listrik berkurang biaya pengadaan rumah tangga berkurang, pembuatan IPAL (Instalasi Pengolahan Air Limbah), kinerja Cabang dan Capem serta unit - unit yang terkait (Kantor Fungsional, Marketing Kredit, Analis Kredit, Pelayanan Nasabah (PN), *Service Assistant* (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 Fungsional, Marketing Kredit, Analis Kredit, PN, SA), konsistensi dalam pekerjaan *setting* instalasi listrik otomatis pada kamar mandi (lampu dan *exhaust fan*) dan pengadaan kran air otomatis minimal 1 unit setiap bulannya serta *landscaping* ruang terbuka hijau pada lantai 3 Gedung Bank Jatim Syariah Kantor Pusat.

Terkait dengan kebijakan atas penghormatan hak asasi manusia, Bank Jatim menekankan pada penghormatan hak asasi manusia terkait ketenagakerjaan. Kebijakan tersebut diatur dalam KPA Human Capital. Kebijakan tersebut mengatur tentang penerimaan, pengembangan dan pengelolaan sumber daya manusia (SDM), penegakkan peraturan dan tata tertib, serta adanya transparansi dalam pemberian *reward* dan *punishment* yang dapat dipahami oleh pegawai di seluruh jenjang organisasi, terciptanya implementasi pengelolaan SDM guna mendukung pencapaian tujuan Bank Jatim dalam menerapkan tata kelola perusahaan yang baik, sebagai bentuk penerapan manajemen risiko dalam pengelolaan aktivitas SDM untuk melindungi kepentingan Bank dan pegawai, serta terselenggaranya administrasi dan dokumentasi yang akurat, aman, dan cepat dalam memenuhi kebutuhan sistem informasi manajemen SDM dan kepatuhan pelaporan sesuai ketentuan yang berlaku.

Berbagai kebijakan di atas tertuang dalam surat keputusan yang telah disahkan oleh Direksi. Beberapa kebijakan seperti Kebijakan Manajemen Vendor, Kebijakan Komunikasi Dengan Saham atau Investor dan Kebijakan Sistem Manajemen Anti

Bank Financing Policy (KPB) of PT Bank Pembangunan Daerah Jawa Timur Tbk.

To support the prudential principle, in accordance with the RAKB, Bank Jatim had implemented the complete PRISMA (Risk Monitoring through Applications) Reporting to Management and Branches because all schemes were included in PRISMA, and the AURORA Application (Return of Risk Asset Application) is ready to be used by all AO Branches, there was an increase in outstanding in the green financing and infrastructure sectors, reducing electricity bill costs, reducing household procurement costs, the creation of IPAL (Waste Water Treatment Plants), the performance of Branches and Headquarters as well as related units (Functional Office, Credit Marketing, Credit Analyst, Customer Service (PN), Service Assistant (SA)) could continuously improve according to targets agreed with Management, provide information quickly and precisely regarding the Performance of Branch Offices and Headquarters and related units (Functional Office, Marketing Credit, Credit Analyst, PN, SA), be consistent in the work of setting up automatic electrical installations in bathrooms (lights and exhaust fans), and procure automatic water faucets at least 1 unit every month as well as landscaping the green open space on the 3rd floor of the Head Office of Bank Jatim Syariah Building.

Regarding the policy of respecting human rights, Bank Jatim emphasized respecting human rights related to employment. This policy was regulated in KPA Human Capital. This policy regulated the acceptance, development, and management of human resources (HR), enforcement of regulations and rules, transparency in providing rewards and punishments that could be understood by employees at all organizational levels, and creating the implementation of HR management to support the achievement of Bank Jatim's goals. In implementing good corporate governance, being the form of implementing risk management in managing HR activities to protect the interests of the Bank and employees, and providing accurate, safe, and swift administration and documentation to satisfy the needs of HR management information systems, and reporting compliance in accordance with the applicable regulations.

The various policies above were contained in a decision letter having been approved by the Board of Directors. Several policies, such as Vendor Management Policy, Communication Policy with Shareholders or Investors and Anti-Bribery



Penyuapan (SMAP) telah dipublikasikan pada *website* resmi Bank Jatim di www.bankjatim.co.id. Kebijakan lainnya masih disosialisasikan melalui Portal Kepatuhan, karena lingkungannya adalah untuk internal Bank.

Pelaksanaan berbagai kebijakan Bank Jatim sesuai dengan bidang penugasan unit-unit yang ada di struktur organisasi. Sebagai contoh, Kebijakan Manajemen Vendor pelaksanaannya menjadi tanggung jawab Divisi Umum, Kebijakan SMAP pelaksanaannya menjadi tanggung jawab Divisi Kepatuhan, dan Kebijakan Komunikasi Dengan Saham atau Investor pelaksanaannya menjadi tanggung jawab Manajemen Investor, dan kebijakan lainnya.

Bank Jatim telah menurunkan berbagai kebijakan ke dalam Standard Operating Procedures (SOP) seperti yang telah disampaikan di atas. Selain melakukan sosialisasi pada *website* dan Portal Kepatuhan, Bank Jatim juga melakukan pelatihan-pelatihan agar implementasi kebijakan berjalan dengan baik.

Management System Policy (SMAP) had been published on the official website of Bank Jatim at www.bankjatim.co.id. Other policies were still being socialized through the Compliance Portal, because their scope was to the Bank internal.

Implementation of various policies of Bank was in accordance with the assignment areas of the existing units in the organizational structure. For example, the implementation of the Vendor Management Policy was the responsibility of the General Affairs Division. The implementation of the ABMS Policy was the responsibility of the Compliance Division, and the implementation of the Communication Policy with Shareholders or Investors was the responsibility of the Investor Management, and other policies.

Bank Jatim had reduced various policies into Standard Operating Procedures (SOP) as stated above. In addition to conducting outreach on the website and Compliance Portal, Bank Jatim also conducted training so that policy implementation run well.

Proses untuk Memulihkan Dampak Negatif [GRI 2-25, OJK B.3] Process for Recovering Negative Impact

Dalam menjalankan kegiatan usahanya, tidak dapat dihindari sepenuhnya adanya potensi dampak negatif. Sebagai perusahaan perbankan, terjadinya indikasi penipuan merupakan salah satu bentuk potensi dampak negatif. Upaya yang dilakukan dalam rangka meminimalisasi terjadinya indikasi penipuan, maka Bank Jatim telah memberikan sosialisasi kepada nasabah, termasuk sosialisasi melalui *website* tentang Tips Keamanan Perbankan yang di antaranya meliputi menghindari penipuan melalui situs palsu, bertransaksi aman di ATM, tips mengamankan pin, dan bertransaksi di *mobile banking*.

Dampak negatif yang terutama diakibatkan oleh keamanan transaksi perbankan, ditindaklanjuti secara cepat oleh Sub Divisi Service Excellent. Bank Jatim menyediakan saluran pengaduan, sekaligus memberikan solusi terbaik secepatnya.

In carrying out business activities, the potential for negative impacts cannot be completely avoided. As a banking company, the occurrence of indications of fraud is one form of potential negative impact. Efforts have been made to minimize indications of fraud, Bank Jatim has provided outreach to customers, including outreach via the website about Banking Security Tips, which include avoiding fraud through fake sites, safe transactions at ATMs, tips for securing pins, and transactions on mobile banking.

The negative effects primarily stemming from security issues in banking transactions were promptly addressed by the Service Excellent Sub-Division. Bank Jatim offers a complaint channel and strives to deliver optimal solutions as swiftly as possible.

Tindak lanjut yang dilakukan oleh Bank Jatim apabila terjadi indikasi penipuan pada nasabah yaitu Bank Jatim akan secara bilateral berkoordinasi dengan pihak bank yang dituju untuk mengkonfirmasi transaksi yang terjadi. Selanjutnya, pihak bank yang menjadi tujuan pengiriman dana tersebut akan melakukan konfirmasi pada rekening terduga pelaku penipuan, dan apabila terduga pelaku penipuan dapat dikonfirmasi dan benar datanya maka akan diupayakan pengembalian dana. Namun, apabila terduga pelaku tidak dapat dikonfirmasi dan dana hilang, maka rekening terduga pelaku penipuan bisa diblokir karena adanya penyalahgunaan dan ketidaksesuaian data nasabah sesuai klausul disclaimer pada *Customer Information File* (CIF).

Pengembangan mekanisme pengaduan senantiasa dilakukan penyempurnaan dengan mendapatkan masukan dari para pemangku kepentingan, khususnya nasabah. Untuk melakukan evaluasi keefektifan mekanisme pengaduan, Bank Jatim melakukan survei kepuasan nasabah. Survei kepuasan nasabah diselenggarakan secara berkala oleh Bank Jatim yang bertujuan untuk mengetahui tingkat kepuasan nasabah terhadap kualitas produk dan layanan yang ditawarkan, termasuk layanan penanganan pengaduan.

In response to indications of fraud involving customers, Bank Jatim initiates bilateral coordination with the target bank to verify the transactions. Subsequently, the recipient bank confirms the account of the suspected fraudster. If the alleged perpetrator is confirmed, and the data is accurate, efforts are made to refund the funds. However, if the alleged perpetrator cannot be confirmed, resulting in a loss of funds, the account of the suspected fraudster may be blocked due to the misuse and mismatch of customer data, in accordance with the disclaimer clause in the Customer Information File (CIF).

The development of the complaint mechanism is always being refined by obtaining input from stakeholders, especially customers. To assess the effectiveness of the complaint mechanism, Bank Jatim conducts periodic customer satisfaction surveys. These periodic customer satisfaction surveys conducted by Bank Jatim aim to gauge customer satisfaction levels with the quality of products and services offered, including the handling of complaints.





IKHTISAR KINERJA KEBERLANJUTAN

Sustainability
Performance
Highlights [OJK B]







Kinerja Aspek Ekonomi [OJK B.1] Economic Performance Aspects



Nilai Penyaluran Pembiayaan

Distribution Value of Financing

2023

14.561.391

Juta Rupiah / Million Rupiah

2022

10.040.622

2021

9.460.296



Nilai Penyaluran Kredit Konvensional

Conventional Lending Value

2023

52.573.044

Juta Rupiah / Million Rupiah

2022

44.293.186

2021

39.239.204



Penyaluran Kredit Bank Jatim Syariah

Bank Jatim Sharia Loan Distribution

2023

2.187.858

Juta Rupiah / Million Rupiah

2022

1.903.471

2021

1.762.368



Pendapatan Bunga dan Syariah

Interest and Sharia Income

2023

7.357.284

2022

6.882.651

2021

6.655.168

Juta Rupiah
Million Rupiah



Laba /Rugi Bersih

Net Profit/Loss

2023

1.470.105

2022

1.542.824

2021

1.523.070

Juta Rupiah
Million Rupiah



Persentase total portofolio KKUB terhadap total portofolio

Percentage of the total KKUB portfolio to the total portfolio

Penyaluran Dana
Distribution of Funds

%

2023

2,55

2022

2,42

2021

2,30

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

Nominal Products and/or Services that Meet the Criteria for Sustainable Business Activities (KKUB)

Juta Rupiah / Million Rupiah

2023

1.364.700

2022

1.118.560

2021

984.462



Pelibatan pemasok lokal/ Dalam Negeri

Involvement of Local/ Domestic Suppliers

Perusahaan/
mitra
Company/
partner

2023	378 (100%)
2022	244 (99,19%)
2021	216 (98,63%)



Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB)/Produk Ramah Lingkungan

Products that meet the Sustainable Business Activity Criteria (KKUB)/Environmentally Friendly Products

Unit Produk
Product Unit

2023	8
2022	12
2021	12



Kinerja Keuangan Inklusif

Inclusive Financial Performance

Jumlah Agen
Number of Agents
Agen / Agent

2023	7.196	2022	2.912
		2021	978

Nominal Produk dan/atau Jasa yang Disediakan oleh Agen
Nominal products and/or services provided by the Agent
Juta Rupiah / Million Rupiah

2023	2.767.169.396	2022	1.757.998.220
		2021	1.163.685.084



Kinerja Aspek Lingkungan Hidup [OJK B.2] Environment Performance Aspects



Penggunaan BBM Fuel Usage

2023	108.887
2022	106.440
2021	99.501

Liter

2023	3.723,94
2022	3.640,18
2021	3.403

GigaJoules



Penambahan (pengurangan) Penggunaan BBM Fuel Addition (Reduction)

2023
2.447

Liter

2022	2021
6.939	(1.990)

2023
83,76

GigaJoules

2022	2021
237	(68)



Penggunaan Listrik (Kantor Pusat) Electricity Usage (Head Office)

2023	2.885.552
2022	2.492.224
2021	1.802.688

kWh

2023	10.387,99
2022	8.972
2021	6.490

GigaJoules



Penambahan (pengurangan) Penggunaan Listrik Electricity Addition (Reduction)

2023
393.328

KWh

2022	2021
689.536	(303.203)

2023
1.415,99

GigaJoules

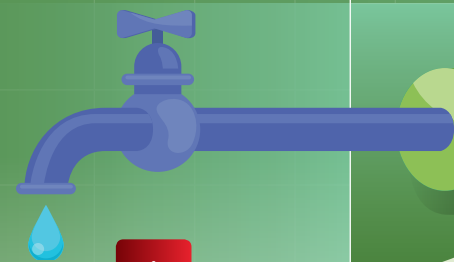
2022	2021
2.482	(1.092)



Penggunaan Air (Kantor Pusat) Water Usage (Head Office)

2023	27.341
2022	24.885
2021	22.523

m³

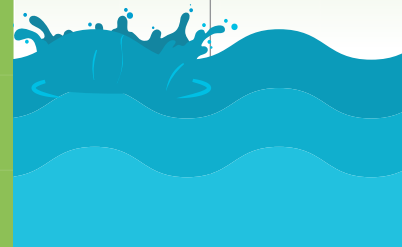


Penambahan (pengurangan) Air Water Addition (Reduction)

2023
2.456

m³

2022	2021
2.362	(23.457)





Pengurangan Intensitas Emisi
Emission Intensity Reduction

	2023	-
Ton Co ² -eq	2022	-
Ton Co ² -eq	2021	-



Pengurangan limbah
Waste Reduction

	2023	-
Ton	2022	-
Tons	2021	-



Pelestarian keanekaragaman hayati
Conservation of biodiversity

Juta Rupiah / Million Rupiah

2023	2022	2021
140	-	-



Pengaduan lingkungan
Environmental Complaints

Kasus / Case

2023	2022	2021
Nihil / Nil	Nihil / Nil	Nihil / Nil



Biaya Lingkungan
Environmental Costs

Juta Rupiah / Million Rupiah

2023	2022	2021
299	189	232

Keterangan: Bank Jatim belum melakukan perhitungan terkait besarnya limbah yang dihasilkan dari kegiatan operasional Bank.

Note: Bank Jatim has not yet calculated the amount of waste generated from the Bank's operational activities.

Kinerja Aspek Sosial [OJK B.3]

Social Performance Aspects



Jumlah Pegawai
Total Number of Employees

2023	6.565
2022	6.550
2021	6.468

Orang / Orang



Rata-rata Jam Pelatihan Pegawai
Average Hours of Training Employees
Jam Per Tahun / Hours per Year



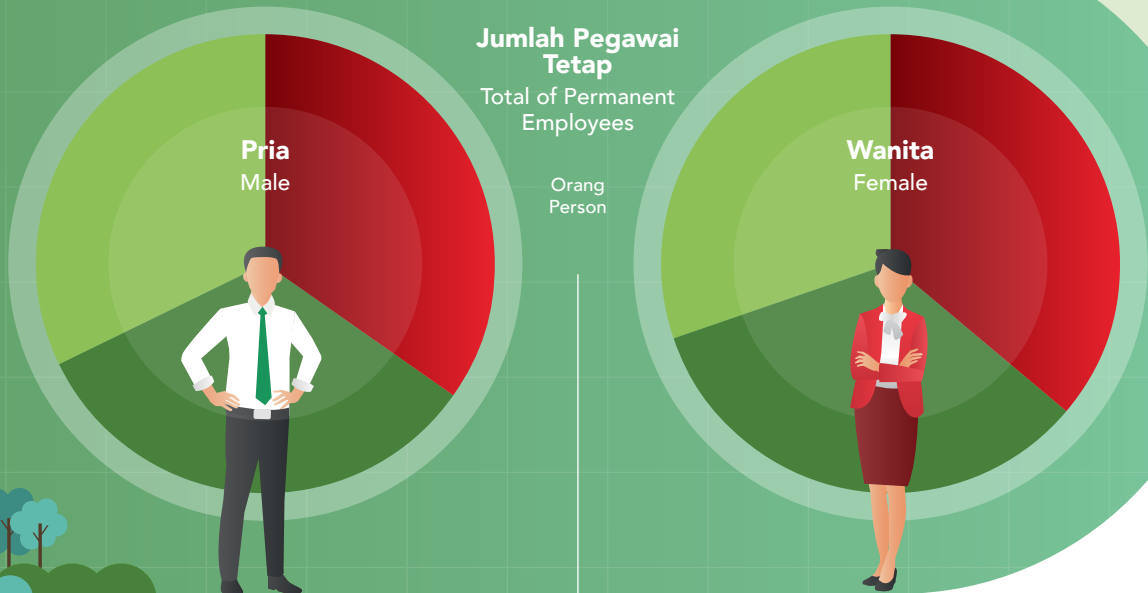
Pria
Male

2023	57,88
2022	24
2021	16



Wanita
Female

2023	59,44
2022	24
2021	16



2023	2.512
2022	2.370
2021	2.315

2023	2.032
2022	1.896
2021	1.692



Biaya Pengembangan Kompetensi
Competency Development Costs
Juta Rupiah / Million Rupiah

2023	2022	2021
38.866	23.835	22.649



Jumlah Penyaluran Dana TJSL
Distribution of CSR Funds
Juta Rupiah / Million Rupiah

2023	2022	2021
17.393	18.383	18.050



PROFIL PERUSAHAAN

Company Profile [OJK]





Visi, Misi, dan Nilai Keberlanjutan [OJK C.1] Vision, Mission, and Sustainability Values



Visi dan Misi Keberlanjutan Bank Jatim selaras dengan Visi dan Misi Perusahaan dengan mengacu pada aspek ekonomi, sosial dan lingkungan serta bertujuan menjadi bank regional yang unggul dan ikut serta menggerakkan perekonomian Jawa Timur.

Bank Jatim's Sustainability Vision and Mission is in line with the Company's Vision and Mission by referring to economic, social, and environmental aspects and aims to become a superior regional bank and participate in driving the economy of East Java.



Bank Jatim memiliki nilai keberlanjutan yaitu berkomitmen untuk memberikan kontribusi bagi pertumbuhan ekonomi Jawa Timur yang mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup.

Bank Jatim upholds sustainability values, demonstrating a commitment to fostering East Java's economic growth with a primary focus on harmonizing economic, social, and environmental considerations.

Identitas Bank Jatim Company Identity

Nama Perusahaan [GRI 2-1, 207-4]
Company Name
**PT Bank Pembangunan Daerah
Jawa Timur Tbk.**

Nama Panggilan
Nickname
Bank Jatim

Dasar Hukum Pendirian
Legal Foundation for
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.

Bidang Usaha [GRI 2-6, 207-4]
Business Activities
Jasa Perbankan
Banking Service

Modal Dasar
Authorized Capital
Rp9.000.000.000.000

Tanggal Pendirian
Date of Establishment
17 Agustus 1961
August 17, 1961

**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

Kepemilikan [GRI 2-1]
Ownership
Pemda Tingkat I Provinsi
Jawa Timur / Level I Regional
Government, East Java Provincial
Government **(51,13%)**

38 Pemda Kabupaten/Kota /
38 Regency/City Governments
(28,35%)

Masyarakat / Public **(20,52%)**

Kode Saham
Stock Code
BJTM

**Pencatatan di
Bursa Efek Indonesia**
Listing on Stock Exchange
12 Juli 2012
July 12, 2012

Akses Informasi [OJK C.2, GRI 2-1]
Access of Information

Kantor Pusat / Head Office
Jalan Basuki Rachmad 98 – 104,
Surabaya 60271

**Sekretaris Perusahaan /
Corporate Secretary**
Wioga Adhiarma Aji
Corporate Secretary Kantor Pusat
Bank Jatim
Jl. Basuki Rachmat no. 98-104
Surabaya
Email: corsec@bankjatim.co.id

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

Data Jaringan Kantor
Office Network Data




- 1 Kantor Pusat
Head Office
- 48 Kantor Cabang
Branch Offices
- 173 Kantor Cabang Pembantu
Sub-Branch offices
- 216 Kantor Fungsional
Functional Office
- 199 Payment Point
Payment Point
- 854 ATM
ATM
- 94 CRM
CRM
- 39 Kas Mobil/Kas Mobil ATM
Car Cash ATM
- 196 Kantor Layanan Syariah
Sharia Service Offices

Jumlah Pegawai [GRI 2-7, 207-4]
Number of Employees
Per Desember 2023 sebanyak 7.244
Orang (termasuk Tenaga Alih Daya
dan Magang)
As of December 2023, 7,244
people (including Outsourcing and
Apprentices)

**Negara Tempat
Beroperasi [GRI 2-1]**
Country of Operation
Indonesia

Contact Address

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

 @bankjatim  @bank_jatim  bankjatim  bank jatim

Skala Perusahaan [OJK C.3]

Enterprise Scale

Uraian Description	Satuan Unit	2023	2022	2021
Pendapatan bunga dan syariah Interest and Sharia Income	Dalam Jutaan Rupiah In Millions of Rupiah	7.357.284	6.882.651	6.655.168
Total Aset [OJK C.3, GRI 207-4] Total of Asset	Dalam Jutaan Rupiah In Millions of Rupiah	103.854.773	103.031.367	100.723.330
Total Liabilitas [OJK C.3] Total of Liabilities	Dalam Jutaan Rupiah In Millions of Rupiah	89.337.227	89.715.529	87.947.426
Total Ekuitas [OJK C.3] Total of Equity	Dalam Jutaan Rupiah In Millions of Rupiah	12.151.069	11.445.861	10.910.539
Total Kapitalisasi (Liabilitas, Hak Minoritas, dan Ekuitas) [OJK C.3] Total Capitalization (Liabilities, Minority Rights, and Equity)	Dalam Jutaan Rupiah In Millions of Rupiah	103.854.773	103.031.367	100.723.330
Total Pegawai [OJK C.3, GRI 2-7] Total of Employees	Orang People	7.244	6.550	6.468
Nama Pemegang Saham dan Persentase Name of Shareholder and Percentage	Persen saham Share percentage	<ul style="list-style-type: none"> • Pemda Tingkat I Provinsi Jawa Timur (51,13%) • 38 Pemda Kabupaten/Kota (28,35%) • Masyarakat (20,52%) • Local Government Level I East Java Province (51,13%) • 38 Regency/City Governments (28,35%) • Public (20,52%) 	<ul style="list-style-type: none"> • Pemda Tingkat I Provinsi Jawa Timur (51,13%) • 38 Pemda Kabupaten/Kota (28,35%) • Masyarakat (20,52%) • Local Government Level I East Java Province (51,13%) • 38 Regency/City Governments (28,35%) • Public (20,52%) 	<ul style="list-style-type: none"> • Pemda Tingkat I Provinsi Jawa Timur (51,13%) • 38 Pemda Kabupaten/Kota (28,35%) • Masyarakat (20,52%) • Local Government Level I East Java Province (51,13%) • 38 Regency/City Governments (28,35%) • Public (20,52%)
Jumlah produk dan jasa Total of Product and Service	Jenis Produk/ Jasa Type of Product and Service	<ul style="list-style-type: none"> • 11 Simpanan • 6 Kredit Konsumer • 21 Kredit Menengah dan Korporasi • 3 Produk Treasuri • 9 Jasa Bisnis • 4 Jasa Kelembagaan • 10 Produk International Banking • 14 Pembiayaan Syariah • 20 Produk Dana dan Jasa Syariah • 19 E-Channel dan Jasa Lainnya • 11 Savings • 6 Consumer Credit • 21 Medium and Corporate Loans • 3 Treasury products • 9 Business services • 4 Institutional services • 10 products International Banking • 14 Sharia Financing • 20 Sharia Funds and Services • 19 E-Channel and Other Services 	<ul style="list-style-type: none"> • 11 Simpanan • 6 Kredit Konsumer • 12 Kredit Menengah dan Korporasi • 10 Produk Treasuri • 10 Jasa Bisnis • 4 Jasa Kelembagaan • 9 Produk Pembiayaan Syariah • 19 Produk Dana dan Jasa Syariah • 15 E-Channel dan Jasa Lainnya • 11 Savings • 6 Consumer Credits • 12 Medium and Corporate Loans • 10 Treasury Products • 10 Business Services • 4 Institutional Services • 9 Sharia Financing Products • 19 Sharia Funds and Services • 15 E-Channel and Other Services 	<ul style="list-style-type: none"> • 11 Simpanan • 6 Kredit Konsumer • 11 Kredit Menengah dan Korporasi • 8 Produk Treasuri • 10 Jasa Bisnis • 4 Jasa Kelembagaan • 9 Produk Pembiayaan Syariah • 15 Produk Dana dan Jasa Syariah • 14 E-Channel & Jasa Lainnya • 11 Savings • 6 Consumer Credits • 11 Medium and Corporate Loans • 8 Treasury Products • 10 Business Services • 4 Institutional Services • 9 Sharia Financing Products • 15 Sharia Funds and Services • 14 E-Channel and Other Services

Informasi Mengenai Karyawan [OJK C.3, GRI 2-7, 2-8, 207-4]

Sampai dengan 31 Desember 2023, jumlah pegawai Bank Jatim tercatat sebanyak 7.244 orang yang terdiri dari 4.225 orang pegawai tetap, 319 orang pegawai tidak tetap, 2.021 orang outsourcing, dan 679 orang pegawai magang. Dalam menjalankan usahanya, Bank Jatim membagi pegawai berdasarkan status yaitu pegawai tetap, pegawai tidak tetap, *outsourcing*, dan magang serta tidak membagi berdasarkan waktu kerja yaitu penuh waktu dan paruh waktu. Bank Jatim tidak memiliki *non-guaranteed hours employees*. Metodologi yang digunakan untuk menyusun data adalah dengan menggunakan *in-head count* pada akhir periode pelaporan.

Dalam rangka mendukung program Pemerintah, Bank Jatim juga menyelenggarakan program pemagangan melalui Jatimers Internship Program (JIP) bagi talenta-talenta muda untuk dapat berkontribusi di dunia perbankan sebagai *experience* dan pengembangan kompetensi agar siap memasuki dunia kerja. Bank Jatim juga memberikan kesempatan magang kepada mahasiswa yang sedang/atau sudah lulus sebagai pemenuhan kebutuhan program universitas/kebutuhan literasi dan edukasi melalui program Merdeka Belajar Kampus Merdeka (MBKM). Sepanjang tahun 2023, Bank Jatim telah mempekerjakan tenaga kerja magang sebanyak 679 orang melalui Program Jatimers Internship Program (JIP) untuk mengisi pekerjaan Teller dan Service Assistant yang tersebar di seluruh Kantor Cabang Bank Jatim.

Komposisi pegawai selengkapnya disajikan dalam tabel-tabel berikut:

Komposisi Pegawai Berdasarkan Jenis Kelamin

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

Jenis Kelamin	2023	2022	2021	Gender
Pria	4.420	4.244	4.190	Male
Wanita	2.824	2.306	2.278	Female
Jumlah	7.244	6.550	6.468	Total

(dalam satuan orang)
(people)

Information About Employees [OJK C.3, GRI 2-7, 2-8, 207-4]

As of December 31 2023, the number of Bank Jatim employees was recorded at 7,244 people consisting of 4,225 permanent employees, 319 non-permanent employees, 2,021 outsourced employees, and 679 interns. In carrying out its business, Bank Jatim divides employees based on status, namely permanent employees, non-permanent employees, and outsourcing, and does not divide them based on working time, namely full time, and part time. Bank Jatim does not have non-guaranteed hours employees. The methodology used to compile data is to use in-head count at the end of the reporting period.

In order to support the Government's program, Bank Jatim also organizes an apprenticeship program through the Jatimers Internship Program (JIP) for young talents to be able to contribute to the banking world as experience and competency development so they are ready to enter the world of work. Bank Jatim also provides internship opportunities for students who are/or have graduated to fill university program needs/literacy and education needs through the Merdeka Belajar Kampus Merdeka (MBKM) program. Throughout 2023, Bank Jatim has employed 679 interns through the Jatimers Internship Program (JIP) to fill Teller and Service Assistant jobs spread across all Bank Jatim Branch Offices.

The complete employee composition is presented in the following tables:

Employee Composition Based on Gender

Komposisi Pegawai Berdasarkan Level Jabatan dan Jenis Kelamin

Employee Composition Based on Position Level and Gender

Tabel Komposisi Pegawai Tetap dan Tidak Tetap Berdasarkan Level Jabatan dan Jenis Kelamin
Table of Composition of Permanent and Non-Permanent Employees Based on Position Level and Gender

(dalam satuan orang)
(people)

Level Jabatan Position Level	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
NO	244	-	244	260	3	263	284	3	287
S, C & T	1.507	1.420	2927	1.491	1.332	2823	1.529	1.327	2856
PII, Pngl, PKF, Au, ARM dan/and An	491	435	926	445	433	878	435	438	873
PBO, PCP, S.Au & RM	176	139	315	150	128	278	146	131	277
AVP, PC & PB	64	33	97	74	32	106	74	29	103
VP & PCU	28	2	30	16	4	20	15	4	19
SEVP	2	3	5	-	-	-	-	-	-
TAD	1.765	256	2.021	1.808	374	2182	1707	346	2053
JIP	143	536	679	-	-	-	-	-	-
Total	4.420	2.824	7.244	4.244	2306	6550	4190	2278	6468

Keterangan/Note:

NO	Non Administrasi Non-Administration	PBO	Pemimpin Bidang Operasional Operational Leader	PB	Pemimpin Bidang Field Leader
S, C, & T	Staf, Calon Pegawai & Tenaga Kontrak Ikatan Kerja Staff, Prospective Employees & Employment Contracts	Pngl	Pengelola Manager	VP	Vice President
PII	Penyelia Supervisor	PCP	Pemimpin Cabang Pembantu Subbranch Manager	PCU	Pemimpin Cabang Utama Main Branch Manager
PKF	Pemimpin Kantor Fungsional Head of the Functional Office	S.Au	Senior Auditor Senior Auditor	SEVP	Senior Executive Vice President Senior Executive Vice President
Au	Auditor Auditor	RM	Relationship Manager Relationship Manager	TAD	Tenaga Alih Daya Outsourcing
ARM	Assistant Relation Manager Assistant Relation Manager	AVP	Assistant Vice President (AVP)	JIP	Jatim Internship Program Jatim Internship Program
An	Analisis Analisis	PC	Pemimpin Cabang Branch Manager		

Komposisi Pegawai Berdasarkan Usia dan Jenis Kelamin

Employee Composition Based on Age and Gender

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

(dalam satuan orang)
(people)

Usia Age	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
< 30 Tahun/years old	898	1015	1.913	776	551	1.327	713	600	1.313
30-54 Tahun/years old	3.413	1.745	5.158	3.362	1.701	5.063	3.319	1.601	4.920

Usia Age	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
> 54 Tahun/years old	109	64	173	106	54	160	158	77	235
Total	4.420	2.824	7.244	4.244	2.306	6.550	4.190	2.278	6.468

Komposisi Pegawai Berdasarkan Tingkat Pendidikan

Composition of Employees Based On Educational Level

Tabel Komposisi Pegawai Berdasarkan Tingkat Pendidikan
Table of Composition of Employees Based on Educational Level

(dalam satuan orang)
(people)

Tingkat Pendidikan Educational Level	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Non Strata/Non Strata	1.830	597	2.427	1.747	207	1.954	1.767	297	2.064
S1/Bachelor Degree	2.386	2.100	4.486	2.309	1.981	4.290	2.296	1.894	4.190
S2/Master Degree	199	127	326	185	118	303	122	85	207
S3/Doctor	5	-	5	3	-	3	5	2	7
Total	4.420	2.824	7.244	4.244	2.306	6.550	4.190	2.278	6.468

Komposisi Pegawai Berdasarkan Status Kepegawaian dan Jenis Kelamin

Composition of Employees Based On Employment Status and Gender

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

(dalam satuan orang)
(people)

Status Kepegawaian Employment Status	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Pegawai Tetap Permanent Employees	2.347	1.878	4.225	2.370	1.896	4.266	2.315	1.692	4.007
Pegawai Tidak Tetap Non-permanent Employees	165	154	319	66	36	102	168	240	408
Outsourcing Outsourcing	1.765	256	2.021	1.808	374	2.182	1.707	346	2.053
Magang Apprenticeship	143	536	679	-	-	-	-	-	-
Total	4.420	2.824	7.244	4.244	2.306	6.550	4.190	2.278	6.468

Komposisi Pegawai Berdasarkan Jenis Kelamin dan Wilayah Kerja

Composition of Employees Based On Gender and Working Area

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

(dalam satuan orang)
(people)

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Surabaya	1.244	762	2.006	1123	616	1739	1111	611	1722
Banyuwangi	130	80	210	133	64	197	134	61	195
Jember	144	81	225	144	60	204	126	70	196
Malang	142	116	258	148	102	250	156	101	257
Madiun	129	87	216	129	70	199	127	70	197
Kediri	175	125	300	174	103	277	173	98	271
Pamekasan	60	21	81	53	16	69	52	16	68
Bojonegoro	96	57	153	91	51	142	90	50	140
Lumajang	82	39	121	75	32	107	74	28	102
Ngawi	109	61	170	109	54	163	108	45	153
Jombang	82	60	142	77	50	127	74	45	119
Kraksaan	65	37	102	60	30	90	56	28	84
Probolinggo	53	43	96	53	33	86	50	35	85
Blitar	98	71	169	93	65	158	89	69	158
Tulungagung	99	48	147	100	39	139	95	40	135
Tuban	80	55	135	76	46	122	77	47	124
Mojokerto	80	59	139	80	53	133	81	48	129
Sumenep	52	32	84	50	17	67	56	17	73
Sampang	46	25	71	45	16	61	43	17	60
Bangkalan	74	42	116	77	31	108	75	36	111
Pasuruan	102	73	175	98	63	161	98	58	156
Nganjuk	91	63	154	88	53	141	88	52	140
Trenggalek	81	47	128	76	38	114	81	36	117

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Ponorogo	94	53	147	92	40	132	90	36	126
Pacitan	71	43	114	71	35	106	72	34	106
Gresik	116	87	203	113	68	181	119	67	186
Sidoarjo	161	147	308	168	123	291	167	122	289
Lamongan	102	70	172	103	63	166	101	63	164
Situbondo	62	39	101	59	29	88	56	28	84
Bondowoso	72	42	114	72	36	108	65	33	98
Magetan	87	51	138	86	48	134	83	51	134
Kangean	27	6	33	24	5	29	21	5	26
Jakarta	70	45	115	69	36	105	75	40	115
Batu	52	47	99	51	32	83	54	31	85
Bawean	30	10	40	28	9	37	26	10	36
Pare	59	33	92	59	27	86	54	26	80
Kepanjen	85	60	145	81	49	130	76	49	125
Batam	18	7	25	16	4	20	17	5	22
Total	4.420	2.824	7.244	4.244	2.306	6.550	4.190	2.278	6.468

Komposisi Pegawai Tetap Berdasarkan Jenis Kelamin dan Wilayah Kerja

Composition of Permanent Employees Based On Gender and Working Area

Tabel Komposisi Pegawai Tetap Berdasarkan Wilayah Kerja dan Status Kepegawaian

Tabel of Composition of Permanent Employees Based on Working Area and Employment Status

(dalam satuan orang)
(people)

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Surabaya	759	535	1.294	709	508	1.217	716	482	1.198
Banyuwangi	66	49	115	69	48	117	64	41	105
Jember	85	48	133	94	49	143	84	54	138
Malang	65	91	156	71	92	163	78	84	162

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Madiun	67	57	124	69	61	130	66	55	121
Kediri	70	84	154	76	89	165	74	73	147
Pamekasan	30	11	41	28	14	42	27	11	38
Bojonegoro	43	39	82	49	42	91	47	40	87
Lumajang	44	24	68	41	26	67	36	22	58
Ngawi	70	40	110	67	47	114	63	38	101
Jombang	45	36	81	43	34	77	44	28	72
Kraksaan	33	18	51	31	19	50	31	15	46
Probolinggo	28	27	55	31	28	59	29	22	51
Blitar	44	53	97	43	55	98	38	52	90
Tulungagung	55	32	87	60	32	92	51	31	82
Tuban	40	33	73	39	37	76	41	31	72
Mojokerto	42	40	82	46	45	91	49	30	79
Sumenep	24	20	44	26	15	41	27	13	40
Sampang	29	11	40	32	13	45	29	10	39
Bangkalan	34	23	57	37	24	61	39	24	63
Pasuruan	48	50	98	51	47	98	48	41	89
Nganjuk	38	35	73	40	39	79	43	32	75
Trenggalek	36	32	68	38	32	70	39	26	65
Ponorogo	47	36	83	50	31	81	52	23	75
Pacitan	28	27	55	31	26	57	28	19	47
Gresik	57	56	113	63	57	120	67	46	113
Sidoarjo	73	106	179	82	106	188	85	102	187
Lamongan	44	46	90	45	54	99	45	47	92
Situbondo	35	22	57	36	23	59	33	21	54
Bondowoso	35	20	55	38	22	60	31	19	50
Magetan	50	37	87	52	39	91	46	35	81

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Kangean	12	5	17	11	5	16	8	4	12
Jakarta	38	35	73	37	36	73	36	38	74
Batu	29	28	57	30	25	55	29	19	48
Bawean	18	6	24	17	7	24	10	8	18
Pare	35	20	55	36	20	56	35	16	51
Kepanjen	41	43	84	42	45	87	38	38	76
Batam	10	3	13	10	4	14	8	3	11
Total	2.347	1.878	4.225	2.370	1.896	4.266	2.314	1.693	4.007

Komposisi Pegawai Tidak Tetap (Kontrak) Berdasarkan Jenis Kelamin dan Wilayah Kerja

Composition of Non-Permanent (Contract) Employees Based On Gender and Working Area

Tabel Komposisi Pegawai Tidak Tetap (Kontrak) Berdasarkan Wilayah Kerja dan Status Kepegawaian
Table of Composition of Non-Permanent Employees (Contract) Based on Working Area and Employment Status

(dalam satuan orang)
(people)

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Surabaya	44	50	94	18	7	25	22	37	59
Banyuwangi	1	5	6	2	2	4	9	6	15
Jember	10	5	15	1	0	1	4	6	10
Malang	2	-	2	1	0	1	3	8	11
Madiun	2	5	7	0	0	0	4	7	11
Kediri	6	5	11	3	1	4	4	11	15
Pamekasan	4	3	7	2	0	2	4	3	7
Bojonegoro	6	1	7	0	1	1	5	2	7
Lumajang	5	2	7	2	1	3	6	3	9
Ngawi	1	6	7	4	1	5	10	4	14
Jombang	6	-	6	2	5	7	5	7	12

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Kraksaan	-	3	3	1	1	2	2	6	8
Probolinggo	2	3	5	1	2	3	2	9	11
Blitar	2	1	3	2	0	2	4	8	12
Tulungagung	1	1	2	0	0	0	7	3	10
Tuban	3	7	10	1	2	3	2	8	10
Mojokerto	2	3	5	0	2	2	1	11	12
Sumenep	3	4	7	1	0	1	6	2	8
Sampang	6	1	7	2	0	2	3	4	7
Bangkalan	3	3	6	3	0	3	3	4	7
Pasuruan	2	5	7	2	1	3	4	7	11
Nganjuk	5	7	12	2	0	2	2	6	8
Trenggalek	4	2	6	1	2	3	4	5	9
Ponorogo	4	2	6	3	3	6	3	8	11
Pacitan	5	3	8	2	2	4	6	7	13
Gresik	6	3	9	1	0	1	5	10	15
Sidoarjo	4	6	10	1	2	3	2	7	9
Lamongan	3	2	5	1	0	1	3	7	10
Situbondo	6	-	6	2	0	2	4	1	5
Bondowoso	1	3	4	0	0	0	4	4	8
Magetan	2	-	2	1	0	1	3	6	9
Kangean	2	-	2	2	0	2	3	1	4
Jakarta	4	5	9	1	0	1	1	2	3
Batu	3	1	4	0	0	0	4	5	9
Bawean	-	1	1	0	0	0	6	0	6
Pare	2	2	4	1	1	2	1	7	8

Wilayah Kerja Working Area	2023			2022			2021		
	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total	Pria Male	Wanita Female	Total Total
Kepanjen	1	3	4	0	0	0	4	6	10
Batam	2	1	3	0	0	0	3	2	5
Total	165	154	319	66	36	102	168	240	408

Komposisi Pegawai Berdasarkan Wilayah Kerja dan Status Kepegawaian

Composition of Employees Based On Working Area and Employment Status

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

(dalam satuan orang)
(people)

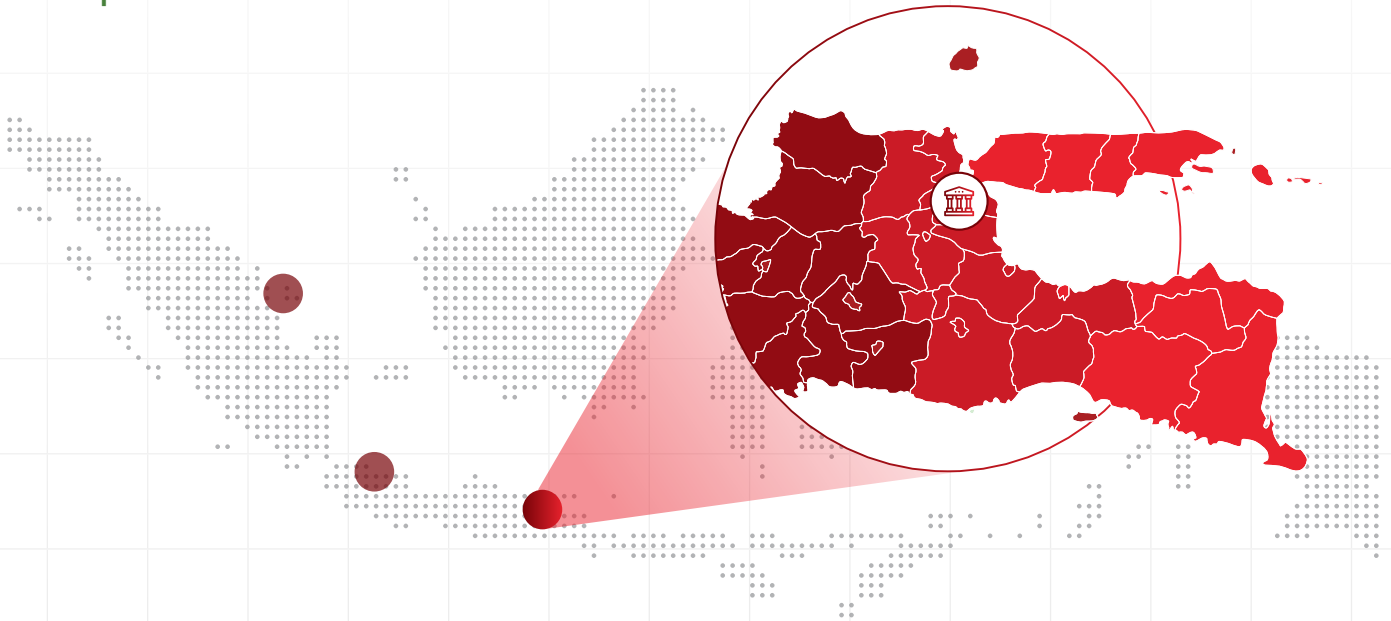
Wilayah Kerja	2023					Working Area
	Tetap Permanent	Tidak Tetap Non-Permanent	Outsourcing Outsourcing	Magang Apprenticeship	Total Total	
Kantor Pusat	776	59	181	-	1.016	Head Office
Kantor Cabang	3.449	260	1.840	676	5.549	Branch Offices
Jumlah	4.225	319	2.021	676	6.565	Total

Wilayah Kerja	2022					Working Area
	Tetap Permanent	Tidak Tetap Non-Permanent	Outsourcing Outsourcing	Magang Apprenticeship	Total Total	
Kantor Pusat	672	13	187	-	872	Head Office
Kantor Cabang	3.594	89	1.995	-	5.673	Branch Offices
Jumlah	4.266	102	2.182	-	6.550	Total

Wilayah Kerja	2021					Working Area
	Tetap Permanent	Tidak Tetap Non-Permanent	Outsourcing Outsourcing	Magang Apprenticeship	Total Total	
Kantor Pusat	667	18	143	-	828	Head Office
Kantor Cabang	3.340	390	1.910	-	5.640	Branch Offices
Jumlah	4.007	408	2.053	-	6.468	Total

Wilayah Operasional dan Pasar yang Dilayani [OJK C.2, C.3, GRI 2-1, 2-6]

Operation Areas and Market Serves



Cabang, Kantor Cabang Pembantu, Kantor Fungsional, Payment Point, Kas Mobil/Counter dan ATM/CRM. Seluruh kantor Bank Jatim berada di beberapa wilayah di Indonesia. Informasi terkait alamat, nomor telepon, alamat surat elektronik (e-mail), dan situs web Kantor Cabang dan Kantor Cabang Syariah dapat dilihat pada bab Profil Perusahaan Laporan Tahunan 2023.

As of December 31, 2023, Bank Jatim has 1 Head Office and 1,820 office networks consisting of Branch Offices, Sub-Branch Offices, Functional Office, Payment Points, Cash Cars/Counters and ATM/CRM. All Bank Jatim offices are in several regions in Indonesia. Information regarding addresses, telephone numbers, electronic mail addresses (e-mail), and websites of Branch Offices and Sharia Branch Offices can be seen in the Company Profile chapter of the 2023 Annual Report.

Pasar yang dilayani oleh Bank Jatim adalah sebagai berikut:

- Penerima Manfaat
 - Masyarakat Umum
 - Pemerintah
 - Korporat
- Segmen Geografis
 - Jawa Timur
 - Jawa selain Jawa Timur
- Segmen Usaha
 - Mikro
 - Kecil
 - Menengah
 - Komersial
 - Korporasi

Markets served by Bank Jatim are as follows:

- Beneficiaries
 - General Public
 - Government
 - Corporate
- Geographical Segment
 - East Java
 - Java other than East Java
- Business Segment
 - Micro
 - Small
 - Medium
 - Commercial
 - Corporate

Bank Jatim juga memiliki entitas hilir berupa agen Laku Pandai. Agen Laku Pandai disampaikan di bagian Kinerja Ekonomi pada Laporan Keberlanjutan ini.

Bank Jatim also has a downstream entity in the form of a Laku Pandai agent. Laku Pandai Agent is presented in the Economic Performance section of this Sustainability Report.

Tabel Kantor Bank Jatim per Wilayah Tahun 2023
Table of Bank Jatim Offices per Region in 2023

Jenis Kantor Type of Offices	KC	KCP	KF	PP	KM	KCS	KCPS	KFS	KLS	PPS	KMS	ATM	ATMS	CRM	CRMS
Surabaya	4	24	28	15	2	1	3	1	28	2	1	103	5	12	2
Banyuwangi	1	6	11	4	2	-	1	-	7	-	-	28	1	4	-
Jember	1	6	6	5	-	1	-	-	7	-	1	24	1	2	1
Malang	1	5	9	14	2	1	-	1	6	1	1	30	3	2	2
Madiun	1	5	9	7	1	1	-	-	6	-	1	34	1	3	1
Kediri	1	7	9	9	2	1	-	1	8	1	1	30	2	1	2
Pamekasan	1	2	2	3	-	-	-	-	3	-	-	14	-	1	-
Bojonegoro	1	4	7	9	-	-	-	-	5	-	-	27	-	3	-

Jenis Kantor Type of Offices	KC	KCP	KF	PP	KM	KCS	KCPS	KFS	KLS	PPS	KMS	ATM	ATMS	CRM	CRMS
Lumajang	1	4	6	2	1	-	-	-	5	-	-	22	-	3	-
Ngawi	1	8	4	3	2	-	-	-	9	-	-	20	-	1	-
Jombang	1	3	7	7	1	-	1	-	4	-	-	18	1	3	-
Kraksaan	1	2	5	2	1	-	-	-	3	-	-	10	-	1	-
Probolinggo	1	3	3	2	2	-	1	-	4	-	-	20	1	1	-
Blitar	1	5	7	13	1	-	1	1	6	-	-	21	2	3	-
Tulungagung	1	4	5	5	1	-	-	-	5	-	-	16	-	5	-
Tuban	1	5	4	3	-	-	-	-	6	-	-	24	-	1	-
Mojokerto	1	3	4	4	1	-	1	-	4	-	-	24	1	1	-
Sumenep	1	2	4	4	-	-	-	-	3	-	-	20	-	1	-
Sampang	1	1	4	2	1	-	1	-	2	-	-	13	1	1	-
Bangkalan	1	3	4	6	-	-	-	-	4	-	-	11	-	3	-
Pasuruan	1	7	5	7	1	-	-	-	8	-	-	30	-	1	-
Nganjuk	1	4	5	14	1	-	-	-	5	-	-	19	-	2	-
Trenggalek	1	3	6	3	-	-	-	-	4	-	-	19	-	1	-
Ponorogo	1	4	6	4	1	-	-	-	5	-	-	21	-	2	-
Pacitan	1	3	2	3	1	-	-	-	4	-	-	20	-	4	-
Gresik	1	5	6	3	1	1	-	-	6	2	1	22	3	1	1
Sidoarjo	1	8	11	6	1	1	-	-	9	2	1	43	3	1	1
Lamongan	1	5	5	7	2	-	1	-	6	-	-	27	1	1	-
Situbondo	1	2	4	4	1	-	-	-	3	-	-	20	-	4	-
Bondowoso	1	3	3	2	1	-	-	-	4	-	-	17	-	4	-
Magetan	1	4	5	2	-	-	-	-	5	-	-	22	-	2	-
Kangean	1	-	1	-	-	-	-	-	1	-	-	6	-	1	-
Jakarta	1	6	-	-	-	-	-	-	-	-	-	8	-	1	-
Batu	1	1	4	1	1	-	-	-	2	-	-	11	-	2	-
Bawean	1	-	1	-	-	-	-	-	1	-	-	6	-	1	-
Pare	1	2	2	-	-	-	-	-	3	-	-	13	-	2	-
Kepanjen	1	4	8	1	1	-	-	-	5	-	-	14	-	1	-
Batam	1	-	-	-	-	-	-	-	-	-	-	1	-	1	-
Grand Total	41	163	212	191	32	7	10	4	196	8	7	828	26	84	10

Tabel Jaringan Kantor Tahun selama 5 (lima) tahun terakhir
Table of Office Networks for the last 5 (five) years

Jenis Kantor	2023	2022	2021	2020	2019	Type of Office
Kantor Pusat (KP)	1	1	1	1	1	Head Office (KP)
Kantor Cabang Konvensional (KC)	41	41	41	41	41	Conventional Branch Office (KC)
Kantor Cabang Syariah (KCS)	7	7	7	7	7	Sharia Branch Office (KCS)
Kantor Cabang Pembantu Konvensional (KCP)	163	162	182	162	162	Conventional Sub-Branch Office (KCP)
Kantor Cabang Pembantu Syariah (KCPS)	10	10	10	10	10	Sharia Sub-Branch Office (KCPS)
Kantor Fungsional (KF)	212	212	211	209	209	Functional Office (KF)
Kantor Fungsional Syariah (KFS)	4	3	2	-	-	Sharia Functional Office (KFS)
Kantor Layanan Syariah (KLS)	196	195	195	195	191j	Sharia Service Office (KLS)
Payment Point (PP)	191	196	248	247	249	Payment Point (PP)
Payment Point Syariah (PPS)	8	8	8	9	10	Sharia Payment Point (PPS)
Kas mobil (KM)	32	36	97	92	92	Car Cash (KM)
Kas Mobil Syariah (KMS)	7	7	7	6	6	Sharia Car Cash (KMS)
Anjungan Tunai Mandiri (ATM)*	828	815	780	753	742	Automated Teller Machines (ATM)*
Anjungan Tunai Mandiri (ATM) Syariah	26	26	25	24	23	Sharia Automated Teller Machines (ATM)
Cash Recycle Machine (CRM)	84	58	51	25	-	Cash Recycle Machine (CRM)
Cash Recycle Machine (CRM) Syariah	10	7	7	2	-	Sharia Cash Recycle Machine (CRM)
Cash Deposit Machine (CDM)	-	-	-	-	2	Cash Deposit Machine (CDM)
Total	1.820	1.784	1.852	1.783		Total

*Anjungan Tunai Mandiri (ATM) Bank Jatim tergabung dengan 81.569 terminal jaringan ATM BERSAMA, 101.313 terminal ATM PRIMA, 695.971 Electronic

* Bank Jatim's Automated Teller Machine (ATM) joins the 81,569 network terminals of ATM BERSAMA, 101,313 terminals of ATM PRIMA, 695,971 Electronic.

Produk, Layanan dan Kegiatan Usaha yang Dijalankan [OJK C.4, GRI 2-6] **Products, Services, and Business Activities Undertaken**

Bank Jatim melakukan usaha di bidang perbankan sesuai dengan Pasal 3 Anggaran Dasar berdasarkan Akta Pernyataan Kembali Keputusan Rapat Nomor 15 Tanggal 09 Mei 2023 yang dibuat dihadapan Notaris Sitaresmi Puspadewi Subianto, SH, Notaris di Surabaya yang telah memperoleh Penerimaan Pemberitahuan dari Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0026675.AH.01.02. TAHUN 2023 Tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Pembangunan Daerah Jawa Timur Tbk tanggal 15 Mei 2023. Maksud dan Tujuan Bank Jatim ialah menjalankan usaha dalam bidang aktivitas keuangan dan asuransi, khususnya perbankan, sesuai dengan ketentuan dalam peraturan perundang-undangan yang berlaku. Bank telah menjalankan semua kegiatan usaha menurut Anggaran Dasar. Uraian selengkapnya tentang kegiatan usaha dalam Anggaran Dasar dan Produk dan Jasa dapat dilihat pada Profil Perusahaan Laporan Tahunan 2023.

Bank Jatim engages in banking activities according to Pasal 3 of the Articles of Association based on the Deed of Statement Returning Decision of Meeting Number 15 dated May 09, 2023, made before Notary Sitaresmi Puspadewi Subianto, SH, a Notary in Surabaya, who has received Notification of Acceptance from the Ministry of Law and Human Rights of the Republic of Indonesia with Number AHU-0026675.AH.01.02. TAHUN 2023 Concerning Approval of Amendments to the Articles of Association of the Limited Liability Company PT Bank Pembangunan Daerah Jawa Timur Tbk dated May 15, 2023. The purpose and objective of Bank Jatim are to engage in financial and insurance activities, particularly in banking, in accordance with the provisions of applicable laws and regulations. The Bank has conducted all business activities according to the Articles of Association. Further details about business activities in the Articles of Association and products and services can be found in the Company Profile and Annual Report in 2023.

Rantai Pasok dan Relasi Bisnis Lainnya [GRI 2-6] **Supply Chains and Other Business Relations**

Untuk mendapatkan kebutuhan 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 yang diatur dalam Kebijakan Manajemen Vendor tanggal 20 Maret 2020 dan Surat Keputusan 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. Dalam kebijakan tersebut, Bank Jatim memastikan bahwa pemasok telah memenuhi ketentuan peraturan perundang-undangan untuk menjalankan kegiatan usahanya termasuk tidak melanggar peraturan terkait lingkungan dan sosial. 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).

In conducting its business, Bank Jatim has engaged suppliers/vendors/business partners to meet the needs of goods and services required. To meet the requirements for goods and services with the best quality and in accordance with the criteria and specifications needed, all suppliers partnering with Bank Jatim must fulfill the prerequisites and general policies outlined in the Vendor Management Policy dated 20 March 2020 and Director's Decree No. 060/03/34/DIR/UMM/KEP, dated October 4, 2021, concerning the Standard Operating Procedure (SOP) for Procurement of Goods/Services at East Java Regional Development Bank. In this policy, Bank Jatim ensures that suppliers have fulfilled the provisions of laws and regulations to carry out their business activities, including not violating environmental and social regulations. Specifically, in Chapter VII, the aforementioned Director's Decree regulates the implementation of electronic procurement, which includes the management of supplier data through the Vendor Management System (VMS).

Bank Jatim senantiasa mengutamakan untuk menjalin kerja sama dengan pemasok lokal yang berdomisili dan menjalankan usaha dalam satu provinsi dengan unit kerja bank dengan tetap memperhatikan kualitas sesuai dengan 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. Adapun jenis pemasok yang digandeng adalah broker, kontraktor, konsultan, pedagang grosir dan lainnya. 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.

Sepanjang tahun 2023, Bank Jatim menjalin kerja sama dengan 378 pemasok yang seluruhnya berasal dari pemasok lokal (Indonesia). Berikut rincian jumlah pemasok barang dan jasa beserta nilai kontraknya selama tahun 2021-2023 sebagaimana data dari Divisi Pengadaan Barang dan Jasa adalah sebagai berikut.

Bank Jatim consistently prioritizes establishing collaboration with local suppliers domiciled and operating within the same province as the bank's operational units while ensuring the quality meets the specified specifications. The involvement of local suppliers in the procurement of goods and services is a form of indirect economic benefit felt by the communities around Bank Jatim's operational units. The types of suppliers engaged include brokers, contractors, consultants, wholesale traders, and others. Besides considering the opportunity to get the best prices, the proximity of suppliers to Bank Jatim's operational offices automatically reduces the carbon footprint, which is the amount of greenhouse gas emissions produced from the use of supplier transportation modes.

During 2023, Bank Jatim has collaborated with 378 suppliers, all of whom are local suppliers (Indonesia). The detailed breakdown of the number of suppliers of goods and services along with the contract values for the years 2021-2023, as per the data from the Division of Procurement of Goods and Services, presented in the following tables.

Pemasok Barang Tahun 2021-2023 Goods Supplier for the Year 2021-2023

Keterangan	Jumlah Pemasok Number of Supplier			Nilai Kontrak Pekerjaan (dalam Miliar Rupiah) Work Contract Values (in billion Rupiah)			Description
	2023	2022	2021	2023	2022	2021	
Lokal (Indonesia)	118	112	75	89	136	97	Local (Indonesia)
Luar Negeri	-	-	-	-	-	-	Overseas
Total	118	112	75	89	136	97	Total

Pemasok Jasa Tahun 2021-2023 Service Supplier for the Year 2021-2023

Keterangan	Jumlah Pemasok Number of Supplier			Nilai Kontrak Pekerjaan (dalam Miliar Rupiah) Work Contract Values (in billion Rupiah)			Description
	2023	2022	2021	2023	2022	2021	
Lokal (Indonesia)	260	132	141	110	114	58,8	Local (Indonesia)
Luar Negeri	-	2	3	-	6	3,2	Overseas
Total	260	134	144	110	120	62	Total

Berdasarkan tabel di atas, jumlah pemasok barang pada tahun 2023 adalah 118 pemasok, meningkat dibandingkan tahun 2022 yang mencapai 112 pemasok. Sedangkan untuk kebutuhan jasa, jumlah pemasok jasa pada tahun 2023 adalah 260 pemasok, meningkat dibandingkan tahun 2022 yaitu 134 pemasok.

Sampai dengan 31 Desember 2023, Bank Jatim tidak memiliki relasi/hubungan bisnis lainnya dalam bentuk Joint Venture dan sebagainya.

Based on the table above, the number of suppliers of goods in 2023 is 118 suppliers, the number has increased compared to 112 suppliers in 2022. As for the service needs, the number of service suppliers in 2023 is 260 suppliers, and increased compared to 134 suppliers in 2022.

Until December 31, 2023, Bank Jatim does not have any other business relationships in the form of Joint Ventures, and so on.

Keanggotaan Asosiasi [OJK C.5, GRI 2-28] Membership In Associations

Sebagai lembaga jasa keuangan, Bank Jatim bergabung dan aktif di berbagai asosiasi atau lembaga yang relevan dengan bisnis utama Bank. Dengan demikian, Bank bisa mengikuti perkembangan, isu atau topik terbaru, serta saling bertukar informasi dan memberikan saran/masukan untuk kemajuan bersama. Selama tahun 2023, Bank Jatim telah bergabung di asosiasi/perhimpunan/lembaga nasional berikut:

As a financial institution, Bank Jatim joins and actively participates in various associations or institutions relevant to the bank's core business. By doing so, the bank can stay abreast of the latest developments, issues, or topics, exchange information, and provide advice/input for mutual progress. During the year 2023, Bank Jatim has joined the following national associations/organizations/institutions:

Nama Asosiasi Association Name	Tahun Bergabung Joined Year	Tingkat Asosiasi Association Stage	Status Keanggotaan Membership Status
Asbanda (Asosiasi Bank Pembangunan Daerah)	1993	Nasional National	Anggota Member
FKDK-BPDSI (Forum Komunikasi Dewan Komisaris BPD Se-Indonesia)	2002	Nasional National	Anggota Member
AEI (Asosiasi Emiten Indonesia)	2012	Nasional National	Anggota Member
FCSR Social Ministry	2016	Nasional National	Anggota Member
FK-LJKD (Forum Komunikasi Lembaga Jasa Keuangan Daerah)	2016	Nasional National	Anggota Member
ICSA (Indonesian Corporate Secretary Association)	2019	Nasional National	Anggota Member

Keanggotaan Bank Jatim pada organisasi/asosiasi mempunyai arti strategis. Bank Jatim 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.

Membership in organizations/associations has strategic significance for Bank Jatim. The bank aligns with the latest developments in the banking world and contributes knowledge and experience to the members of organizations/associations. Bank Jatim does not provide financial contributions beyond regular membership fees, and it does not contribute to politics or politicians.

Perubahan Perusahaan yang Bersifat Signifikan Pada Organisasi [OJK C.6, GRI 2-6] Significant Changes In the Organization

Hingga akhir Desember 2023, terdapat perubahan yang bersifat signifikan yang terjadi pada perusahaan. Bank Jatim telah melakukan penambahan 1 (satu) Kantor Cabang Pembantu Konvensional, 1 (satu) Kantor Fungsional, dan 1 (satu) Kantor Layanan Syariah. Selain itu, Bank juga melakukan penambahan 13 Anjungan Tunai Mandiri (ATM), 26 *Cash Recycle Machine* (CRM), dan 3 (tiga) *Cash Recycle Machine* (CRM) Syariah. Sementara itu, terjadi perubahan pada rantai pasokan yaitu penambahan jumlah pemasok barang dan jasa dari 246 pemasok pada tahun 2022 menjadi 378 pemasok pada tahun 2023.

In the end of December 2023, there have been significant changes in the company. Bank Jatim has added 1 (one) Conventional Sub-Branch, 1 (one) Functional Office, and 1 (one) Sharia Service Office. Additionally, the bank has added 13 Automated Teller Machines (ATMs), 26 Cash Recycle Machines (CRMs), and 3 (three) Sharia Cash Recycle Machines (CRMs). Meanwhile, there has been a change in the supply chain with an increase in the number of suppliers of goods and services from 246 suppliers in 2022 to 378 suppliers in 2023.





Penjelasan Direksi

[OJK D.1]

BUSRUL IMAN

Direktur Utama
President Director



Pemegang saham dan para pemangku kepentingan yang kami hormati, The Honorable Shareholders and Respected stakeholders,

Puji syukur kami panjatkan atas kehadiran Tuhan Yang Maha Esa, serta rahmat dan karunia-Nya, sehingga Bank Jatim mampu melewati tahun 2023 dengan membukukan sejumlah pencapaian dan mampu melewati tantangan dengan baik. Bank Jatim merupakan sebuah lembaga intermediari yang memiliki fungsi mengembangkan Usaha Mikro, Kecil dan Menengah (UMKM) untuk berkontribusi bagi pertumbuhan ekonomi Jawa Timur dengan menerapkan prinsip-prinsip keuangan berkelanjutan.

Pada kesempatan ini, izinkan kami menyampaikan penjelasan Direksi yang berisikan kinerja keberlanjutan Bank Jatim selama tahun 2023. Penjelasan Direksi yang akan kami sampaikan terdiri dari beberapa pembahasan, di antaranya kebijakan untuk merespon tantangan dalam pemenuhan strategi keberlanjutan, penerapan keuangan berkelanjutan, dan strategi pencapaian target. Besar harapan kami bahwa laporan ini dapat menjadi sumber informasi yang komprehensif terkait dengan komitmen dan upaya, serta semangat kami dalam mengelola keuangan berkelanjutan dengan mengedepankan aspek Lingkungan, Sosial dan Tata Kelola (LST).

Kebijakan untuk Merespon Tantangan Dalam Pemenuhan Strategi Keberlanjutan [GRI 2-22]

Bank Jatim sebagai bagian dari industri perbankan di Indonesia, memiliki komitmen untuk menerapkan nilai keberlanjutan dengan berkontribusi pada pertumbuhan ekonomi Jawa Timur yang mengedepankan keselarasan antara aspek ekonomi, sosial dan lingkungan hidup. Nilai tersebut kemudian diimplementasikan Bank Jatim melalui pengembangan produk dan jasa keuangan berkelanjutan, serta pengembangan kapasitas internal Bank.

Praise and gratitude we express for the presence of the Almighty God, and His mercy and grace, enabling Bank Jatim to navigate through the year 2023 with several achievements and successfully overcome challenges. Bank Jatim is an intermediary institution with the function of developing Micro, Small, and Medium Enterprises (MSMEs) to contribute to the economic growth of East Java by applying principles of sustainable finance.

On this occasion, let us to present the Director's explanation regarding the sustainability performance of Bank Jatim during the year 2023. The Director's explanation we provide consists of several discussions, including policies to respond to challenges in fulfilling sustainability strategies, the implementation of sustainable finance, and strategies to achieve targets. We hope that this report can be a comprehensive source of information regarding our commitments, efforts, and spirit in managing sustainable finance, emphasizing Environmental, Social, and Governance (ESG) aspects.

Policy to Respond Challenges In Fulfilling Sustainability Strategies [GRI 2-22]

Bank Jatim, as part of the banking industry in Indonesia, is committed to applying sustainable values by contributing to the economic growth of East Java, emphasizing the harmony between economic, social, and environmental aspects. These values are then implemented by Bank Jatim through the development of sustainable financial products and services, as well as the enhancement of the bank's internal capabilities.



Komitmen yang dimiliki oleh Bank Jatim tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah disetujui oleh Dewan Komisaris. RAKB merupakan bagian yang 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 keuangan berkelanjutan yang tengah dijalankan di Indonesia.

Namun demikian, dalam penerapan Keuangan Berkelanjutan masih menghadapi kendala yaitu masih belum tercapainya target penyelenggaraan *In House Training Sustainable Finance Awareness* dan belum tercapainya target peningkatan penyaluran kredit melalui kredit yang berbasis *green banking sustainability*. Oleh karena itu, Bank Jatim telah merencanakan penyelenggaraan pelatihan terkait Pembiayaan Hijau/Berwawasan Lingkungan serta peningkatan pemberian kredit untuk infrastruktur hijau.

Secara umum, Direksi dan jajarannya telah berkomitmen untuk dapat mewujudkan visi dan misi keberlanjutan melalui prioritas implementasi keuangan berkelanjutan. Sesuai dengan RAKB 2024, prioritas implementasi keuangan berkelanjutan yang telah ditetapkan adalah pengembangan produk dan jasa keuangan berkelanjutan serta pengembangan kapasitas internal Bank dalam rangka mencapai kinerja keberlanjutan yang tercermin pada kinerja ekonomi, lingkungan dan sosial.

Atas komitmen yang dimiliki Bank Jatim terhadap penerapan keuangan berkelanjutan, di tahun 2023 Bank Jatim mampu mencatatkan capaian kinerja keberlanjutan terkait dengan aspek ekonomi, lingkungan dan sosial. Pada aspek ekonomi, Bank Jatim telah mencatatkan adanya peningkatan pendapatan bunga dan syariah 6,90% dibanding tahun 2022. Bank Jatim juga telah melibatkan 378 (100%) pemasok lokal dalam menunjang kegiatan bisnisnya. Terkait capaian pada kinerja aspek ekonomi lainnya, Bank Jatim berhasil meningkatkan jumlah Agen Jatim sebesar 147% yaitu menjadi 7.196 agen di tahun 2023, meningkat dibandingkan tahun 2022 sebesar 2.912 agen. Hal ini sejalan dengan peningkatan nominal produk dan/jasa yang disediakan oleh agen di tahun 2023 sebesar Rp2.767.169.396, meningkat dibandingkan tahun 2022 yang sebesar Rp1.757.998.220.

The commitment held by Bank Jatim is embodied in the Sustainable Finance Action Plan (RAKB) that has been approved by the Board of Commissioners. The RAKB is an integral part of the Bank's Business Plan (RBB), containing various plans, programs, and strategic policies as the implementation of sustainable financial principles. Bank Jatim believes that implementing the RAKB through strategic programs and priorities is the right and aligned policy with the concept of sustainable finance being pursued in Indonesia.

However, in the implementation of Sustainable Finance, there are still challenges, namely the unmet target for the provision of In-House Training for Sustainable Finance Awareness and the unmet target for increasing credit disbursement through green banking sustainability-based loans. Therefore, Bank Jatim has planned to conduct training related to Green/ Environmentally Friendly Financing and increase lending for green infrastructure.

In general, the Directors and their staff are committed to realizing the vision and mission of sustainability through the priority implementation of sustainable finance. According to the 2024 RAKB, the established priorities for implementing sustainable finance are the development of sustainable financial products and services as well as the enhancement of the bank's internal capabilities to achieve sustainability performance reflected in economic, environmental, and social performance.

Due to Bank Jatim's commitment to the implementation of sustainable finance, in 2023, the bank was able to achieve sustainable performance related to economic, environmental, and social aspects. In terms of the economy, Bank Jatim recorded an increase in interest and sharia income by 6.90% compared to 2022. Bank Jatim has also engaged 378 (100%) local suppliers to support its business activities. Regarding achievements in other economic aspects, Bank Jatim successfully increased the number of Agen Jatim by 147%, reaching 7,196 agents in 2023, compared to 2,912 agents in 2022. This is in line with the increase in the nominal value of products and/or services provided by agents in 2023 amounting to Rp2,767,169,396, compared to Rp1,757,998,220 in 2022.

Terkait dengan aspek lingkungan, di antaranya Bank Jatim telah mengalokasikan dana sebesar Rp140.000.000 untuk pelestarian keanekaragaman hayati dengan melakukan rehabilitasi mangrove di KOARMADA 2 yang bekerjasama dengan Dinas Kehutanan Provinsi Jawa Timur. Bank Jatim juga berhasil melakukan penghematan kertas sebanyak 6 rim di tahun 2023. Capaian lain pada aspek lingkungan, Bank Jatim mampu meningkatkan penyaluran biaya lingkungan hidup sebesar 58% dibandingkan dengan tahun 2022, penurunan intensitas pemakaian energi per karyawan sebesar 3,94% dibandingkan tahun 2022, serta tidak adanya pengaduan atas lingkungan hidup yang diterima oleh Bank Jatim sepanjang tahun 2023.

Pada aspek sosial, Bank Jatim memperbesar kesempatan kerja bagi calon karyawan yang terlihat dari peningkatan jumlah pegawai baru yang sebesar 295 orang, dibandingkan dengan tahun 2022 yang sebesar 99 orang. Bank Jatim juga meningkatkan partisipasi karyawan dalam program pelatihan yaitu sebanyak 5.094 karyawan, yang meningkat dari tahun sebelumnya yaitu hanya sebanyak 3.424 karyawan. Capaian lain pada aspek sosial yaitu Bank Jatim berhasil meningkatkan jumlah peserta pelatihan sebanyak 55% dibandingkan tahun 2022, dan meningkatkan kepuasan nasabah menjadi sebesar 94,73% dibandingkan tahun 2022 yang sebesar 91,63%, serta berhasil menyelesaikan sebesar 99% atas pengaduan yang diterima selama tahun 2023.

Berdasarkan capaian yang dimiliki, Bank Jatim masih memiliki tantangan dalam penerapan keuangan berkelanjutan yaitu masih perlunya peningkatan pemahaman mendalam serta menerapkan prinsip-prinsip keuangan berkelanjutan di seluruh jajaran internal Bank. Oleh karenanya, langkah yang dilakukan oleh Bank Jatim dalam menghadapi permasalahan tersebut, Bank Jatim berkomitmen secara berkesinambungan untuk memperkenalkan dan mengintegrasikan konsep keuangan berkelanjutan ke dalam seluruh aspek operasionalnya. Langkah tersebut didukung oleh keberadaan SK Tim Rencana Aksi Keuangan Berkelanjutan Nomor 060/302/DIR/PRS/KEP tanggal 22 November 2021 yang bertugas sebagai pihak penanggungjawab pelaksanaan program RAKB.

Regarding the environmental aspect, Bank Jatim has allocated funds of Rp140,000,000 for the preservation of biodiversity by participating in mangrove rehabilitation in KOARMADA 2 in collaboration with the Forestry Department of East Java Province. Bank Jatim also succeeded in saving 6 reams of paper in 2023. Other achievements in the environmental aspect include an increase of 58% in environmental expenses compared to 2022, a 3.94% reduction in energy usage per employee compared to 2022, and no environmental complaints received by Bank Jatim throughout 2023.

For the social aspect, Bank Jatim did an expansion of job opportunities for prospective employees, as reflected in the increased number of new employees by 295 individuals compared to 99 individuals in 2022. Bank Jatim also enhanced employee participation in training programs, with a total of 5,094 employees participating, up from 3,424 in the previous year. Other achievements in the social aspect is Bank Jatim successfully increasing the number of training participants by 55% compared to 2022 and improving customer satisfaction to 94.73%, up from 91.63% in 2022. Additionally, the bank successfully resolved 99% of the complaints received during 2023.

Based on the achievements, Bank Jatim still faces challenges in the implementation of sustainable finance, such as the need for a deeper understanding and application of sustainable finance principles across all internal bank divisions. Therefore, in addressing these challenges, Bank Jatim committed to continuously introducing and integrating the concept of sustainable finance into all aspects of its operations. This effort is supported by the existence of Decree No. 060/302/DIR/PRS/KEP dated November 22, 2021, which establishes the Sustainable Finance Action Plan Team responsible for overseeing the implementation of the RAKB program.



Penerapan Keuangan Berkelanjutan

Sepanjang tahun 2023, secara umum Bank Jatim telah berhasil mencapai target prioritas yang tertuang di dalam RAKB, meliputi:

1. Pengembangan aplikasi PRISMA tahap V untuk kebutuhan monitoring setiap bulannya telah mencapai target sebesar 100%.
2. Proyeksi keuntungan yang diperoleh setiap debitur dapat diketahui di awal pengajuan telah mencapai target sebesar 100%.
3. Peningkatan pemberian kredit untuk infrastruktur hijau telah mencapai target sebesar 82,69%.
4. Peningkatan pemberian kredit Kendaraan Bermotor berwawasan lingkungan (Kendaraan bermotor listrik berbasis baterai) telah mencapai target sebesar 100%.
5. Efisiensi penggunaan energy, efisiensi penggunaan air minum kemasan dan optimalisasi pengolahan limbah kantor telah mencapai target sebesar 80%.
6. Memberikan informasi tentang kinerja Kantor Cabang dan Capem termasuk di dalamnya Kantor Fungsional serta unit - unit terkait (marketing kredit, analis kredit, PN, SA) baik konvensional maupun syariah, dan kinerja Kantor Cabang dan Cabang Pembantu, termasuk di dalamnya Kantor Fungsional serta unit - unit yang terkait (marketing kredit, analis kredit, PN, SA) baik Konvensional & syariah dapat terus meningkat telah mencapai target sebesar 100%.
7. 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 Kantor Pusat telah mencapai target sebesar 100%.

Sejalan dengan tercapainya target keberlanjutan di tahun 2023, Bank Jatim juga telah mencatatkan prestasi atas keuangan keberlanjutannya. Penghargaan yang diperoleh oleh Bank Jatim terkait keuangan keberlanjutan di tahun 2023, di antaranya peringkat 1 Engagement Index 2023, peringkat 1 Satisfaction Index 2023, Peringkat A Laporan Keberlanjutan Tahun 2021, Best Leader for Sustainability Acceleration Through Synergy and Expansion of Regional Digitalization, Komiten Pembinaan UMKM Terbaik, BPS BPIH Sustainable Finance 2023 terbaik ke 3, serta prestasi lain yang telah disampaikan dalam Laporan Tahunan Bank Jatim tahun 2023.

Sustainable Finance Implementation

Throughout the year 2023, in general, Bank Jatim has successfully achieved the priority targets outlined in the RAKB, which include:

1. The development of the PRISMA Phase V application to meet monitoring needs has successfully achieved the target of 100%.
2. The profits projection obtained by each debtor known at the beginning of application has successfully achieved 100%.
3. The increase in credit provision for green infrastructure has achieved 82.69%.
4. The increase in credit provision for Environmentally Motor Vehicles (Battery-based Electric Motor Vehicles) has successfully achieved 100%.
5. Efficiency in energy usage, efficiency in the use of packaged drinking water, and optimization of office waste management have reached 80%.
6. Providing information on the performance of Branch Offices and Sub-Branches, including Functional Offices and related units (credit marketing, credit analysts, PN, SA) both conventional and Islamic, and the performance of Branch Offices and Branch Assistants, including Functional Offices and related units (credit marketing, credit analysts, PN, SA) in both Conventional & Sharia, has successfully achieved the target of 100%.
7. Replacing automatic electrical installations in bathrooms (lights & exhaust fans), replacing all manual water faucets with automatic sensor faucets, and creating green open spaces at the Bank Jatim Syariah Head Office building have successfully achieved the target of 100%.

In line with the achievement of sustainability targets in 2023, Bank Jatim has also recorded achievements in its financial sustainability. The Awards received by Bank Jatim related to financial sustainability in 2023 include: 1st rank in the Engagement Index 2023, 1st rank in the Satisfaction Index 2023, Grade A in the 2021 Sustainability Report, Best Leader for Sustainability Acceleration Through Synergy and Expansion of Regional Digitalization, Best SME Development Committee, 3rd Best in BPS BPIH Sustainable Finance 2023, and other achievements as presented in the Bank Jatim Annual Report for the year 2023.

Strategi Pencapaian Target

Pencapaian target yang telah diperoleh Bank Jatim pada tahun 2023 didukung oleh pengelolaan risiko atas penerapan keuangan berkelanjutan. Pada aspek ekonomi, Bank Jatim telah melakukan pengelolaan atas risiko kredit, risiko likuiditas, dan risiko pasar. Upaya mitigasi atas risiko kredit yaitu dengan meningkatkan pengetahuan analis kredit di bidang perkreditan agar lebih profesional dan menguasai bidang tugasnya dengan baik, perbaikan sistem dan prosedur dalam bidang perkreditan, pembinaan dan *monitoring* atas kredit yang telah direalisasikan, upaya penagihan yang lebih intensif terhadap nasabah-nasabah yang Dalam Perhatian Khusus (DPK) agar tidak menjadi memburuk kolektibilitasnya, peningkatan fungsi supervisi kredit, menerapkan prinsip Prudential Banking dalam ekspansi kredit, melakukan pengawasan sistem dan prosedur yang telah dimiliki, dan juga analisa *Counterparty* secara cermat dan baik.

Upaya mitigasi terhadap risiko likuiditas yaitu dengan melaksanakan antisipasi dan *monitoring* atas penarikan dana yang dilakukan oleh nasabah, membuat analisa sensitivitas likuiditas Bank terhadap skenario penarikan dana terbesar yang pernah terjadi, meningkatkan akses kepada sumber-sumber pendanaan, meningkatkan dan menjaga stabilitas Dana Pihak Ketiga (DPK). Selain menjaga *primary reserves*, Bank Jatim juga menjaga *secondary reserves* dan membuat proyeksi arus kas terinci dalam mata uang rupiah terhadap gejolak tingkat bunga. Melakukan *management gap* sehingga terhindar atau meminimumkan gejolak tingkat bunga sehingga dapat dicapai keuntungan stabil dan berkembang. Bank juga senantiasa meningkatkan jumlah *Counterparty* yang baik dan menjalin hubungan yang baik terutama dalam bidang penyediaan likuiditas serta senantiasa menyusun berbagai bentuk *Contingency Funding Plan* (CFP) pada berbagai situasi baik normal maupun krisis.

Sedangkan, upaya yang dilakukan dalam memitigasi risiko pasar yaitu dengan penerapan *floating interest rate*, *monitoring* PDN sesuai ketentuan regulator, analisa *counterparty* dengan baik dan akurat, pertimbangan atas rating *counterparty*, penetapan dan *monitoring* atas *Limit Dealer*, *Stop Loss* dan *Cut Loss*, pemantauan atas transaksi *off market*, penyediaan yang baik atas data *historical* dan potensi pasar, penerapan analisis teknikal dan fundamental pada transaksi yang terekspos risiko pasar, dan juga implementasi atas Limit IRRBB atas Asset maupun Liability yang sensitif terhadap perubahan suku bunga (RSA & RSL).

The Strategy of Target Achievements

The target achievement obtained by Bank Jatim in 2023 was supported by risk management in the implementation of sustainable finance. In terms of the economic aspect, Bank Jatim has managed risks related to credit, liquidity, and market risks. Mitigation efforts for credit risk include enhancing the knowledge of credit analysts in the field of lending to make them more professional and proficient in their duties, improving systems and procedures in the lending area, providing guidance and monitoring for realized credits, intensive collection efforts for customers who are in Special Attention (DPK) to prevent deterioration of their collectability, enhancing the credit supervision function, applying Prudential Banking principles in credit expansion, overseeing existing systems and procedures, and conducting thorough and careful analysis of counterparties.

Mitigation efforts against liquidity risk involve anticipating and monitoring customer fund withdrawals, conducting sensitivity analysis of the bank's liquidity to scenarios of the largest fund withdrawals ever experienced, improving access to funding sources, and enhancing and maintaining stability in Third-Party Funds (DPK). In addition to safeguarding primary reserves, Bank Jatim also maintains secondary reserves and creates detailed cash flow projections in Indonesian Rupiah to address interest rate volatility. The bank engages in gap management to avoid or minimize interest rate fluctuations, aiming for stable and growing profits. It consistently enhances the number of reliable counterparties and fosters good relationships, particularly in the area of liquidity provision. The bank also consistently develops various forms of Contingency Funding Plans (CFP) for various situations, both normal and crisis scenarios.

Meanwhile, efforts made to mitigate market risk involve the implementation of floating interest rates, monitoring of Net Open Position (NOP) in accordance with regulatory requirements, thorough and accurate analysis of counterparties, consideration of counterparty ratings, establishment and monitoring of Dealer Limits, Stop Loss, and Cut Loss, monitoring of off-market transactions, provision of reliable historical data and market potential, application of technical and fundamental analysis in transactions exposed to market risk, and implementation of Interest Rate Risk in the Banking Book (IRRBB) Limits for both interest rate-sensitive assets and liabilities (RSA & RSL).



Risiko terkait lingkungan yaitu risiko iklim yang diakibatkan dari perubahan iklim yang ekstrem, salah satunya adalah perubahan cuaca yang ekstrem. Perubahan cuaca yang ekstrem dapat mengakibatkan terjadinya bencana hidrometeorologi (hujan lebat, tanah longsor, puting beliung, kemarau berkepanjangan, hujan es dan genangan air). Oleh karena itu, upaya mitigasi yang dilakukan Bank Jatim yaitu dengan memiliki *Business Continuity Management (BCM)* yang digunakan sebagai panduan dalam penanganan bencana/gangguan. Melalui aktivitasnya, BCM melakukan pemantauan secara rutin pada Badan Meteorologi, Klimatologi, dan Geofisika (BMKG), sehingga dapat mengidentifikasi secara awal dan dapat melakukan *early warning* dan mensosialisasikan kepada seluruh pegawai agar selalu waspada terhadap bencana.

Pada aspek sosial, Bank Jatim telah melakukan upaya mitigasi atas risiko reputasi yaitu selalu menjaga kredibilitas Bank di hadapan *shareholder* dan *stakeholder*, tanggap dalam merespon segala keluhan dan pemberitaan negatif tentang Bank, memenuhi semua ketentuan yang berlaku serta senantiasa menjaga kepuasan nasabah dengan cara melakukan penilaian secara berkala terhadap *service level* yang dilakukan oleh *frontliner* di setiap kantor cabang. Di samping itu, pada setiap pengaduan nasabah, dapat diselesaikan sesegera mungkin, dengan cara diinformasikan kepada nasabah agar tidak melakukan komplain melalui media sosial.

Bank Jatim juga senantiasa melakukan upaya mitigasi atas risiko terkait tata kelola di antaranya risiko hukum, dan risiko kepatuhan. Upaya mitigasi yang dilakukan Bank Jatim atas risiko hukum yaitu dengan melakukan *review* kajian yuridis terhadap segala kemungkinan masalah hukum yang akan timbul antara pihak penjamin, terjamin dan dijamin. Sedangkan untuk memitigasi risiko kepatuhan, Bank Jatim melakukan evaluasi kepatuhan terhadap ketentuan internal maupun ketentuan eksternal baik dari Bank Indonesia, OJK dan peraturan yang berlaku lainnya, serta melakukan Analisa kejadian yang menyebabkan terjadinya risiko kepatuhan.

Di sisi lain, Bank Jatim juga senantiasa memanfaatkan peluang dan prospek dalam mencapai target. Bank Jatim optimis memiliki prospek yang baik di masa mendatang dengan memanfaatkan keunggulan internal yang dimiliki. Bank Jatim menyadari bahwa teknologi dan inovasi

Environmental-related risk includes climate risk caused by extreme climate change, one of which is extreme weather conditions. Extreme weather conditions can lead to hydro-meteorological disasters such as heavy rainfall, landslides, tornadoes, prolonged droughts, hailstorms, and flooding. Therefore, the mitigation efforts undertaken by Bank Jatim include having a Business Continuity Management (BCM) system, which serves as a guide in handling disasters or disruptions. Through its activities, BCM routinely monitors the Meteorology, Climatology, and Geophysics Agency (BMKG), allowing for early identification, early warning, and dissemination of information to all employees to remain vigilant against disasters.

In the social aspect, Bank Jatim has implemented mitigation efforts for reputation risk by consistently maintaining the bank's credibility in front of shareholders and stakeholders. The bank is responsive in addressing all complaints and negative news about the bank, complies with all applicable regulations, and continuously ensures customer satisfaction. This is achieved by periodically assessing the service level provided by frontliners at each branch. Additionally, any customer complaints are addressed as quickly as possible, and customers are informed not to express their complaints through social media.

Bank Jatim consistently makes mitigation efforts related to governance, including legal risk and compliance risk. To mitigate legal risk, the bank conducts a juridical review of all possible legal issues that may arise between the guarantor, the guaranteed party, and the party being guaranteed. As for mitigating compliance risk, Bank Jatim evaluates compliance with internal and external regulations, including those from Bank Indonesia, OJK (Financial Services Authority), and other applicable regulations. The bank also conducts an analysis of incidents that may lead to compliance risks.

On the other hand, Bank Jatim consistently leverages opportunities and prospects to achieve its targets. The bank is optimistic about having a promising future by capitalizing on its internal strengths. Bank Jatim recognizes that technology and innovation play a central role in providing more efficient,

memainkan peran sentral dalam memberikan layanan yang lebih efisien, cepat, dan relevan untuk nasabah, sambil tetap memperhatikan aspek keberlanjutan dan tanggung jawab sosial. Oleh karenanya, strategi yang ditetapkan Bank Jatim dalam menangkap adanya peluang tersebut di antaranya dengan melakukan penyaluran pembiayaan pada sektor ekonomi produktif, pemanfaatan proyek-proyek strategis melalui penyaluran kredit produktif pada sektor-sektor strategis dan UMKM khususnya di Provinsi Jawa Timur, optimalisasi dan peningkatan produk dan layanan berbasis teknologi informasi dengan tetap memperhatikan asas *prudential banking* dan keamanan, perluasan dan pendalaman pasar dalam rangka peningkatan bisnis dan pencapaian inklusi keuangan melalui peningkatan pelayanan dan optimalisasi peran jaringan termasuk agen laku pandai, peningkatan profitabilitas melalui peningkatan rasio CASA, perbaikan kualitas kredit, layanan keuangan berkelanjutan devisa, dan pengembangan produk lain berbasis digital serta *customer oriented*, peningkatan pelayanan berbasis digital dan membangun ekosistem serta sarana penunjangnya baik dengan Pemerintah Daerah maupun swasta yang bertujuan dalam akselerasi kinerja Bank.

Bank Jatim juga menyadari bahwa keberlanjutan sangat dipengaruhi oleh berbagai faktor eksternal, oleh karena itu Bank Jatim telah melakukan pemetaan terhadap faktor-faktor eksternal tersebut sebagai berikut:

1. 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 berada di lokasi yang layak sehingga tidak mengganggu keseimbangan ekosistem di sekitarnya;

2. Kondisi Perekonomian Regional dan Nasional

Kondisi perekonomian regional dan nasional mempengaruhi 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

fast, and relevant services to customers, while still paying attention to sustainability and social responsibility aspects. Therefore, the strategies set by Bank Jatim to seize these opportunities include channeling financing to productive economic sectors, leveraging strategic projects through the disbursement of productive credits in strategic sectors and SMEs, especially in the East Java Province. The bank focuses on optimizing and enhancing IT-based products and services while adhering to prudential banking principles and security. There is an emphasis on market expansion and deepening to increase business and achieve financial inclusion through improved services and optimization of the network, including smart agent programs. Furthermore, the bank aims to increase profitability through improvements in the CASA ratio (Current Account Savings Account), credit quality enhancement, sustainable foreign exchange financial services, and the development of other digital and customer-oriented products. The strategy also involves enhancing digital-based services and building ecosystems and supporting infrastructure in collaboration with both local governments and private entities, aiming to accelerate the bank's performance.

Bank Jatim also acknowledges that sustainability is greatly influenced by various external factors. Therefore, Bank Jatim has mapped out these external factors as follows:

1. Environmental Dynamics

To promote sustainable financial actions, a healthy environment and climate are crucial factors determining the success of such plans. Creating a healthy environment can be achieved by applying green principles in daily activities, such as using paper double-sided, turning off electronic devices when not in use, and other similar practices. Bank Jatim also ensures that the establishment of its office networks is in suitable locations to avoid disrupting the balance of the surrounding ecosystem.

2. Regional and National Economic Conditions

The regional and national economic conditions influence the banking sector in Indonesia, including Bank Jatim. The government strengthens the fundamental economic conditions through infrastructure development and policy reforms to facilitate investment. Bank Jatim adapts to these economic conditions by supporting



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 mempengaruhi kondisi perekonomian baik secara regional maupun secara nasional yang dapat mempengaruhi 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;

3. Ketentuan Regulator

Kebijakan serta ketentuan yang mendukung pentingnya penerapan dan pelaksanaan aksi keuangan berkelanjutan dapat mendorong keberhasilan program yang pada akhirnya dapat membantu mewujudkan pembangunan ekonomi berkelanjutan;

4. 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;

5. 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;

6. 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 faktor-faktor yang terlibat dalam aktivitas operasional khususnya dalam implementasi program keuangan berkelanjutan.

Dengan melakukan pengelolaan berbagai faktor eksternal tersebut di atas, Bank Jatim optimis untuk senantiasa dapat mencapai kinerja keberlanjutan yang baik.

government programs, including participating in financing environmentally friendly sectors. Furthermore, in the implementation of sustainable financial actions, Bank Jatim needs to understand the factors that affect the economic conditions, both regionally and nationally, which can influence consumer preferences. These factors are then formulated into risk mitigation policies necessary for the sustainability of the company, including environmentally friendly banking products.

3. Regulatory Requirements

Policies and regulations that support the importance of implementing sustainable financial actions can drive the success of programs that ultimately contribute to achieving sustainable economic development.

4. Socio-Cultural Conditions

Social and cultural conditions are key elements in sustainable development. To realize sustainable financial actions, attention must be paid to social factors. Bank Jatim has a moral responsibility to society as an agent of development by providing benefits through Corporate Social Responsibility (CSR) to deserving parties. In addition, the bank's business activities, such as credit provision, consider the sector and type of business of the debtor to prevent misuse for negative purposes.

5. Political Situation

The political climate, both at the regional and national levels, can impact market behavior and indirectly affect the banking sector, including Bank Jatim. Bank Jatim can support sustainable financial actions by endorsing government programs without political intervention to prevent misuse by specific parties.

6. Healthy and Effective Monitoring

Healthy and effective monitoring is a crucial factor in the implementation of sustainable financial actions. This aims to minimize information asymmetry among the factors involved in operational activities, especially in the implementation of sustainable financial programs.

By managing various external factors mentioned above, Bank Jatim is optimistic about consistently achieving good sustainability performance.

Apresiasi

Berbagai pencapaian di tahun 2023 merupakan sebuah cerminan atas strategi dan komitmen nyata yang berhasil diimplementasikan oleh Bank. Di sisi lain, pencapaian tersebut juga tidak lepas dari dukungan dan kepercayaan para pemangku kepentingan yang menjadi kekuatan kami untuk berkontribusi dan menciptakan nilai keberlanjutan bagi semua pihak.

Oleh karenanya, kami mengucapkan terima kasih yang sebesar-besarnya kepada seluruh pemangku kepentingan Bank. Besar harapan kami agar para pemangku kepentingan terus memberikan dukungan dan kepercayaannya kepada kami, agar kami dapat terus meningkatkan kinerja keberlanjutan kami lebih baik dan mampu memberikan kontribusi dalam pencapaian Tujuan Pembangunan Berkelanjutan (TPB).

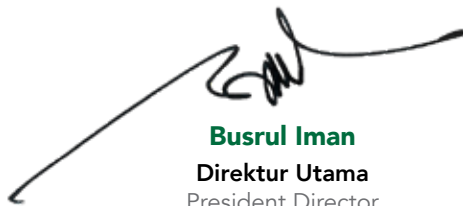
Appreciation

The various achievements in 2023 reflect the successful implementation of strategies and genuine commitments by the bank. On the other hand, these achievements are also inseparable from the support and trust of stakeholders, which have empowered us to contribute and create sustainable value for all parties involved.

Therefore, we express our deepest gratitude to all stakeholders of the bank. We sincerely hope that stakeholders will continue to provide their support and trust in us, enabling us to enhance our sustainability performance, make better contributions, and participate in achieving the Sustainable Development Goals (SDGs).

Surabaya, 16 Januari 2024

Surabaya, 16 January 2024



Busrul Iman
Direktur Utama
President Director

Tanggung Jawab Laporan Keberlanjutan [GRI 2-14]

Responsibility for The Sustainability Report [GRI 2-14]

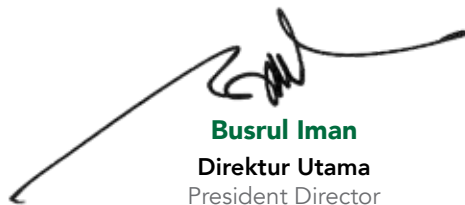
Kami yang bertandatangan di bawah ini telah meninjau dan menyetujui informasi yang dilaporkan dalam Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. Tahun 2023, termasuk di dalamnya mencakup informasi topik material Perseroan. Kami bertanggungjawab penuh atas kebenaran isi laporan ini sesuai dengan POJK No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Surabaya, 16 Januari 2024


We, the undersigned, have reviewed and approved the information reported in the Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2023 report includes information on the Company's material topics. We are fully responsible for the correctness of the contents of this report in accordance with POJK No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.

Surabaya, January 16, 2024

Direksi / Board of Directors



Busrul Iman
Direktur Utama
President Director



Tonny Prasetyo
Direktur Kepatuhan
Director of Compliance



Edi Masrianto
Direktur Keuangan, Treasury
& Global Services
Director of Finance, Treasury
& Global Services




R. Arief Wicaksono
Direktur Mikro, Ritel & Menengah
Director of Micro, Retail & Medium



Zuhelfi Abidin
Direktur IT & Digital
Director of IT & Digital



Eko Susetyono
Direktur Manajemen Risiko
Director of Risk Management



Arif Suhirman
Direktur Operasi
Director of Operations

Dewan Komisaris / Board of Commissioners



Adhy Karyono
Komisaris
Commissioner



Candra Fajri Ananda
Komisaris Independen
Independent Commissioner



Muhammad Mas'ud
Komisaris Independen
Independent Commissioner



Sumaryono
Komisaris Independen
Independent Commissioner



TATA KELOLA DAN TATA KELOLA KEBERLANJUTAN

Governance and
Sustainability
Governance [OJKE]



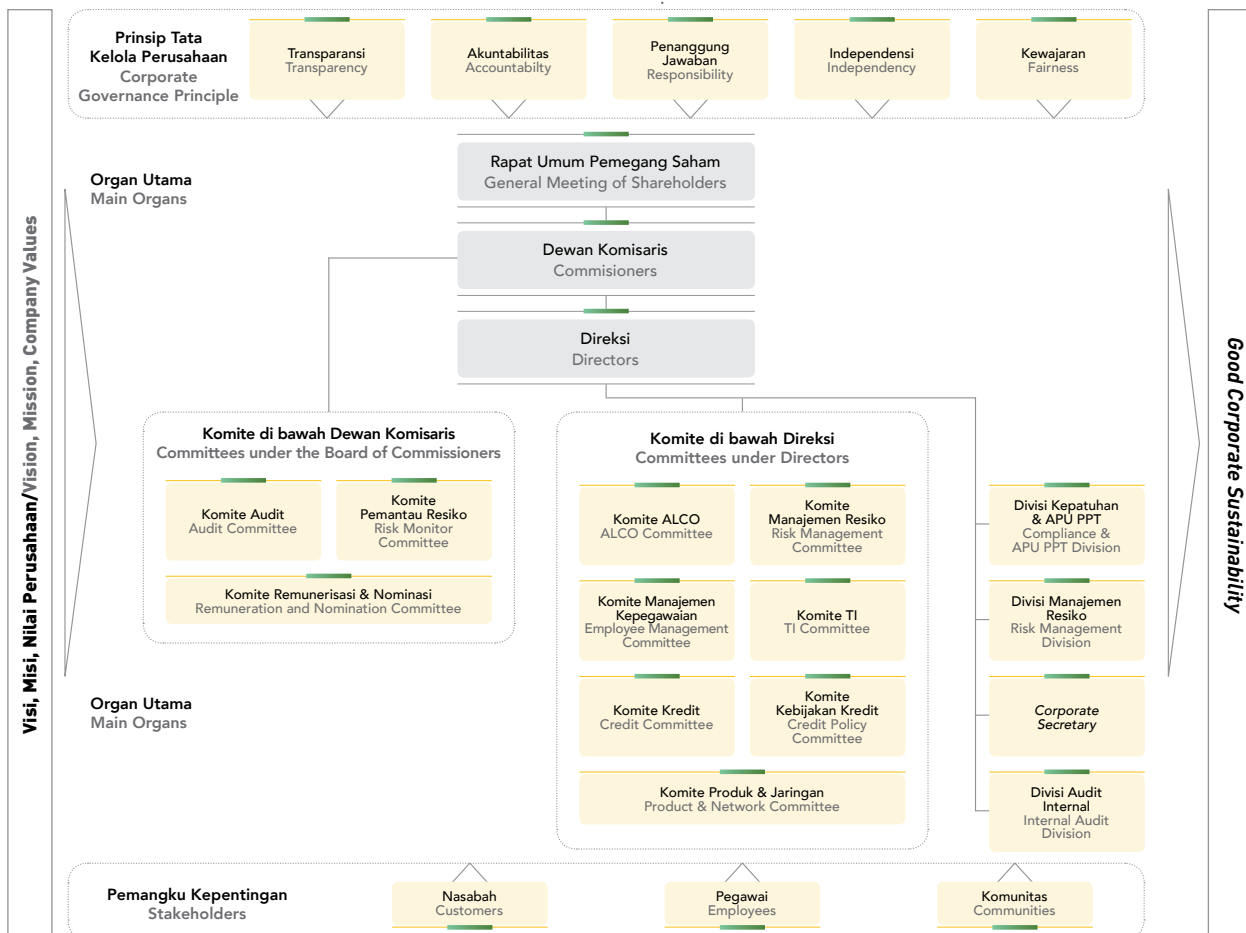


Struktur dan Komposisi Tata Kelola [GRI 2-9, GRI 2-11]

Structure and Composition of Governance

Organ Bank Jatim terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (*two tier system*), yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam Anggaran Dasar dan peraturan perundang-undangan. Dewan Komisaris terdiri dari Komisaris dan Komisaris Independen. Komposisi Komisaris Independen sebanyak 3 (tiga) orang dari total anggota Dewan Komisaris yang sebanyak 5 (lima) orang. Bank Jatim juga memiliki organ penunjang baik di bawah Dewan Komisaris dan Direksi dalam rangka mendukung efektivitas tugas dan tanggung jawab Organ Utama. Komisaris Utama dan Direktur Utama sebagai ketua badan tata kelola tertinggi tidak termasuk sebagai pejabat eksekutif di Bank Jatim. Adapun struktur organ Bank sebagai berikut.

The Governance of Bank Jatim consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The management system adheres to a two-tier system, namely the Board of Commissioners and the Board of Directors, each with clear authority and responsibilities as mandated in the Articles of Association and relevant regulations. The Board of Commissioners comprises Commissioners and Independent Commissioners. The composition of Independent Commissioners is three (3) out of a total of five (5) members of the Board of Commissioners. Bank Jatim also has support organs under both the Board of Commissioners and the Board of Directors to enhance the effectiveness of the tasks and responsibilities of the Main Organ. The Chief Commissioner and Chief Executive Officer, as the heads of the highest governance body, are not considered executive officers in Bank Jatim. The organizational structure of the Bank is as follows.



Profil Direksi dan Dewan Komisaris yang meliputi informasi Komisaris Independen, masa jabatan, jenis kelamin, kompetensi, dan rangkap jabatan telah disajikan dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. Tahun 2023 bagian Profil Perusahaan. Sedangkan profil komite, tugas dan tanggung jawab badan tata kelola tertinggi dapat dilihat di dalam Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. Tahun 2023 bagian Tata Kelola Perusahaan.

Directors and Board of Commissioners profile, including information on Independent Commissioners, term of office, gender, competencies, and multiple positions, have been presented in the Annual Report of PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2023, under the company profile section. Meanwhile, the profile of committees, duties, and responsibilities of the highest governance body can be reviewed in the Annual Report of PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2023, under the Corporate Governance section.

Conflict of Interest [GRI 2-15]

Benturan kepentingan merupakan bagian dari pelaksanaan Tata Kelola Perusahaan yang harus dikelola dengan baik. Dalam menghadapi potensi adanya benturan kepentingan yang terjadi, Bank Jatim telah melakukan 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 bertujuan agar proses pengambilan keputusan dan pelaksanaannya dilakukan secara *Transparency, Accountability, Responsibility, Independency, dan Fairness*, sehingga kepentingan Bank dan para pemangku kepentingannya tidak ada yang dirugikan dan tetap dapat dilindungi.

Conflict of interest is an integral part of Corporate Governance that must be effectively managed. In anticipation of potential conflicts of interest, Bank Jatim has established regulations governing conflicts of interest through Director's Decree PT Bank Pembangunan Daerah Jawa Timur Tbk Number 059/222/DIR/KPT/KEP dated August 18, 2020, regarding the Guidelines for Implementing Conflict of Interest at PT Bank Pembangunan Daerah Jawa Timur Tbk. The regulation of conflicts of interest aims to ensure that the decision-making and implementation processes are carried out with *Transparency, Accountability, Responsibility, Independency, and Fairness*, so that the interests of the Bank and its stakeholders are not harmed and remain protected.

Apabila terjadi benturan kepentingan antara Bank Jatim dengan kepentingan pribadi Direksi, maka Bank Jatim akan diwakili oleh anggota Direksi lainnya. Namun, apabila Bank Jatim mempunyai kepentingan yang bertentangan dengan kepentingan seluruh anggota Direksi, maka dalam hal ini Bank diwakili oleh Dewan Komisaris. Di samping itu, apabila terjadi benturan kepentingan, maka anggota Direksi dilarang mengambil tindakan yang dapat merugikan Bank atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dimaksud dalam setiap keputusan.

In the event of a conflict of interest between Bank Jatim and the personal interests of the Directors, Bank Jatim will be represented by another member of the Board of Directors. However, if Bank Jatim has an interest conflicting with the interests of all members of the Board of Directors, in this case, the Bank is represented by the Board of Commissioners. Furthermore, in the event of a conflict of interest, Directors are prohibited from taking actions that could harm the Bank or reduce the Bank's profits, and they are required to disclose the conflict of interest in every decision.

Selanjutnya, terkait dengan benturan kepentingan yang terjadi pada Dewan Komisaris, maka Bank Jatim melakukan pengelolaan benturan kepentingan sebagaimana telah diatur dalam Pedoman dan Tata Tertib Dewan Komisaris sebagai berikut:

Furthermore, regarding conflicts of interest that may arise within the Board of Commissioners, Bank Jatim manages conflicts of interest as stipulated in the Guidelines and Rules of Procedure for the Board of Commissioners as follows:

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.

1. Commissioners must safeguard information that, based on legal regulations, is required to be kept confidential, including refraining from engaging in *Insider Trading* or *self-dealing* with the aim of personal gain.



2. Tidak memanfaatkan perusahaan untuk kepentingan pribadi, keluarga, dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
 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 Bank Jatim, kecuali penyediaan dana kepada pihak terkait dan hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank Jatim atau peraturan perundangan yang berlaku.
 5. Tidak melakukan transaksi yang mempunyai benturan kepentingan dan/atau mengambil keuntungan pribadi baik secara langsung maupun tidak langsung dari kegiatan Bank Jatim 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.
 7. Tidak memangku jabatan rangkap sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang diatur sesuai ketentuan perundang-undangan yang berlaku termasuk jabatan lain yang dapat menimbulkan benturan kepentingan dan/atau jabatan lainnya sesuai peraturan perundang-undangan.
2. Commissioners shall not utilize the company for personal, family, and/or other parties' interests that may harm or reduce the Bank's profits.
 3. Commissioners shall not take and/or receive personal benefits from the Bank other than remuneration and other facilities determined by the General Meeting of Shareholders (GMS).
 4. Commissioners shall not be involved in making operational decisions for Bank Jatim, except for funding arrangements with related parties and other matters stipulated in Bank Jatim's Articles of Association or applicable regulations.
 5. Commissioners shall not engage in transactions that create conflicts of interest and/or derive personal benefits, whether directly or indirectly, from Bank Jatim's activities, except for legitimate income as members of the Board of Commissioners.
 6. Commissioners shall not be influenced by external parties in carrying out their duties and decision-making processes that may result in the abuse of authority and/or improper decision-making.
 7. Commissioners shall not hold concurrent positions as members of the Board of Directors, members of the Board of Commissioners, or Executive Officers regulated in accordance with applicable legal provisions, including other positions that may cause conflicts of interest and/or other positions as stipulated by the laws and regulations.

Seluruh karyawan dan pemimpin perusahaan harus menjaga kondisi agar bebas dari suatu benturan kepentingan (*conflict of interest*) dengan Bank. PT Bank Pembangunan Daerah Jawa Timur Tbk mewajibkan kepada seluruh karyawan dan manajemen agar menghindari transaksi yang berpotensi menimbulkan Benturan Kepentingan, sebagai salah satu implementasi Tata Kelola Perusahaan yang baik yang akan berdampak pada peningkatan kinerja perusahaan.

Setiap transaksi yang teridentifikasi mengandung Benturan Kepentingan akan ditindaklanjuti dengan melakukan koordinasi dengan unit kerja terkait untuk melakukan pemeriksaan lebih lanjut khususnya identifikasi kemungkinan adanya pelanggaran atas transaksi tersebut yang selanjutnya akan dilaporkan kepada Manajemen. Pihak yang terbukti melakukan pelanggaran atas transaksi khususnya transaksi Benturan kepentingan akan dikenakan sanksi sesuai ketentuan internal Bank.

Selama tahun 2023, berdasarkan data dan informasi yang diterima oleh Bank tidak terdapat transaksi yang memenuhi kategori transaksi benturan kepentingan. Pembahasan ini

All employees and company leaders must maintain conditions to be free from conflicts of interest with the Bank. PT Bank Pembangunan Daerah Jawa Timur Tbk mandates all employees and management to avoid transactions that may lead to conflicts of interest, as part of the implementation of good Corporate Governance that will impact the improvement of the company's performance.

Every transaction identified to involve a conflict of interest will be followed up by coordinating with the relevant department for further examination, particularly the identification of potential violations of such transactions, which will then be reported to the management. Parties proven to violate transactions, especially those involving conflicts of interest, will be subject to sanctions in accordance with the bank's internal regulations.

During the year 2023, based on the data and information received by the Bank, there were no transactions falling under the category of conflicts of interest. This discussion refers to the

mengacu pada Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2023 bagian Mekanisme Tata Kelola Perusahaan.

Annual Report of PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2023, specifically in the Mechanism of Corporate Governance section.

Seluruh anggota Direksi dan Komisaris tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris dan Direksi lainnya, dan pemegang saham pengendali, baik dalam hubungan keuangan, keluarga, dan kepengurusan. Di samping itu, seluruh anggota Direksi dan Dewan Komisaris tidak memiliki hubungan kepengurusan dengan perusahaan lainnya.

All members of the Board of Directors and Commissioners have no affiliations with other members of the Board of Commissioners and Directors, controlling shareholders, whether in financial, family, or managerial relationships. Additionally, all members of the Board of Directors and Board of Commissioners have no managerial relationships with other companies.

Tabel Hubungan Afiliasi Direksi
Table of Director Affiliation Relationships

Hubungan Keuangan, Keluarga dan Kepengurusan Direksi Financial, Family, and Managerial Relationships of the Board of Directors															
Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relationships with						Hubungan Keluarga Dengan Family Relationships with						Hubungan Kepengurusan Managerial Relationships	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Busrul Iman	Direktur Utama President Director		✓		✓		✓		✓		✓		✓		✓
Tonny Prasetyo	Direktur Kepatuhan Director of Compliance		✓		✓		✓		✓		✓		✓		✓
Edi Masrianto	Direktur Keuangan, Treasury & Global Services Director of Finance, Treasury & Global Services		✓		✓		✓		✓		✓		✓		✓
R. Arief Wicaksono	Direktur Mikro, Ritel & Menengah Director of Micro, Retail and Medium		✓		✓		✓		✓		✓		✓		✓
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management		✓		✓		✓		✓		✓		✓		✓
Zulhelfi Abidin	Direktur IT & Digital Director of IT & Digital		✓		✓		✓		✓		✓		✓		✓
Arif Suhirman	Direktur Operasi Director of Operation		✓		✓		✓		✓		✓		✓		✓



Tabel Hubungan Afiliasi Dewan Komisaris
Table of Commissioner Affiliation Relationships

Hubungan Keuangan, Keluarga dan Kepengurusan Komisaris Financial, Family, and Managerial Relationships of the Commissioners															
Nama Name	Jabatan Position	Hubungan Keuangan Dengan Financial Relationships with						Hubungan Keluarga Dengan Family Relationships with						Hubungan Kepengurusan Managerial Relationships	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Suprajarto	Komisaris Utama President Commissioner	✓		✓		✓		✓		✓		✓		✓	
Heru Tjahjono	Komisaris Commissioner	✓		✓		✓		✓		✓		✓		✓	
Candra Fajri Ananda	Komisaris Independen Independent Commissioner	✓		✓		✓		✓		✓		✓		✓	
Muhammad Mas'ud	Komisaris Independen Independent Commissioner	✓		✓		✓		✓		✓		✓		✓	
Sumaryono	Komisaris Independen Independent Commissioner	✓		✓		✓		✓		✓		✓		✓	
Adhy Karyono	Komisaris Commissioner	✓		✓		✓		✓		✓		✓		✓	

Nominasi dan Seleksi Dewan Komisaris dan Direksi [GRI 2-10] Nomination and Selection of the Board of Commissioners and Directors

Dalam proses nominasi dan seleksi 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 Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta Peraturan terkait lainnya tentang tata cara pemilihan/ pergantian anggota Dewan Komisaris/Direksi.

In the nomination and selection process for the Board of Commissioners and Directors of Bank Jatim, a policy has been prepared regarding the selection/replacement of members of the Board of Commissioners and Directors, namely the System and Procedure for Selection and/or Replacement of Members of the Board of Commissioners and Members of the Board of Directors. This policy was prepared and adjusted based on Financial Services Authority Regulation no. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies as well as other related regulations concerning procedures for selecting/ replacing members of the Board of Commissioners/Directors.

Tujuan penyusunan kebijakan ini sebagai pedoman dalam proses pemilihan/penggantian Anggota Dewan Komisaris dan Anggota Direksi sesuai dengan peraturan yang berlaku, serta untuk memastikan penerapan tata kelola perusahaan yang baik tetap dilakukan. Proses nominasi dan seleksi Dewan Komisaris dan Direksi diusulkan kepada RUPS dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi. Tahapan nominasi dan seleksi yang dilakukan sebagai berikut:

1. Pengumuman penerimaan lowongan calon Anggota Komisaris dan/atau Anggota 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.

Pembahasan ini mengacu pada Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. Tahun 2023 bagian Nominasi Dewan Komisaris dan Direksi.

The purpose of formulating this policy is to serve as a guide in the process of selecting/replacing Members of the Board of Commissioners and Members of the Board of Directors in accordance with applicable regulations, and to ensure the continued implementation of good corporate governance. The nomination and selection process of the Board of Commissioners and Directors is proposed to the General Meeting of Shareholders (GMS) taking into account the recommendations from the Remuneration and Nomination Committee. The stages of nomination and selection are as follows:

1. Announcement of the acceptance of applications for candidates for Commissioners and/or Directors.
2. Administrative selection.
3. Conducting assessments by the appointed Independent institution.
4. Evaluation of assessment results.
5. Final interviews.
6. Implementation of Competency and Suitability Test by the Financial Services Authority.
7. Appointment of the selected candidates at the General Meeting of Shareholders (GMS).

This discussion refers to the Annual Report of PT Bank Pembangunan Daerah Jawa Timur (Persero) Tbk. 2023 in the Nomination of the Board of Commissioners and Directors section.

Penilaian Kinerja Dewan Komisaris dan Direksi [GRI 2-18] Performance Assessment of the Board of Commissioners and Directors

Bank Jatim telah menetapkan penilaian kinerja bagi Dewan Komisaris dan Direksi. Penilaian kinerja Dewan Komisaris dilakukan oleh Pemegang Saham dalam Rapat Umum Pemegang Saham (RUPS) Tahunan pada saat penyampaian Laporan tugas pengawasan Dewan Komisaris kepada RUPS dalam Laporan tahunan Bank. Penilaian kinerja juga dilakukan dengan cara *self-assessment* yang ditentukan dengan mempertimbangkan tugas dan kewajibannya yang sesuai dengan Anggaran Dasar Bank Jatim dan peraturan perundang-undangan yang berlaku. Penilaian *self-assessment* dilaksanakan setiap semester dan dibahas dalam Rapat Internal Dewan Komisaris dengan melihat realisasi pencapaian dari masing-masing indikator penilaian. Kinerja Dewan Komisaris tercermin dari pencapaian realisasi Program Kerja atau Rencana Kerja Tahunan Dewan Komisaris yang seluruhnya telah tercapai. Salah satu kriteria

Bank Jatim has established a performance assessment for the Board of Commissioners and Directors. The performance assessment of the Board of Commissioners is conducted by the Shareholders during the Annual General Meeting (AGM) when presenting the Supervisory Report to the AGM in the Bank's Annual Report. The performance assessment is also carried out through self-assessment, determined by considering the tasks and responsibilities in accordance with the Articles of Association of Bank Jatim and applicable regulations. Self-assessment is conducted every semester and discussed in the Internal Meeting of the Board of Commissioners, taking into account the realization of achievements for each assessment indicator. The performance of the Board of Commissioners is reflected in the realization of the Work Program or Annual Work Plan of the Board of Commissioners, all of which have been achieved. One of the



penilaian kinerja Dewan Komisaris adalah pelaksanaan review dan tanggapan Rencana Bisnis Bank (RBB), serta penyusunan laporan pengawasan RBB yang didalamnya terdapat Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dapat memberikan dampak terhadap aspek ekonomi, lingkungan dan sosial.

Selanjutnya, penilaian atas kinerja Direksi yang dilakukan oleh Pemegang Saham diselenggarakan di dalam proses Rapat Umum Pemegang Saham (RUPS) Tahunan. Penilaian yang dilakukan berdasarkan pencapaian indikator kinerja kunci (KPI) yang telah disetujui sebelumnya oleh Pemegang Saham, Dewan Komisaris, dan Direksi. Salah satu indikator KPI adalah ketercapaian Rencana Bisnis Bank (RBB) yang didalamnya terdapat Rencana Aksi Keuangan Berkelanjutan (RAKB) yang dapat memberikan dampak terhadap aspek ekonomi, lingkungan dan sosial. Pihak yang melaksanakan penilaian kinerja Direksi adalah Dewan Komisaris dan RUPS. 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 2024.

Hasil evaluasi terhadap kinerja Dewan Komisaris dan Direksi secara keseluruhan dan kinerja masing-masing anggota Dewan Komisaris dan Direksi merupakan bagian yang tidak terpisahkan dalam skema remunerasi untuk Dewan Komisaris dan Direksi.

performance assessment criteria for the Board of Commissioners is the review and response to the Bank's Business Plan (RBB), as well as the preparation of the RBB oversight report, which includes the Sustainable Financial Action Plan (RAKB) that can impact economic, environmental, and social aspects.

Furthermore, the assessment of the Directors' performance is conducted by the Shareholders during the Annual General Meeting (AGM) process. The assessment is based on the achievement of key performance indicators (KPIs) previously approved by the Shareholders, Board of Commissioners, and Directors. One of the KPI indicators is the achievement of the Bank's Business Plan (RBB), which includes the Sustainable Financial Action Plan (RAKB) that can impact economic, environmental, and social aspects. The assessment of the Directors' performance is carried out by the Board of Commissioners and AGM. The execution of the duties and responsibilities of the Board of Commissioners and Directors, as well as the performance achievements in the year 2022, will be presented and accounted for in the AGM to be held in 2024.

The evaluation results of the overall performance of the Board of Commissioners and Directors and the performance of each member of the Board of Commissioners and Directors are integral parts of the remuneration scheme for the Board of Commissioners and Directors.

Kebijakan Remunerasi Dewan Komisaris dan Direksi [GRI 2-19, GRI 2-20, GRI 2-21]

Remuneration Policy for the Board of Commissioners and Directors

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. Bank Jatim dapat menunda pemberian remunerasi yang bersifat variabel yang ditangguhkan (malus)

In accordance with the Financial Services Authority Regulation POJK No.45/POJK.03/2015 on the Implementation of Governance in Remuneration for Commercial Banks, Bank Jatim has implemented governance in remuneration considering several aspects, including the Bank's capacity and appropriateness, competitiveness, fairness, and risk-based accountability, in accordance with applicable regulations. Bank Jatim can postpone the payment of deferred variable remuneration (malus) or recover already paid variable

atau menarik kembali remunerasi bersifat variabel yang sudah dibayarkan (*clawback*) kepada pejabat yang tergolong Material Risk Taker (MRT), dengan ketentuan sebagai berikut:

1. Bank Jatim dapat menunda pembayaran Remunerasi yang bersifat variabel 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 variabel wajib ditangguhkan sebesar persentase tertentu yang ditetapkan oleh Bank.
3. Prosedur pelaksanaan *Malus* dilaksanakan dengan penangguhan kembali atau membatalkan remunerasi yang masih ditangguhkan apabila terjadi kondisi tertentu sesuai poin 1 di atas.

Indikator Penetapan Remunerasi Bagi Dewan Komisaris dan Direksi

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.

Dalam pemberian remunerasi, ketercapaian RAKB juga menjadi pertimbangan dalam pemberian remunerasi bagi Dewan Komisaris dan Direksi. Hal ini dikarenakan RAKB merupakan bagian dari Rencana Bisnis Bank (RBB).

remuneration (*clawback*) for individuals classified as Material Risk Takers (MRT), with the following provisions:

1. Bank Jatim may postpone the payment of deferred variable remuneration (*malus*) to Material Risk Takers under certain conditions, namely:
 - Bank Incurs Losses
This condition occurs when the financial balance of the Bank (Profit and Loss Statement) incurs losses (*negative profit*);
 - Fraud committed by Material Risk Takers that harms the bank. This condition occurs when MRT has been proven to commit fraud through a legally binding court decision (*inkracht van gewijsde*).
2. Variable remuneration must be deferred by a certain percentage determined by the Bank.
3. The *Malus* implementation procedure is carried out by suspending or canceling the remuneration that is still deferred if certain conditions occur as per point 1 above.

Indicators for Determining Remuneration for the Board of Commissioners and Directors

Bank Jatim establishes two types of remuneration, namely:

1. Fixed remuneration
The policy for fixed remuneration considers at least:
 - Business scale, business complexity, peer group, inflation, company conditions and capabilities, and applicable regulations;
 - Fixed remuneration includes:
 1. Honorarium
 2. Housing Allowance
 3. Communication Allowance
 4. Holiday Allowance
 5. Leave Allowance
 6. Health Facility/Cost
 7. Other Facilities/Allowances determined by the Bank as remuneration unrelated to performance.
2. Variable Remuneration, consisting of:
 1. *Tantiem*;
 2. Other facilities/allowances determined by the Bank as remuneration based on performance.

In the provision of remuneration, the achievement of Sustainable Financial Action Plan (RAKB) is also considered for the remuneration of the Board of Commissioners and Directors. This is because RAKB is part of the Bank's Business Plan (RBB).

Struktur Remunerasi Dewan Komisaris dan Direksi

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, Tunjangan Cuti, Fasilitas/Biaya Kesehatan, Fasilitas/Tunjangan lainnya yang ditetapkan oleh Bank sebagai Remunerasi yang diberikan tidak berkaitan dengan kinerja.
2. Remunerasi bersifat variabel, adalah remunerasi yang dikaitkan dengan kinerja dan risiko antara lain tantiem dan Fasilitas/Tunjangan lainnya yang ditetapkan oleh Bank sebagai remunerasi yang diberikan berdasarkan atas kinerja. 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 Directors

The remuneration structure for members of the Board of Commissioners and Directors is provided in accordance with existing remuneration provisions, in the form of:

1. Fixed remuneration, which is not linked to performance and risk, including salary/honorarium, Housing Allowance, Communication Allowance, Holiday Allowance, Leave Allowance, Health Facility/Cost, and Other Facilities/Allowances determined by the Bank as remuneration unrelated to performance.
2. Variable remuneration, which is linked to performance and risk, including Tantiem and Other Facilities/Allowances determined by the Bank as remuneration based on performance. Tantiem remuneration is provided in the form of 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	Jenis Penghasilan Types of Income	Keterangan Information	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
1.	Honorarium Honorarium	<ul style="list-style-type: none"> • Komisaris Utama 55% dari honorarium Direktur Utama • Komisaris 90% dari honorarium Komisaris Utama • President Commissioner 55% of the President Director's honorarium • Commissioner 90% of the President Commissioner's honorarium 	<ul style="list-style-type: none"> • Direktur Utama 100% • Direktur 80% dari honorarium Direktur Utama • President Director 100% • Director 80% of the President Director's honorarium
2.	Tunjangan Allowances	<ul style="list-style-type: none"> • Tunjangan Perumahan diberikan secara bulanan apabila tidak menempati rumah dinas • Tunjangan Komunikasi diberikan secara lumpsum setiap bulan • Tunjangan Hari Raya 1 (satu) kali honorarium, apabila diputuskan berbeda maka perlu diputus oleh Rapat Komite Remunerasi dan Nominasi • Tunjangan Lainnya dalam rangka pendidikan dan Hari Ulang Tahun Bank sebesar 1 (satu) kali honorarium • Housing Allowance is provided monthly if not occupying official residence. • Communication Allowance is provided as a lump sum every month. • The amount of the Holiday Allowance is equivalent to 1 (one) time honorarium. If decided differently, it needs to be determined by the Remuneration and Nomination Committee Meeting. • Other Allowances for education and Bank's Anniversary are equivalent to 1 (one) time honorarium. 	<ul style="list-style-type: none"> • Tunjangan Perumahan diberikan secara bulanan apabila tidak menempati rumah dinas • Tunjangan Komunikasi diberikan secara lumpsum setiap bulan • Tunjangan Hari Raya 1 (satu) kali honorarium, apabila diputuskan berbeda maka perlu diputus oleh Rapat Komite Remunerasi dan Nominasi • Tunjangan Cuti Tahunan 1 (satu) kali honorarium • Tunjangan Lainnya dalam rangka pendidikan dan Hari Ulang Tahun Bank sebesar 1 (satu) kali honorarium • Housing Allowance is provided monthly if not occupying official residence. • Communication Allowance is provided as a lump sum every month. • The amount of the Holiday Allowance is equivalent to 1 (one) time honorarium. If decided differently, it needs to be determined by the Remuneration and Nomination Committee Meeting. • The amount of the Annual Leave Allowance honorarium is equivalent to 1 (one) time honorarium. • Other Allowances for education and Bank's Anniversary are equivalent to 1 (one) time honorarium.

No	Jenis Penghasilan Types of Income	Keterangan Information	
		Dewan Komisaris Board of Commissioners	Direksi Board of Directors
3.	Benefit Benefits	<ul style="list-style-type: none"> Asuransi Jiwa Dwiguna selama masa Jabatan Asuransi Penghargaan Purna Jabatan sebesar 38 (tiga puluh delapan) kali honorarium Kepesertaan BPJS Ketenagakerjaan Dwiguna Life Insurance during the term of office Retirement Appreciation Insurance at an amount equivalent to 38 times the honorarium. Participation in Employment Social Security Agency (BPJS Ketenagakerjaan). 	<ul style="list-style-type: none"> Asuransi Jiwa Dwiguna selama masa Jabatan Asuransi Penghargaan Purna Jabatan sebesar 48 (empat puluh delapan) kali honorarium Kepesertaan BPJS Ketenagakerjaan Dwiguna Life Insurance during the term of office Retirement Appreciation Insurance at an amount equivalent to 38 times the honorarium. Participation in Employment Social Security Agency (BPJS Ketenagakerjaan).
	Fasilitas Facilities	<ul style="list-style-type: none"> Fasilitas Bantuan Hukum sesuai dengan ketentuan Bank Fasilitas Kesehatan Rawat Inap/Operasi, Rawat jalan dan Kacamata yang diatur dalam ketentuan Internal Fasilitas kendaraan dinas melalui program Car Ownership Program (COP) Legal Aid Facility in accordance with the provisions of the Bank. Health Facilities covering Inpatient/Surgery, Outpatient, and Glasses which are regulated internally Company Vehicle Facility through the Car Ownership Program (COP) program. 	<ul style="list-style-type: none"> Fasilitas Bantuan Hukum sesuai dengan ketentuan Bank Fasilitas Kesehatan Rawat Inap/ Operasi, Rawat jalan dan Kacamata yang diatur dalam ketentuan Internal Fasilitas kendaraan dinas melalui program Car Ownership Program (COP) Legal Aid Facility in accordance with the provisions of the Bank. Health Facilities covering Inpatient/Surgery, Outpatient, and Glasses which are regulated internally Company Vehicle Facility through the Car Ownership Program (COP) program.
4.	Bonus & Tantiem Bonus & Tantiem	<ul style="list-style-type: none"> Bonus diberikan secara tunai Tantiem diberikan tunai dan dalam bentuk saham yang diterbitkan Bank Jatim. Bonus given in cash Tantiem is given in cash and in the form of shares issued by Bank Jatim 	<ul style="list-style-type: none"> Bonus diberikan secara tunai Tantiem diberikan tunai dan dalam bentuk saham yang diterbitkan Bank Jatim. Bonus given in cash Tantiem is given in cash and in the form of shares issued by Bank Jatim

Tabel Jumlah Nominal 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	4.611	7	10.437
Tunjangan Perumahan Housing Allowance	5	1.683	7	2.223
Tunjangan Komunikasi Communication Allowance	5	560	7	740
Tantiem Tantiem	5	17.194	6	30.808



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

Fasilitas Lain dalam Bentuk Natura /Other Facilities in the Form of Benefits in Kind

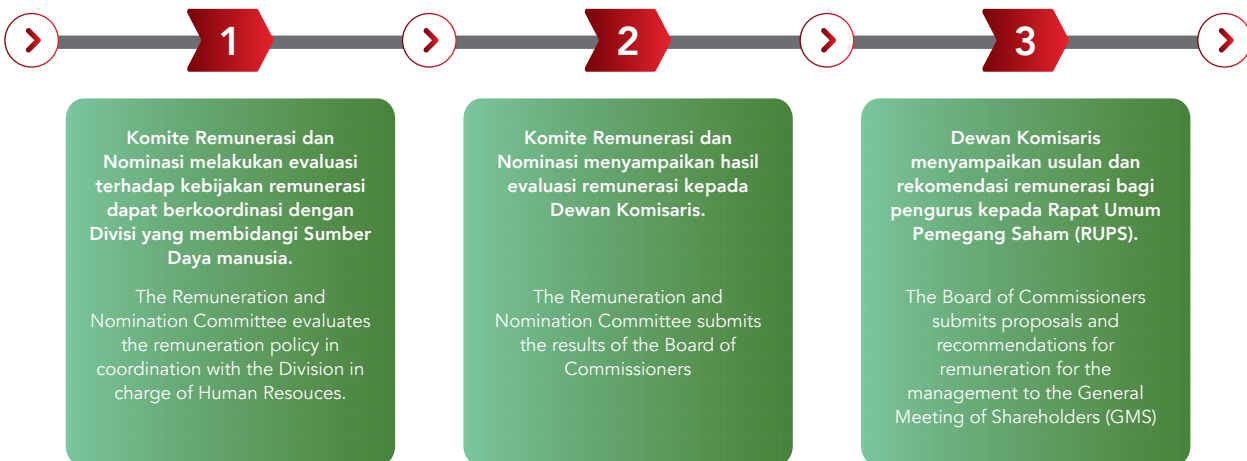
Perumahan (tidak dapat dimiliki) Housing (cannot be owned)	-	-	-	-
Transportasi Program COP (dapat dimiliki) Transportation through COP (can be owned)	4	3.700	7	6.400
Kesehatan (tidak dapat dimiliki) Health (cannot be owned)	2	212	7	150

Jumlah Remunerasi dalam 1 Tahun /Total Remuneration in 1 Year

Di atas Rp2 miliar Above IDR 2 billion	4	23.203	6	42.963
Di atas Rp1 Miliar s/d 2 miliar Above IDR 1 billion to 2 billion	0	0	1	1.244
Diatas Rp 500juta s/d 1 miliar Above IDR 500 million to 1 billion	1	846	0	0
Rp500 juta ke bawah IDR 500 million and below	0	0	0	0

Dalam pemberian remunerasi untuk Dewan Komisaris dan Direksi, tahapan yang berlaku di Bank Jatim adalah sebagai berikut:

In providing remuneration for the Board of Commissioners and Directors, the applicable stages at Bank Jatim are as follows:



Konsultan Ekstern Terkait Kebijakan Remunerasi

Dalam proses penentuan remunerasi Dewan Komisaris dan Direksi, Bank Jatim melibatkan pemangku kepentingan, antara lain, dari pemegang saham sebagaimana disampaikan dalam RUPS. Adapun usulan dan rekomendasi remunerasi dari Dewan Komisaris kepada Rapat Umum Pemegang Saham (RUPS) dapat berupa:

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

Hasil pemungutan suara para pemangku kepentingan terkait remunerasi Dewan Komisaris dan Direksi dapat dilihat di Laporan Tahunan PT Bank Pembangunan Daerah Jawa Timur Tbk. Tahun 2023 bagian Tata Kelola Perusahaan.

Bank Jatim juga melaporkan rasio total kompensasi Dewan Komisaris dan Direksi terhadap total kompensasi karyawan. Total kompensasi karyawan merupakan jumlah dari seluruh kompensasi yang diterima oleh karyawan. Selain itu, Bank Jatim juga melaporkan rasio persentase kenaikan total gaji tahunan untuk karyawan dengan level tertinggi terhadap rasio peningkatan persentase median total gaji untuk semua karyawan. Adapun rincian disajikan sebagai berikut.

External Consultant Related to Remuneration Policy

In the process of determining the remuneration for the Board of Commissioners and Directors, Bank Jatim involves stakeholders, including shareholders as conveyed in the Annual General Meeting (AGMS). The proposals and recommendations for remuneration from the Board of Commissioners to the Annual General Meeting (AGMS) may include:

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

The voting results of stakeholders regarding the remuneration for the Board of Commissioners and Directors can be seen in the Annual Report of PT Bank Pembangunan Daerah Jawa Timur Tbk. 2023 in the Corporate Governance section.

Bank Jatim also reports the total compensation ratio of the Board of Commissioners and Directors to total employee compensation. Total employee compensation is the sum of all compensation received by employees. Additionally, Bank Jatim reports the percentage ratio of the annual total salary increase for the highest-level employees to the percentage increase ratio of the median total salary for all employees. The details are presented as follows.

Keterangan Description	2023	2022	2021	Kenaikan (Penurunan) 2023:2022 Increase (Decrease) 2023:2022
A. Total kompensasi Dewan Komisaris dan Direksi A. Total compensation for the Board of Commissioners and Directors	68.256	62.138	54.865	110%
B. Total kompensasi karyawan B. Total employee compensation	973.217	935.136	864.168	104%
Rasio Total Kompensasi (A:B) Total Compensation Ratio (A:B)	0,070	0,066	0,063	1,058

Penanggung Jawab Penerapan Keuangan Berkelanjutan [OJK E.1, GRI 2-9, GRI 2-12, GRI 2-13]

The Responsible Party In Implementing Sustainable Finance

Sebagai langkah nyata peran aktif Bank Jatim dalam menjalankan kegiatan usaha berkelanjutan, Bank Jatim memfokuskan aktivitas bisnisnya pada aspek ekonomi, lingkungan dan sosial yang telah tertuang dalam RAKB. 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 Vice President Perencanaan Strategis dan Manajemen Kinerja 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 tugasnya Vice President Perencanaan Strategis dan Manajemen Kinerja yang dibantu oleh Vice President Manajemen Risiko dan Perusahaan sebagai Wakil Manajer Proyek, serta Assistant Vice President (AVP) Perencanaan Strategis dan CMO sebagai Koordinator Pelaksana. Selanjutnya, Divisi Perencanaan Strategis dan Manajemen bertanggungjawab kepada Pembina, yaitu Direktur Bank Jatim yang bertugas membina, membimbing serta bertanggungjawab dalam pencapaian maksud dan tujuan RAKB. Bank Jatim melakukan evaluasi RAKB pada setiap tahunnya, yang kemudian disampaikan kepada Direksi dan dilaporkan kepada Dewan Komisaris. Selanjutnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Remunerasi dan Nominasi, serta Komite Pemantau Risiko dalam melakukan pengawasan aktif terhadap pelaksanaan RAKB, melakukan evaluasi berkala terhadap pencapaian RAKB, serta memberikan arahan dan nasihat untuk tercapainya RAKB.

Bank Jatim telah memiliki Tim RAKB yang ditetapkan dalam Surat Keputusan Tim RAKB nomor 060/302/DIR/PRS/KEP tanggal 22 November 2021, sebagai berikut:

As a concrete step of Bank Jatim's active role in carrying out sustainable business activities, Bank Jatim focuses its business activities on economic, environmental, and social aspects that have been stated in the Sustainable Finance Action Plan (RAKB). The Board of Directors has delegated authority related to the design of policies and strategies on economic, environmental, and social topics faced by the company and the impact caused by it to the Vice President of the Strategic Planning and Work Management as the responsible party in implementing Bank Jatim's sustainable finance. The delegation of authority was strengthened by the issuance of Decree No.060/302/DIR/PRS/KEP concerning the Sustainable Finance Action Plan team of PT Bank Pembangunan Daerah Jawa Timur Tbk.

In carrying out his duties, the Vice President of the Strategic Planning and Work Management is assisted by the Vice President of the Risk Management and the Company as Deputy Project Manager, as well as the Assistant Vice President (AVP) of the Strategic Planning and CMO as the Managing Coordinator. Furthermore, the Strategic Planning and Management Division is responsible to the Supervisor, namely the Director of Bank Jatim who is in charge of fostering, guiding, and responsible for achieving the goals and objectives of RAKB. Bank Jatim conducts an annual RAKB evaluation, which is then submitted to the Board of Directors and reported to the Board of Commissioners. Furthermore, the Board of Commissioners is assisted by the Audit Committee, Remuneration and Nomination Committee, and Risk Monitor Committee in carrying out active supervision of the implementation of the RAKB, conducting periodic evaluations of the achievements of the RAKB, and provide direction and advice to achieve RAKB.

Bank Jatim has RAKB Team as stipulated in the RAKB Team Decree No.060/302/DIR/PRS/KEP November 22, 2021, as follows:

Susunan Tim Keuangan Berkelanjutan Sustainable Finance team Composition	Penanggungjawab Position	Tugas dan Tanggungjawab Duties and Responsibilities
Penasihat Advisory	Direktur Utama President Director	a. Memberikan kebijakan, masukan, nasehat dan pertimbangan-pertimbangan dalam pengelolaan dan pelaksanaan Keuangan Berkelanjutan

Susunan Tim Keuangan Berkelanjutan Sustainable Finance team Composition	Penanggungjawab Position	Tugas dan Tanggungjawab Duties and Responsibilities
		<ul style="list-style-type: none"> b. Melakukan pengawasan dan penilaian atas sistem pengendalian, pengelolaan, dan pelaksanaan pada seluruh kegiatan Keuangan Berkelanjutan dan memberikan saran-saran perbaikannya. a. Providing policies, inputs, advice, and considerations in the management and implementation of Sustainable Finance b. Supervising and assessing the system of control, management, and implementation of all Sustainable Finance activities and providing suggestions for improvement .
Pembina Trustee	<ul style="list-style-type: none"> • Direktur Direktur Keuangan, Treasury & Global Services • Direktur Operasi • Direktur Mikro, Ritel & Menengah • Direktur Manajemen Risiko • Direktur IT & Digital • Direktur Kepatuhan • Director of Finance, Treasury & Global Services • Director of Operations • Director of Micro, Retail & Medium • Director of Risk Management • Director of IT & Digital • Director of Compliance 	<ul style="list-style-type: none"> a. Pembina berwenang bertindak untuk dan atas nama pembina; b. Pengesahan program kerja dan rancangan anggaran; c. Memberikan keputusan mengenai perubahan Anggaran sesuai dengan kewenangan limitnya; d. Pengangkatan dan pemberhentian anggota. a. The Trustee is authorized to act for and on behalf of the Trustee; b. Ratification of work programs and budget plans; c. Providing decisions regarding changes to the Budget based on the authority of the limit; d. Appointment and dismissal of members.
Manajer Proyek Project Manager	<p>Vice President Perencanaan Strategis dan Manajemen Kinerja</p> <p>Vice President of Strategic Planning and Performance Management</p>	<ul style="list-style-type: none"> a. Bertanggungjawab kepada Pembina atas usulan Rencana Aksi Keuangan Berkelanjutan; b. Di dalam melaksanakan tugasnya, Manajer Proyek bertanggung jawab secara operasional dan administratif kepada Pembina; c. Memastikan Keuangan Berkelanjutan dalam hal pelaksanaannya berjalan sesuai dengan usulan rencana; d. Sebagai koordinator dan mengarahkan Tim sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan. a. Responsible to the Trustees for the proposed Sustainable Finance Action Plan; b. In carrying out their duties, the Project Manager is operationally and administratively responsible to the Trustee; c. Ensuring Sustainable Finance in terms of its implementation based on the proposed plan; d. Coordinating and directing the Teams so that Sustainable Finance goals are achieved based on the targets set.
Wakil Manajer Proyek Deputy Project Manager	<p>Vice President Manajemen Risiko Perusahaan</p> <p>Vice President of Enterprise Risk Management</p>	<ul style="list-style-type: none"> a. Bertanggungjawab kepada Manager Proyek atas usulan rencana serta realisasi pencapaian Keuangan Berkelanjutan; b. Sebagai koordinator dan mengarahkan Tim sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan. a. Responsible to the Project Manager for the proposed plan and realization of Sustainable Finance Achievement; b. As a coordinator and directing tge Team so that Sustainable Finance goals are achieved based on the targets set.
Sub Manajer Proyek Sub Project Manager	<ol style="list-style-type: none"> 1. Vice President Umum 2. Vice President Pengendalian Keuangan 3. Vice President Dana dan Jasa 4. Vice President Operasi 5. Vice President Kredit Menengah, Korporasi & Sindikasi 6. Vice President Kredit Konsumer 7. Vice President Kredit Mikro, Ritel & Program 8. Vice President International Banking 9. Vice President Tresuri 10. Vice President Analisis Risiko Kredit 11. Vice President Penyelamatan dan Penyelesaian Kredit 	<ul style="list-style-type: none"> a. Bertanggungjawab kepada manajer proyek atas realisasi pencapaian Keuangan Berkelanjutan; b. Melakukan koordinasi bersama Tim agar pelaksanaan Keuangan Berkelanjutan berjalan sesuai dengan usulan rencana; c. Memastikan pendampingan Tim atas rencana Keuangan Berkelanjutan berjalan sesuai dengan usulan rencana. a. Responsible to the Project Manager for the realization of Sustainable Finance achievements; b. Coordinating with the Team so that the implementation of Sustainable Finance runs based on the proposed plan; c. Ensuring that the Team's assistance on the Sustainable Finance plan runs based on the proposed plan.



Susunan Tim Keuangan Berkelanjutan Sustainable Finance team Composition	Penanggungjawab Position	Tugas dan Tanggungjawab Duties and Responsibilities
	<ol style="list-style-type: none"> 12. Vice President Bisnis Syariah 13. Pemimpin <i>Corporate Secretary</i> 14. Vice President Kepatuhan dan Tata Kelola 15. Vice President Teknologi Informasi 1. Vice President of General 2. Vice President of Financial Control 3. Vice President of Funds and Services 4. Vice President of Operations 5. Vice President of Corporate & Syndicated Medium Loan 6. Vice President of Consumer Loan 7. Vice President of Microcredit, Retail & Program 8. Vice President of International Banking 9. Vice President of Treasury 10. Vice President of Credit Risk Analys 11. Vice President of Rescue and Credit Settlement 12. Vice President of Sharia Business 13. Vice President of <i>Corporate Secretary</i> 14. Vice President of Compliance and Governance 15. Vice President of Information Technology 	
Koordinator Pelaksana Managing Coordinator	<p>Assistant Vice President (AVP) Perencanaan Strategis & CMO</p> <p>Assistant Vice President (AVP) of Strategic Planning & CMO</p>	<ol style="list-style-type: none"> a. Bertanggungjawab kepada Manajer Proyek atas realisasi pencapaian Keuangan Berkelanjutan; b. Memastikan pelaksanaan Keuangan Berkelanjutan berjalan sesuai dengan usulan rencana. a. Responsible to the Project Manager for the realization of Sustainable Finance achievement; b. Ensuring the implementation of Sustainable Finance runs based on the proposed plan.
Pelaksana	<ol style="list-style-type: none"> 1. AVP Manajemen Aset 2. AVP Pengadaan Barang & Jasa 3. AVP Operasional Umum 4. AVP Akuntansi & Pelaporan Keuangan 5. AVP Pengendalian Keuangan & Perpajakan 6. AVP Dana dan Jasa Institusi dan Korporasi 7. AVP Dana dan Jasa Ritel dan Perorangan 8. AVP Priority Banking dan Kustodian 9. AVP Operasional Dana 10. AVP e-Banking 11. AVP Operasional Kredit 12. AVP Service Excellence 13. AVP Kredit Komersial 14. AVP Kredit Korporasi dan Sindikasi 15. AVP Kredit Konsumer 16. AVP Kredit Properti 17. AVP Kredit Ritel dan Program 18. AVP Kredit Mikro 19. AVP Marketing & Supporting 20. AVP International Banking 21. AVP Financial Institution dan Global Research Analyst 22. AVP ALMA 23. AVP Dealing Room 24. AVP Trade Finance 25. AVP Risiko Kredit Komersial, Korporasi dan Sindikasi 26. AVP Risiko Kredit Konsumer, Retail dan Syariah 27. AVP Penyelamatan & Penyelesaian Kredit Komersial dan Korporasi 28. AVP Penyelamatan & Penyelesaian Kredit Konsumer, Ritel dan Program 29. AVP Manajemen Hapus Buku 30. AVP Dana dan Jasa Syariah 31. AVP Pembiayaan Syariah 32. AVP Operasional Jaringan & Layanan Syariah 	<ol style="list-style-type: none"> a. Bertanggung jawab kepada Manajer Proyek atas pelaksanaan dan kelengkapan data diunit kerjanya/divisinya; b. Sebagai Tim yang mewakili unit kerjanya sehingga tujuan Keuangan Berkelanjutan tercapai sesuai dengan target yang ditetapkan. a. Responsible to the Project Manager for the implementation and completeness of data in his work unit/ division; b. As a team representing its work unit so that Sustainable Finance goals are achieved based on the targets set.

Susunan Tim Keuangan Berkelanjutan Sustainable Finance team Composition	Penanggungjawab Position	Tugas dan Tanggungjawab Duties and Responsibilities
	<ul style="list-style-type: none"> 33. AVP Komunikasi Eksternal 34. AVP Komunikasi Internal 35. AVP Investor Relation 36. AVP Manajemen Kinerja 37. AVP Kepatuhan & Tata Kelola 38. AVP APU PPT 39. AVP Manajemen Risiko Kredit, Pasar dan Likuiditas 40. AVP Manajemen Risiko Operasional dan Lainnya 41. AVP Kebijakan & Pengembangan Human Capital 42. AVP Learning Center 43. AVP Operasional Human Capital 44. AVP Audit Operasional dan Keuangan 45. AVP Audit Teknologi Informasi 46. AVP Audit Khusus 47. AVP Hukum Litigasi 48. AVP Hukum Perusahaan 49. AVP Tata Kelola dan Keamanan Teknologi Informasi 50. AVP Pengembangan Teknologi Informasi 51. AVP Dukungan dan Operasional TI 52. AVP Pengembangan Digital Banking 1. AVP Asset Management 2. AVP Procurement of Goods and Services 3. AVP General Operations 4. AVP Accounting & Financial Reporting 5. AVP Financial & Taxation Control 6. AVP Institutional and Corporate Funds and Services 7. AVP Retail and Individual Funds and Services 8. AVP Priority Banking dan Custodian 9. AVP Fund Operations 10. AVP e-Banking 11. AVP Loan Operations 12. AVP Service Excellence 13. AVP Commercial Loans 14. AVP Corporate and Syndicated Loans 15. AVP Consumer Loans 16. AVP Property Loans 17. AVP Program and Retail Loans 18. AVP Micro Credit 19. AVP Marketing & Supporting 20. AVP International Banking 21. AVP Financial Institution dan Global Research Analyst 22. AVP ALMA 23. AVP Dealing Room 24. AVP Trade Finance 25. AVP Commercial, Corporate, and Syndicated Credit Risk 26. AVP Consumer, Retail, and Sharia Credit Risk 27. AVP Commercial and Corporate Credit Rescue & Settlement 28. AVP Rescue & Settlement of Consumer, retail and Program Loans 29. AVP Write-off Management 30. AVP Sharia Funds and Services 31. AVP Sharia Financing 32. AVP Sharia Network & Service Operations 33. AVP External Communications 34. AVP Internal Communications 35. AVP Investor Relations 36. AVP Performance Management 	



Susunan Tim Keuangan Berkelanjutan Sustainable Finance team Composition	Penanggungjawab Position	Tugas dan Tanggungjawab Duties and Responsibilities
	37. AVP Compliance & Governance 38. AVP APU PPT 39. AVP Credit, Market, and Liquidity Risk Management 40. AVP Operational and Other Risk Management 41. AVP Human Capital Policy & Development 42. AVP Learning Center 43. AVP Human Capital Operations 44. AVP Operational and Financial Audit 45. AVP Information Technology Audit 46. AVP Special Audit 47. AVP Litigation Law 48. AVP Corporate Law 49. AVP Information Technology Governance and Security 50. AVP Information Technology Development 51. AVP IT Support and Operations 52. AVP Digital banking Development	

Dewan Komisaris dan Direksi sebagai badan tata kelola tertinggi di Bank Jatim berperan sangat penting dalam mengembangkan, menyetujui, 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. Peran tersebut antara lain diwujudkan dalam pengkajian, penyusunan, *monitoring* dan evaluasi Rencana Bisnis Bank (RBB), Rencana Aksi Keuangan Berkelanjutan (RAKB), dan Program Program Tanggung Jawab Sosial dan Lingkungan (TJSL) serta kebijakan-kebijakan yang mendukung ketercapaian program keberlanjutan. Dalam pengkajian, penyusunan, serta *monitoring* dan evaluasi, RBB, RAKB maupun TJSL serta kebijakan, 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 TJSL, dan sebagainya.

Peran badan tata kelola dalam mengidentifikasi dan mengelola topik ekonomi, sosial dan lingkungan beserta dampak, risiko, serta peluang diwujudkan dalam penyusunan RAKB. Peran yang dijalankan badan kelola tertinggi adalah menjadi penanggungjawab 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.

The Board of Commissioners and Directors as the highest governance body at Bank Jatim plays a significant role in developing, approving, and setting goals, values, and corporate strategies, including those related to economic, environmental, and social aspects and their impacts as a form of support for the Sustainable Development Goals. This role is manifested among others in the review, preparation, monitoring, and evaluation of the Bank's Business Plan (RBB), Sustainable Finance Action Plan (RKSB), and Social Environmental Responsibility Programs (TJSL) as well as policies that support the achievement of sustainability programs. In the review, preparation, monitoring, and evaluation, RBB, RKAB, and TJSL as well as policies, the Board of Directors, and the Board of Commissioners involve various stakeholders through various channels or media, such as GMS, periodic reports, quarterly periodic evaluations of program plans submitted in RBB, RKAB, and TJSL, and so on.

The role of governance bodies in identifying and managing economic, social, and environmental topics along with impacts, risks, and opportunities is realized in the preparation of RAKB. The role carried out by the highest governing body is to be responsible for the implementation of various selected sustainable finance programs in the RAKB. The sustainable finance program refers to how environmentally friendly a bank is as a whole, not only in terms of financing but also includes the bank's participation in implementing sustainable business.

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

Competency Development Related to Sustainable Finance

Pada tahun 2023, Bank Jatim menyelenggarakan pelatihan maupun seminar untuk Dewan Komisaris, Direktur dan unit kerja yang menjadi penanggung jawab keberlanjutan yang bertujuan untuk meningkatkan pengetahuan kolektif, keterampilan dan pengalaman terkait keuangan berkelanjutan. Rincian disampaikan pada tabel di bawah ini.

In 2023, Bank Jatim will hold training and seminars for the Board of Commissioners, Directors, and work units responsible for sustainability aimed at increasing collective knowledge, skills, and experience related to sustainable finance. Details are given in the table below.

Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Dewan Komisaris
Table of Sustainable Finance Competency Development for the Board of Commissioners

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Pengembangan Kompetensi/Pelatihan Training/ Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Candra Fajri Ananda	Komisaris Independen	<i>In-House Training</i>	<i>GCG as The Key to Healthy and Successful Company</i>	Sabtu, 16 September 2023/Yogyakarta	Internal Bank Jatim
	Independent Commissioner	In-House Training	GCG as The Key to Healthy and Successful Company	Saturday, September 16, 2023/Yogyakarta	
Muhammad Mas'Ud, Dr	Komisaris Independen	<i>In-House Training</i>	<i>GCG as The Key to Healthy and Successful Company</i>	Sabtu, 16 September 2023/Yogyakarta	Internal Bank Jatim
	Independent Commissioner	In-House Training	GCG as The Key to Healthy and Successful Company	Saturday, September 16, 2023/Yogyakarta	
Suprajarto	Komisaris Utama	<i>In-House Training</i>	<i>GCG as The Key to Healthy and Successful Company</i>	Sabtu, 16 September 2023/Yogyakarta	Internal Bank Jatim
	President Commissioner	In-House Training	GCG as The Key to Healthy and Successful Company	Saturday, September 16, 2023/Yogyakarta	
Sumaryono	Komisaris Independen	<i>In-House Training</i>	<i>GCG as The Key to Healthy and Successful Company</i>	Sabtu, 16 September 2023/Yogyakarta	Internal Bank Jatim
	Independent Commissioner	In-House Training	GCG as The Key to Healthy and Successful Company	Saturday, September 16, 2023/Yogyakarta	

Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Direksi
Table of Sustainable Finance Competency Development for the Board of Director

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Pengembangan Kompetensi/Pelatihan Training/ Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Busrul Iman	Direktur Utama	<i>In-House Training</i>	Program Refreshment/Penyegaran	Jumat, 24 Maret 2023 / Online	SDG Consulting
	President Director	In-House Training	Sertifikasi Manajemen Risiko Refreshment Program Risk Management Certification	Friday, March 24, 2023 / Online	
Busrul Iman	Direktur Utama	<i>In-House Training</i>	<i>GCG as The Key to Healthy and Successful Company</i>	Sabtu, 16 September 2023 / Yogyakarta	Internal Bank Jatim
	President Director	In-House Training	GCG as The Key to Healthy and Successful Company	Saturday, September 16, 2023 / Yogyakarta	



Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Pengembangan Kompetensi/Pelatihan Training/ Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Busrul Iman	Direktur Utama President Director	Public Training Public Training	Training Executive Sharia Banking Training Executive Sharia Banking	Selasa, 8 Agustus 2023 / Surabaya Tuesday, August 8, 2023 / Surabaya	Muamalat Institute
Busrul Iman	Direktur Utama President Director	In-House Training In-House Training	Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan	Rabu, 18 Oktober 2023 / Surabaya Wednesday, October 18, 2023 / Surabaya	Internal Bank Jatim
Busrul Iman	Direktur Utama President Director	In-House Training In-House Training	Corporate value internalization for culture leaders Corporate value internalization for culture leaders	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Kubik Leadership
Tonny Prasetyo	Direktur Kepatuhan Compliance Director	Public Training Public Training	Workshop on Governance for Top Management Workshop on Governance for Top Management	Selasa, 14 Februari 2023 / Surabaya Tuesday, February 14, 2023 / Surabaya	PT Synergi Daya Utama
Tonny Prasetyo	Direktur Kepatuhan Compliance Director	In-House Training In-House Training	Corporate value internalization for culture leaders Corporate value internalization for culture leaders	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Kubik Leadership
Tonny Prasetyo	Direktur Kepatuhan Compliance Director	In-House Training In-House Training	Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan	Rabu, 18 Oktober 2023 / Surabaya Wednesday, October 18, 2023 / Surabaya	Internal Bank Jatim
Tonny Prasetyo	Direktur Kepatuhan Compliance Director	In-House Training In-House Training	GCG as The Key to Healthy and Successful Company GCG as The Key to Healthy and Successful Company	Sabtu, 16 September 2023 / Yogyakarta Saturday, September 16, 2023 / Yogyakarta	Internal Bank Jatim
Tonny Prasetyo	Direktur Kepatuhan Compliance Director	In-House Training In-House Training	Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko Refreshment Program Risk Management Certification	Jumat, 24 Maret 2023 / Online Friday, March 24, 2023 / Online	SDG Consulting
Edi Masrianto	Direktur Keuangan, Treasury & Global Services Director of Finance, Treasury & Global Services	In-House Training In-House Training	Corporate value internalization for culture leaders Corporate value internalization for culture leaders	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Kubik Leadership
Edi Masrianto	Direktur Keuangan, Treasury & Global Services Director of Finance, Treasury & Global Services	In-House Training In-House Training	Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko Refreshment Program Risk Management Certification	Jumat, 24 Maret 2023 / Online Friday, March 24, 2023 / Online	SDG Consulting

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Pengembangan Kompetensi/Pelatihan Training/ Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Edi Masrianto	Direktur Keuangan, Treasury & Global Services Director of Finance, Treasury & Global Services	<i>In-House Training</i> In-House Training	<i>Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan</i> Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan	Rabu, 18 Oktober 2023 / Surabaya Wednesday, October 18, 2023 / Surabaya	Internal Bank Jatim
Edi Masrianto	Direktur Keuangan, Treasury & Global Services Director of Finance, Treasury & Global Services	<i>In-House Training</i> In-House Training	<i>GCG as The Key to Healthy and Successful Company</i> GCG as The Key to Healthy and Successful Company	Sabtu, 16 September 2023 / Yogyakarta Saturday, September 16, 2023 / Yogyakarta	Internal Bank Jatim
R Arief Wicaksono	Direktur Mikro, Ritel Dan Menengah Director of Micro, Retail and Medium	<i>In-House Training</i> In-House Training	<i>GCG as The Key to Healthy and Successful Company</i> GCG as The Key to Healthy and Successful Company	Sabtu, 16 September 2023 / Yogyakarta Saturday, September 16, 2023 / Yogyakarta	Internal Bank Jatim
R Arief Wicaksono	Direktur Mikro, Ritel Dan Menengah Director of Micro, Retail and Medium	<i>In-House Training</i> In-House Training	<i>Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan</i> Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Internal Bank Jatim
R Arief Wicaksono	Direktur Mikro, Ritel Dan Menengah Director of Micro, Retail and Medium	<i>In-House Training</i> In-House Training	Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko Refreshment Program Risk Management Certification	Jumat, 24 Maret 2023 / Online Friday, March 24, 2023 / Online	SDG Consulting
R Arief Wicaksono	Direktur Mikro, Ritel Dan Menengah Director of Micro, Retail and Medium	<i>In-House Training</i> In-House Training	<i>Corporate value internalization for culture leaders</i> Corporate value internalization for culture leaders	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Kubik Leadership
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	<i>In-House Training</i> In-House Training	<i>Corporate value internalization for culture leaders</i> Corporate value internalization for culture leaders	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Kubik Leadership
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	<i>Public Training</i> Public Training	<i>International Conference on Erm: Into the Unknown - Charting the Future Agenda</i> International Conference on Erm: Into the Unknown - Charting the Future Agenda	Thursday, December 7, 2023 / Online Thursday, December 7, 2023 / Online	Erm Academy
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	<i>In-House Training</i> In-House Training	Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko Refreshment Program Risk Management Certification	Jumat, 24 Maret 2023 / Online Friday, March 24, 2023 / Online	SDG Consulting



Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Pengembangan Kompetensi/Pelatihan Training/ Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	In-House Training In-House Training	Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jona	Wednesday, October 18, 2023 / Surabaya Wednesday, October 18, 2023 / Surabaya	Internal Bank Jatim
Eko Susetyono	Direktur Manajemen Risiko Director of Risk Management	In-House Training In-House Training	GCG as The Key to Healthy and Successful Company GCG as The Key to Healthy and Successful Company	Sabtu, 16 September 2023 / Yogyakarta Saturday, September 16, 2023 / Yogyakarta	Internal Bank Jatim
Zulhelfi Abidin	Direktur It & Digital Director of IT & Digital	In-House Training In-House Training	Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan Greeting and Sharing "Culture Transformation with Growth Mindset" by Ignasius Jonan	Rabu, 18 Oktober 2023 / Surabaya Wednesday, October 18, 2023 / Surabaya	Internal Bank Jatim
Zulhelfi Abidin	Direktur It & Digital Director of IT & Digital	In-House Training In-House Training	GCG as The Key to Healthy and Successful Company GCG as The Key to Healthy and Successful Company	Sabtu, 16 September 2023 / Yogyakarta Saturday, September 16, 2023 / Yogyakarta	Internal Bank Jatim
Zulhelfi Abidin	Direktur It & Digital Director of IT & Digital	In-House Training In-House Training	Program Refreshment/Penyegaran Sertifikasi Manajemen Risiko Refreshment Program Risk Management Certification	Jumat, 24 Maret 2023 / Online Friday, March 24, 2023 / Online	SDG Consulting
Zulhelfi Abidin	Direktur It & Digital Director of IT & Digital	In-House Training In-House Training	Corporate value internalization for culture leaders Corporate value internalization for culture leaders	Sabtu, 14 Januari 2023 / Surabaya Saturday, January 14, 2023 / Surabaya	Kubik Leadership
Arif Suhirman	Direktur Operasi Director of Operations	In-House Training In-House Training	GCG as The Key to Healthy and Successful Company GCG as The Key to Healthy and Successful Company	Sabtu, 16 September 2023 / Yogyakarta Saturday, September 16, 2023 / Yogyakarta	Internal Bank Jatim

Tabel Pengembangan Kompetensi Keuangan Berkelanjutan bagi Unit Penanggung Jawab Pembangunan Berkelanjutan
Table of Sustainable Finance Competency Development for the Responsible Unit of Sustainable Finance

Nama Name	Jabatan Position	Jenis Pelatihan Type of Training	Materi Pengembangan Kompetensi/Pelatihan Training/ Competency Development Materials	Waktu dan Tempat Pelaksanaan Implementation Time and Place	Penyelenggara Organizer
Agus Setiawan	Senior Officer Senior Officer	Public Training Public Training	Pelatihan Keuangan Berkelanjutan Sustainable Finance Training	Selasa, 22 Agustus 2023 / Bandung Tuesday, August 22, 2023 / Bandung	Otoritas Jasa Keuangan Financial Services Authority
Addin Candana	Senior Officer Senior Officer	Public Training Public Training	Pelatihan Keuangan Berkelanjutan Sustainable Finance Training	Selasa, 22 Agustus 2023 / Bandung Tuesday, August 22, 2023 / Bandung	Otoritas Jasa Keuangan Financial Services Authority
Syafrial M Yunis	Officer Officer	Public Training Public Training	Green Portfolio Untuk Mendukung Keuangan Berkelanjutan Green Portfolio to Support Sustainable Finance	Senin, 25 September 2023 / Jakarta Monday, September 25, 2023 / Jakarta	ASBANDA

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan [OJK E.3, FS2]

Risk Assessment of Sustainable Financial Implementation

Dalam menjalankan kegiatan usahanya, Bank Jatim tidak dapat menghindari adanya potensi risiko yang timbul dari kegiatan operasionalnya. Melalui manajemen risiko, Bank Jatim berupaya dalam meminimalkan dampak negatif atas potensi risiko termasuk risiko yang dihadapi terkait 3 (tiga) aspek yaitu ekonomi, sosial, dan lingkungan. Manajemen risiko bertujuan untuk mengelola risiko yang melekat pada aktivitas Bank yang akan memberikan nilai tambah yang berkelanjutan secara maksimal terhadap seluruh aktivitas Bank. Proses manajemen risiko dilaksanakan sebagai bagian dari aktivitas sehari-hari dengan tujuan memastikan bahwa risiko dapat dipertimbangkan, dievaluasi dan direspon dengan cara dan waktu yang tepat. Adapun pelaksanaan manajemen risiko Bank Jatim terdiri dari:

a. Identifikasi dan Penilaian Risiko

Agar tercipta manajemen risiko yang efektif, risiko perlu didefinisikan dengan jelas, diidentifikasi secara proaktif dan dinilai secara berkelanjutan dengan dasar *forward looking*. Identifikasi dan penilaian risiko yang tepat berfokus pada kesadaran dan memahami seluruh risiko inheren yang utama dalam aktivitas bisnis atau risiko-risiko utama yang dapat muncul dari faktor eksternal atau ketidakpastian.

Bank melakukan identifikasi risiko melalui hasil *self assesment* Profil risiko cabang PRC sebagai alat Risk Control *Self-Assessment* di cabang, yang merupakan suatu pendekatan terstruktur yang memungkinkan *First Line of Defense* untuk melakukan identifikasi dan penilaian terhadap risiko kunci dan kontrol sehingga dapat merencanakan tindakan perbaikan yang tepat untuk meminimalkan eksposur risiko yang ada.

b. Pengukuran Risiko

Pengukuran risiko bertujuan untuk mengukur profil risiko Bank guna memperoleh gambaran efektifitas penerapan manajemen risiko dengan mengetahui besaran risiko suatu produk, portofolio dan aktifitas, serta dampaknya terhadap profitabilitas dan permodalan Bank.

c. Pengelolaan dan Pengendalian Risiko

Pengelolaan dan mitigasi risiko merupakan bagian yang tidak terpisahkan dari bisnis Bank yang bertujuan untuk mengurangi risiko sampai kepada tingkat yang dapat dikelola dan dalam batasan *risk appetite*.

In carrying out its business activities, Bank Jatim cannot avoid potential risks arising from its operational activities. Through risk management, Bank Jatim strives to minimize the negative impact of potential risks including risks faced related to 3 (three) aspects namely economic, social, and environmental aspects. Risk management aims to manage the risks inherent in the Bank's activities that will provide maximum sustainable additional value to all bank activities. The risk management process is implemented as part of daily activities to ensure that risks can be considered, evaluated, and responded to in an appropriate manner and time. The implementation of Bank Jatim's risk management consists of:

a. Risk Identification and Assessment

To create effective risk management, risks need to be clearly defined, proactively identified, and assessed on an ongoing basis on a forward-looking basis. Proper risk identification and assessment focuses on awareness of and understanding all major inherent risks in business activities or key risks that may arise from external factors or uncertainty.

The Bank conducts risk identification through the results of the PRC branch risk profile self-assessment as a risk control self-assessment tool in the branch, which is a structured approach that allows the First Line of Defense to identify and assess key risks and controls to plan appropriate corrective actions to minimize existing risk exposure.

b. Risk Measurement

Risk measurement aims to measure the Bank's risk profile to obtain an overview of the effectiveness of risk management implementation by knowing the amount of risk of a product, portfolio, and activity, as well as its impact on the Bank's profitability and capital.

c. Risk Management and Control

Risk management and mitigation is an integral part of the Bank's business which aims to reduce risk to a manageable level and within the limits of risk appetite.



d. Pemantauan dan pelaporan

Pemantauan risiko bertujuan untuk mengevaluasi eksposur risiko secara berkesinambungan dan melakukan penyempurnaan proses pelaporan apabila terdapat perubahan kegiatan usaha Bank, produk, transaksi, faktor risiko, teknologi informasi dan sistem informasi manajemen risiko yang bersifat material. Risiko-risiko tersebut dipantau dan dilaporkan secara berkala untuk memastikan bahwa risiko-risiko tersebut masih dalam batasan *risk appetite* Bank.

Dalam proses mengidentifikasi dan mengelola risiko iklim dapat diakibatkan perubahan iklim yang ekstrim, salah satunya adalah perubahan cuaca yang ekstrim yang dapat mengakibatkan terjadinya bencana hidrometeorologi (hujan lebat, tanah longsor, puting beliung, kemarau berkepanjangan, hujan es dan genangan air), oleh karena itu Bank Jatim memiliki *business continuity management* (BCM) yang digunakan panduan dalam penanganan bencana/gangguan. Melalui aktivitas pada *business continuity management* (BCM) melakukan pemantauan secara rutin pada Badan Meteorologi, Klimatologi, dan Geofisika (BMKG) sehingga dapat mengidentifikasi secara awal dan dapat melakukan *early warning* dan mensosialisasikan kepada seluruh pegawai agar selalu waspada terhadap bencana.

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 Bank 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.

Cakupan dan Frekuensi Audit [FS9]

Satuan kerja Audit Internal (SKAI) Bank Jatim bertanggung jawab untuk melaksanakan evaluasi serta berperan aktif dalam meningkatkan efektivitas pelaksanaan keuangan berkelanjutan secara berkala di seluruh unit kerja. Satuan Kerja Audit Internal (SKAI) melakukan fungsi *assurance* terhadap debitur yang bidang usahanya memiliki potensi dampak negatif terhadap lingkungan dengan melakukan pengecekan dokumen terkait ramah lingkungan, untuk memastikan bahwa debitur telah memenuhi peraturan perundang-undangan yang berlaku.

d. Monitoring and Reporting

Risk monitoring aims to evaluate risk exposure on an ongoing basis and improve the reporting process if there are changes in the Bank's business activities, products, transactions, risk factors, information technology, and risk management information systems is material. These risks are monitored and reported regularly to endure that they are within the Bank's risk appetite.

In the process of identifying and managing climate risks can be caused by extreme climate change, one of which is extreme weather changes that can result in hydrometeorological disasters (heavy rain, landslides, tornadoes, prolonged drought, hail, and puddles), therefore Bank Jatim has Business Continuity Management (BCM) which is used as guidance in handling disasters/ disturbances. Through activities in Business Continuity Management (BCM) conduct regular monitoring at the Meteorology, Climatology and Geophysics Agency (BMKG) so that it can identify early and can conduct early warnings and socialize with all employees to always be aware of disasters.

The Board of commissioners and Board of directors actively approve and evaluate risk policies and strategies periodically. The policies and strategies set by the Board of Commissioners are used as a reference by the Board of Directors to carry out the Bank's objectives and have considered risk tolerance and their impact on capital, described and communicated risk policies and strategies to all relevant Work Units, and evaluated their implementation.

Scope and Frequency of Audits [FS9]

Bank Jatim's Internal Audit Unit (SKAI) is responsible for conducting evaluations and playing an active role in improving the effectiveness of sustainable finance implementation periodically in all work units. The Internal Audit Work Unit (SKAI) performs an assurance function for debtors whose business fields have a potential negative impact on the environment by checking documents related to environmental friendliness, to ensure that debtors have complied with applicable laws and regulations.

Pemeriksaan audit oleh Divisi Audit Internal Bank Jatim dilakukan sesuai *sampling* yang telah ditentukan dalam Analisa Pendahuluan. Pengecualian audit diterapkan pada bagian di luar *sampling* pemeriksaan. Bank Jatim memiliki metode Audit Internal dan Eksternal. Metode Audit Internal dilakukan oleh Divisi Audit Internal yang merupakan bagian dari entitas Bank Jatim. Audit Internal digunakan untuk pemeriksaan general audit internal berdasarkan *Standar Operating Procedure* (SOP) internal dan kecukupan SPI yang berlaku. Metode Audit Eksternal digunakan untuk pemeriksaan Laporan Keuangan oleh Kantor Akuntan Publik.

Standar pemeriksaan audit yang digunakan oleh Divisi Audit Internal PT. Bank Jatim Tbk adalah *Risk Based Audit*. Selama tahun 2023 telah dilakukan General Audit pada kantor Cabang dan Divisi Kantor Pusat, Audit Tematik, Surprise Audit, dan Audit Klarifikasi dan sebagian besar telah ditindaklanjuti.

Audit examination by the Internal Audit Division of Bank Jatim is carried out according to the *sampling* specified in the Preliminary Analysis. Audit exceptions are applied to parts outside the *sampling* of the check. Bank Jatim has Internal and External Audit Methods. The Internal Audit Method is carried out by the Internal Audit Division which is part of the Bank Jatim entity. Internal Audit is used for general internal audit examination based on internal *Standard Operating Procedure* (SOP) and the adequacy of applicable SPI. The External Audit method is used for the examination of Financial Statements by Public Accounting Firms.

Audit Examination standards used by the Internal Audit division of PT. Bank Jatim Tbk is Risk Based Audit. During 2023, general Audits have been carried out at Branch offices and Head Office Divisions, Thematic Audits, Surprise Audits, and Clarification Audits and most of them have been followed up.

Hubungan dengan Pemangku Kepentingan [OJK E.4, GRI 2-29, FS5] Relationship with Stakeholders

Proses pelibatan pemangku kepentingan bertujuan untuk memenuhi harapan dan kebutuhan dari para pemangku kepentingannya dengan menggunakan cara yang tepat, serta dapat dipertanggungjawabkan. Di samping itu, pemenuhan harapan tersebut juga tentunya tidak bertentangan dengan ketentuan yang diatur dalam peraturan perundang-undangan yang berlaku. Hal ini dikarenakan keberadaan para pemangku kepentingan memiliki peran penting dalam dalam mewujudkan keberhasilan penerapan strategi dan pencapaian tujuan.

Pelibatan pemangku kepentingan yang dilakukan oleh Bank Jatim diarahkan pada kepentingan bisnis Bank Jatim dengan mengedepankan isu tanggung jawab sosial perusahaan, kepedulian terhadap masalah lingkungan, serta memperhatikan skala prioritas dalam membangun komunikasi dengan berbagai mitra strategis. Identifikasi pemangku kepentingan, dilakukan berdasarkan pendekatan (*proximity*) dan besarnya pengaruh/kepentingan (*influence*) mereka terhadap Bank. Penentuan pemangku kepentingan yang akan dilibatkan ditentukan melalui analisis oleh pihak

The stakeholder engagement process aims to meet the expectations and needs of its stakeholders using appropriate and accountable means. In addition, the fulfillment of these expectations also certainly does not conflict with the provisions stipulated in the applicable laws and regulations. This is because the existence of stakeholders has an important role in realizing the successful implementation of strategies and achieving goals.

The involvement of stakeholders carried out by Bank Jatim is directed at Bank Jatim's business interests by prioritizing issues of corporate social responsibility, concern for environmental issues, and paying attention to the priority scale in building communication with various strategic partners. Identification of stakeholders is carried out based on the approach (*proximity*) and the amount of their influence/ interest (*influence*) to the Bank. Determination of stakeholders The interests that will be involved are determined through analysis by the Bank's internal parties



internal Bank yang dikoordinasikan oleh Divisi Corporate Secretary. Dari identifikasi tersebut, pemangku kepentingan dan upaya pelibatan Bank Jatim dapat dilihat sebagai berikut.

coordinated by the Corporate Secretary Division. From this identification, Bank Jatim's stakeholders and engagement efforts can be seen as follows.

Pemangku Kepentingan Stakeholder	Metode Pelibatan dan Frekuensi Pelibatan Engagement Method and Frequency of Engagement	Respon Perusahaan Company Response	Topik Bahasan Topics Covered
<p>Investor:</p> <p>a. Pemerintah Daerah (Seri A)</p> <p>b. Masyarakat Umum (Seri B)</p> <p>Investors:</p> <p>a. Local Government (Series A)</p> <p>b. Public (Series B)</p>	<p>Pertemuan berkala, minimal satu kali dalam setahun</p> <p>Periodic meetings, at least once a year</p>	<ul style="list-style-type: none"> • Penyediaan informasi berkala kinerja Bank Jatim. • Komunikasi secara langsung maupun melalui analisis, guna memastikan penyampaian informasi material. • Penyelenggaraan RUPS. • Provision of periodic information on Bank Jatim's performance. • Communication directly or through analysis, to ensure the delivery of material information. • Holding GMS. 	<ul style="list-style-type: none"> • Penerapan tata kelola organisasi. • Kinerja Bank Jatim termasuk kinerja sosial dan lingkungan • Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material • Implementation of organizational governance. • Bank Jatim's performance including social and environmental performance • Discussing sustainability issues that have a material impact
<p>Nasabah Customer</p>	<ul style="list-style-type: none"> • Kunjungan nasabah, dilakukan sesuai kebutuhan • Survei kepuasan nasabah, dilakukan satu tahun sekali • Penyelesaian permasalahan yang disampaikan oleh nasabah, dilakukan sesuai kebutuhan • Customer visits, carried out as needed • Customer satisfaction survey, conducted once a year • Resolution of problems submitted by customers carried out as needed 	<ul style="list-style-type: none"> • Melakukan Inovasi produk, jasa serta layanan sesuai kebutuhan dan perkembangan teknologi. • Penyampaian informasi produk, jasa dan layanan. • Perlindungan data nasabah sesuai peraturan. • Penyediaan layanan pengaduan nasabah baik manual maupun berbasis digital, dan mekanisme penyelesaiannya. • Innovating products and services based on the needs and technological developments. • Delivery of information on products, and services. • Protection of customer data based on regulations. • Provision of customer complaint services both manual and digital-based, and their resolution mechanism. 	<ul style="list-style-type: none"> • Perlindungan data nasabah. • Informasi tentang produk, jasa dan Perusahaan. • Penanganan dan penyelesaian keluhan. • Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material • Protection of customer data. • Information about products, services, and the Company. • Handling and resolution of complaints. • Discussing sustainability issues that have a material impact
<p>Karyawan Employees</p>	<ul style="list-style-type: none"> • Pertemuan antara manajemen dengan serikat pekerja, minimal satu kali setahun. • Jatim Improvement Meeting, satu kali setahun. • Pelatihan dan Pendidikan karyawan • Silaturahmi perayaan dan peringatan hari besar keagamaan. • Pemberian layanan kesehatan bagi karyawan • <i>Employee gathering</i> • Meetings between management and trade unions at least once a year. • Jatim Improvement Meeting, once a year. 	<ul style="list-style-type: none"> • Penyusunan Perjanjian Kerja Bersama (PKB). • Penyelenggaraan pelatihan dan peningkatan kompetensi pekerja, serta pembentukan assessment center. • Lingkungan kerja yang kondusif dan produktif. • Reviu dan survei kesejahteraan pekerja secara berkala. • Memastikan seluruh karyawan sehat • Melakukan kegiatan <i>refreshing</i> berupa <i>employee gathering</i>. • Preparation of Collective Labor Agreement (PKB). • Organizing training and improving worker competence, as well as the establishment of an assessment center. • A conducive and productive work environment. 	<ul style="list-style-type: none"> • Kepastian dan perlindungan hubungan ketenagakerjaan. • Kesejahteraan dan pemenuhan hak-hak normatif. • Pengembangan kompetensi dan karier. • Pencapaian kinerja karyawan • Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material • Certainty and protection of labor relations. • Welfare and fulfillment of normative rights. • Competency and career development. • Employee performance achievement

Pemangku Kepentingan Stakeholder	Metode Pelibatan dan Frekuensi Pelibatan Engagement Method and Frequency of Engagement	Respon Perusahaan Company Response	Topik Bahasan Topics Covered
	<ul style="list-style-type: none"> Employee Training and Education Gathering, celebrations, and commemorations of religious holidays. Provision of health services for employees Employee gathering 	<ul style="list-style-type: none"> Review and survey worker welfare periodically. Ensuring all employees are healthy Conducting refreshing activities in the form of employee gatherings. 	<ul style="list-style-type: none"> Discussing sustainability issues that have a material impact
Masyarakat Community	<ul style="list-style-type: none"> Kunjungan dan komunikasi dengan masyarakat, sesuai kebutuhan dan keperluan. Pelaksanaan program TJSL, dan Program Bank Jatim Peduli Perekrutan masyarakat sekitar wilayah operasional Visit and communication with the community, as needed and required. Implementation of the TJSL program and Bank Jatim Peduli Program Recruitment of communities around operational areas 	<ul style="list-style-type: none"> Pemberian kesempatan kepada masyarakat 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 Pemberian kesempatan sebagai karyawan Bank Jatim Providing opportunities to the community as Laku Pandai Agents. Assistance in coaching and mentoring fostered partners. Infrastructure development assistance. Community social assistance (Bank Jatim Peduli), covering the fields of education, culture and religion, humanity and the environment Providing opportunities as employees of Bank Jatim 	<ul style="list-style-type: none"> Informasi akses dan pendidikan keuangan. Pemberdayaan dan peningkatan kesejahteraan. Akses pendidikan dan pengembangan budaya. Penyediaan infrastruktur. Memberikan kesempatan yang sama bagi seluruh calon karyawan Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material Financial access and education information. Empowerment and improvement of welfare. Access to education and cultural development. Infrastructure provision. Providing equal opportunities for all prospective employees Discussing sustainability issues that have a material impact
Regulator Regulator	<ul style="list-style-type: none"> Pertemuan dengan regulator, sesuai kebutuhan. Keterlibatan pada kegiatan pemerintah daerah setempat, sesuai dengan kebutuhan Meetings with regulators, as needed Involvement in local government activities, as needed 	<ul style="list-style-type: none"> Penyesuaian kebijakan dan peraturan internal, sesuai peraturan yang diterbitkan regulator. Penerapan prinsip-prinsip GCG di seluruh unit kerja. Penyampaian laporan kinerja Adjustment of internal policies and regulations, according to regulations issued by regulators. Application of GCG principles in all work units. Submission of performance reports 	<ul style="list-style-type: none"> Kepatuhan terhadap hukum. Komitmen pada regulator/otoritas perbankan. Komunikasi berkesinambungan. Pembahasan atas kinerja Bank Jatim Penyampaian Laporan Tahunan, Laporan Keberlanjutan, serta laporan lain. Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material Compliance with law. Commitment to banking regulators/ authorities. Continuous communication. Discussion on the performance of Bank Jatim Report Submission Annual, Sustainability Reports, and other reports. Discussing sustainability issues that have a material impact



Pemangku Kepentingan Stakeholder	Metode Pelibatan dan Frekuensi Pelibatan Engagement Method and Frequency of Engagement	Respon Perusahaan Company Response	Topik Bahasan Topics Covered
Lembaga Swadaya Masyarakat (LSM) Non-Governmental Organization (NGO)	Komunikasi Communication	Pemberian informasi terkait kinerja Bank Jatim Pelaksanaan Program TJSL Provision of information related to Bank Jatim's performance TJSL Program Implementation	<ul style="list-style-type: none"> • Kepatuhan terhadap hukum. • Komitmen pada Tanggung Jawab Sosial dan Lingkungan (TJSL). • Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material • Compliance with law. • Commitment to Social and Environmental Responsibility (CSR) • Discussing sustainability issues that have a material impact
Media Massa Mass Media	Press Release Press Release	Pemberian informasi atas isu terkini Bank Jatim Provision of information on the latest issues of Bank Jatim	<ul style="list-style-type: none"> • Kinerja keuangan • Kinerja non keuangan • Informasi lain yang relevan • Mendiskusikan isu-isu keberlanjutan yang memberikan dampak material • Financial Performance • Non-Financial Performance • Other relevant information • Discussing sustainability issues that have a material impact

Permasalahan Terhadap Penerapan Keuangan Berkelanjutan [OJK E.5]

Problems with the Development of Sustainable Finance

Pada tahun 2023, Bank Jatim masih menghadapi tantangan berupa penguasaan kompetensi terkait penerapan keuangan berkelanjutan. Oleh karenanya, Bank Jatim berkomitmen secara berkesinambungan untuk memperkenalkan dan mengintegrasikan konsep keuangan berkelanjutan ke dalam seluruh aspek operasionalnya. Upaya ini telah difokuskan pada sosialisasi yang menyeluruh kepada karyawan dan manajemen sebagai pemangku kepentingan internal. Bank Jatim telah memprioritaskan pemahaman mendalam terkait konsep keuangan berkelanjutan, memastikan bahwa seluruh jajaran internal memahami dan menerapkan prinsip-prinsip keberlanjutan dalam setiap keputusan dan tindakan yang diambil.

Langkah serius ini didukung oleh keberadaan SK Tim Rencana Aksi Keuangan Berkelanjutan Nomor 060/302/DIR/PRS/KEP tanggal 22 November 2021. Dokumen ini menjadi landasan yang mengatur rencana aksi spesifik yang diperlukan untuk mengintegrasikan konsep keuangan berkelanjutan ke dalam berbagai aspek operasional Bank Jatim.

Dampak dari upaya yang dilakukan sangat terlihat dalam peningkatan kualitas penerapan keuangan berkelanjutan di Bank Jatim jika dibandingkan dengan tahun sebelumnya. Langkah-langkah yang telah diambil secara proaktif membawa hasil yang positif, di mana Bank Jatim mampu meningkatkan kualitas penerapan konsep keuangan berkelanjutan secara signifikan.

In 2023, Bank Jatim faced challenges in mastering competencies related to the implementation of sustainable finance. Consequently, the bank was committed to consistently introducing and integrating the concept of sustainable finance across all facets of its operations. This effort primarily focused on extensive engagement/dissemination with employees and management as internal stakeholders. Bank Jatim prioritized fostering a profound understanding of sustainable finance, ensuring that individuals at all internal levels comprehended and applied sustainability principles in every decision and action.

This significant initiative was reinforced by the existence of the Sustainable Finance Action Plan Team, as per Decree Number 060/302/DIR/PRS/KEP dated November 22, 2021. This document served as the foundation that governed the specific action plans necessary to incorporate the concept of sustainable finance into various operational aspects of Bank Jatim.

The impact of the efforts made is highly evident in the improvement of the quality of sustainable finance implementation at Bank Jatim when compared to the previous year. The proactive steps have yielded positive results, enabling Bank Jatim to significantly enhance the quality of implementing the concept of sustainable finance.

Selain meningkatkan kualitas, Bank Jatim juga berhasil mengatasi tantangan yang mungkin timbul dalam implementasi konsep keuangan berkelanjutan. Dengan kata lain, Bank Jatim berhasil menjalankan program-program prioritas dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2023 dengan lancar tanpa menghadapi masalah signifikan. Bank ini juga berhasil melaksanakan program Tanggung Jawab Sosial Perusahaan (CSR) Tahun 2023 tanpa hambatan berarti.

Keberhasilan ini menunjukkan bahwa Bank Jatim tidak hanya berkomitmen pada penerapan konsep keuangan berkelanjutan, tetapi juga memiliki kemampuan untuk mengelola dan menjalankan program-program terkait keberlanjutan dengan baik. Ini mencerminkan keseriusan dan integritas Bank Jatim dalam memperkuat komitmen sosial dan lingkungan serta keberlanjutan dalam operasional bisnisnya.

Pada tahun 2023, Bank Jatim tidak menghadapi tantangan eksternal yang signifikan terkait penerapan Keuangan Berkelanjutan.

Pengelolaan Perubahan Iklim

Bank Jatim telah melakukan analisis risiko dan dampak finansial terkait perubahan iklim. Risiko di antaranya adalah risiko transisi (penerapan *sustainable finance*) dan risiko fisik (peningkatan risiko mudah terserang penyakit dan peningkatan temperatur udara). Pengelolaan risiko perubahan iklim telah disampaikan pada bagian Penilaian Risiko atas Penerapan Keuangan Berkelanjutan pada Laporan Keberlanjutan ini. Di samping risiko, Bank Jatim telah mengidentifikasi peluang terkait perubahan iklim. Peluang tersebut di antaranya efisiensi sumber daya (penghematan kertas dan air), sumber energi (memiliki aset yang hemat energi), produk dan jasa (mengembangkan produk ramah lingkungan), pasar (dukungan pemerintah terhadap produk ramah lingkungan), dan ketahanan (pemanfaatan teknologi penunjang operasional). Implikasi finansial terkait perubahan iklim disampaikan pada bagian Implikasi Finansial serta Risiko dan Peluang Lain akibat dari Perubahan Iklim pada Laporan Keberlanjutan ini. Identifikasi risiko dan peluang selanjutnya dijadikan dasar untuk menyusun strategi keberlanjutan yang telah disampaikan pada bagian Strategi Keberlanjutan di Laporan Keberlanjutan ini. Strategi keberlanjutan kemudian diturunkan ke dalam metrik dan target yang telah diungkapkan pada bagian Emisi di Laporan Keberlanjutan ini. Terkait dengan governance perubahan iklim, peran Dewan Komisaris dan Direksi telah disampaikan pada bagian Penanggungjawab Penerapan Keuangan Berkelanjutan pada Laporan Keberlanjutan ini. Informasi tentang perubahan iklim yang meliputi identifikasi pengelolaan risiko dan peluang, pengembangan strategi, penerapan *governance*, serta penentuan metrik dan target perubahan iklim juga sebagai upaya Bank dalam menerapkan IFRS S1 dan IFRS S2 (*governance, strategy, risk management, metric and target*).

In addition to the quality improvement, Bank Jatim has successfully addressed challenges that may arise in the implementation of the sustainable finance concept. In other words, the bank has effectively executed the priority programs outlined in the 2023 Sustainable Financial Action Plan (RAKB) without encountering significant problems. Furthermore, the bank has smoothly implemented the 2023 Corporate Social Responsibility (CSR) program without encountering significant obstacles.

This success demonstrates that Bank Jatim is not only committed to implementing the concept of sustainable finance but also possesses the ability to manage and execute sustainability-related programs effectively. It underscores the seriousness and integrity of Bank Jatim in fortifying its social and environmental commitments, as well as sustainability, in its business operations.

In 2023, Bank Jatim will not face significant external challenges related to the implementation of Sustainable Finance.

Climate Change Management

Bank Jatim has analyzed the risks and financial impacts related to climate change. Risks include transition risks (implementation of sustainable finance) and physical risks (increased risk of disease susceptibility and increased air temperature). The management of climate change risks has been presented in the Risk Assessment section of the Implementation of Sustainable Finance in this Sustainability Report. In addition to risks, Bank Jatim has identified opportunities related to climate change. These opportunities include resource efficiency (saving paper and water), energy sources (owning energy efficient assets), products and services (developing environmentally friendly products), markets (government support for environmentally friendly products), and resilience (utilization of operational support technology). Financial implications related to climate change are presented in the Financial Implications and Other Risks and Opportunities due to Climate Change sections in this Sustainability Report. The identification of risks and opportunities is then used as the basis for developing sustainability strategies that have been presented in the Sustainability Strategy section of this Sustainability Report. The sustainability strategy is then translated into metrics and targets that have been disclosed in the Emissions section of this Sustainability Report. Regarding climate change governance, the role of the Board of Commissioners and Board of Directors has been presented in the Responsible for Sustainable Finance Implementation section of this Sustainability Report. Information on climate change, which includes identification of risk and opportunity management, strategy development, governance implementation, and determination of climate change metrics and targets, is also the Bank's effort to implement IFRS S1 and IFRS S2 (*governance, strategy, risk management, metric and target*).



KINERJA KEBERLANJUTAN

Sustainability Performance Overview

[OJK F]





Kegiatan Membangun Budaya Keberlanjutan [OJK F.1] Activities to Build A Culture of Sustainability

Dalam rangka membangun budaya keberlanjutan, Bank Jatim senantiasa menanamkan nilai-nilai keberlanjutan di antaranya melalui himbauan untuk mematikan lampu saat tidak digunakan, mematikan alat elektronik saat tidak digunakan, menggunakan air secukupnya, mengurangi kunjungan dan pertemuan fisik dengan memaksimalkan penggunaan teknologi informasi.

Di samping itu, Bank Jatim juga berupaya untuk menerapkan budaya perusahaan yang lebih *paperless* di seluruh level perusahaan. Bank Jatim mengoptimalkan penggunaan kertas bekas yang tidak bersifat rahasia untuk digunakan kembali (*reuse*) pada sisi lainnya yang masih kosong untuk keperluan-keperluan internal. Selanjutnya, Bank Jatim merilis himbauan terkait pentingnya melakukan pengecekan secara optimal sebelum naskah dicetak, yang bertujuan agar terhindar dari kemungkinan harus mencetak ulang karena kesalahan pengetikan dokumen. Berdasarkan upaya yang telah dilakukan, dapat dilihat bahwa Bank Jatim berhasil melakukan penurunan penggunaan kertas selama 3 (tiga) tahun berturut-turut. Penurunan penggunaan kertas di tahun 2023 sebesar 6 rim dibandingkan 2022.

To foster a culture of sustainability, Bank Jatim consistently promotes a culture of sustainability, including encouraging the practice of turning off the lights and electronic devices when not in use, practicing responsible water usage, and minimizing physical meetings by maximizing the use of information technology.

Additionally, Bank Jatim is actively working towards cultivating a more paperless corporate culture across all levels of the company. Bank Jatim optimizes the use of non-confidential used paper for internal purposes, utilizing the empty side for reuse. Furthermore, Bank Jatim has issued guidelines stressing the importance of thorough checks before printing manuscripts to prevent the need for reprints due to document typing errors. The results of these efforts are evident in Bank Jatim's achievement of a consistent reduction in paper usage for three consecutive years, with a decrease of 6 reams in 2023 compared to 2022.

Tabel Penggunaan Kertas
Table of Paper Usage

(Dalam Rim)
(In Ream)

2023	2022	2021
2.035	2.041	2.057

Kinerja Ekonomi Economic Performance

Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi [OJK F.2]

Bank Jatim telah menyusun Rencana Bisnis Bank (RBB) yang didalamnya memuat target-target kinerja Bank yang ditetapkan untuk tahun 2023. Pada tahun 2023, Bank Jatim telah berhasil

Comparison of Production Targets and Performance, Portfolio, Target Financing, or Investment, Profit and Loss [OJK F.2]

Bank Jatim has prepared a Bank Business Plan (RBB). It contains the Bank's established performance targets for 2023. In 2023, Bank Jatim has succeeded in exceeding the target

melampaui target Dana Pihak Ketiga khususnya Tabungan dengan capaian 101,24%. Adapun target dan realisasi kinerja keuangan lainnya sebagai berikut.

for Third Party Funds, especially Savings with an achievement of 101.24%. The targets and performance realization other financial matters as follows.

Tabel Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Tahun 2021-2023
Table of Production Targets and Performance, Portfolio, Target Financing, or Investment, Profit and Loss in Year 2021-2023

(Dalam Jutaan Rupiah)
(In Millions of Rupiah)

Uraian Description	2023		2022		2021	
	Target Target	Realisasi Realization	Target Target	Realisasi Realization	Target Target	Realisasi Realization
Kredit Yang Diberikan (Neto) Loans Provided (Net)	54.738.950	53.395.998	45.487.247	44.878.045	45.267.237	40.918.142
Dana Pihak Ketiga Third-party funds						
Giro Current Account	25.606.820	20.926.362	27.173.520	23.634.774	23.095.000	25.976.410
Tabungan Savings	28.461.000	28.815.896	25.682.027	26.343.816	25.003.000	24.898.776
Deposito Berjangka Time Deposit	36.338.820	28.454.652	32.947.596	31.788.793	25.907.000	32.326.681
Pendapatan Bunga dan Syariah Neto Net Interest and Sharia Income	5.360.605	5.041.100	4.990.482	4.917.056	4.482.579	4.677.681
Pendapatan Operasional Lainnya Other Operating Income	1.786.030	648.420	1.327.018	533.569	749.533	806.357
Laba Tahun Berjalan Current year profit	2.258.780	1.470.105	1.530.884	1.542.824	1.425.000	1.523.070

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi Pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan

[OJK F.3, FS7, FS8]

Bank Jatim telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang didalamnya telah 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.

Bank Jatim senantiasa melaksanakan prinsip kehati-hatian dalam penyaluran kredit. Bank Jatim melakukan penyaluran 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. Dalam menyalurkan kredit, Bank memberikan perhatian serius

Comparison of Portfolio Target and Performance, Financing Targets, or Investments In Financial Instruments or Compatible Project with Sustainable Finance Development

[OJK F.3, FS7, FS8]

Bank Jatim has formulated a Sustainable Financial Action Plan (RAKB), encompassing both short-term (one year) and long-term (five years) plans for the bank's business activities and work programs. This plan is equipped with strategies to actualize the work plans and programs, aligning with specified targets and timelines. The bank ensures adherence to prudential provisions and the implementation of risk management throughout this process.

Bank Jatim consistently upholds the principle of prudence in lending. Bank Jatim channels credit to business sectors aligning with the principles of the Sustainable Business Activity Criteria (KKUB). This involves prioritizing efforts for efficiency and effectiveness in the sustainable use of natural resources. During the credit distribution process, particular emphasis is placed on conducting Environmental

terhadap Analisis Mengenai Dampak Lingkungan (AMDAL) bagi perusahaan yang besar atau berisiko tinggi dalam mengajukan kredit.

Impact Analysis (AMDAL) for large or high-risk companies applying for credit, underscoring the Bank's commitment to responsible lending practices.

Tabel Realisasi Penerapan Keuangan Berkelanjutan Tahun 2021-2023
Table of Realization of Implementation of Sustainable Finance for Year 2021-2023

(Dalam Jutaan Rupiah)
(In Millions of Rupiah)

Jumlah dan kualitas kredit/ pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan Number and quality of credit/financing based on sustainable business activity categories	Realisasi Kredit Credit Realization		
	2023	2022	2021
Jumlah Produk yang memenuhi KKUB Number of products that meet the criteria for sustainable business activities (KKUB)			
a. Penghimpunan Dana a. Fundraising	-	-	-
b. Penyaluran Dana b. Distribution of Funds	1.364.700	1.118.560	984.462
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Productive Assets of Sustainable Business Activities (KKUB)			
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan a. Total Credit/Financing for Sustainable Business Activities	1.364.700	1.118.560	984.4962
b. Total Non Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan b. Total Non-Credit/Financing for Non-Sustainable Business Activities	53.396.202	46.196.657	41.765.097
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 (%)	2,55%	2,42%	2,30%

Persentase total kredit/pembiayaan kegiatan usaha berkelanjutan terhadap total kredit/ pembiayaan bank meningkat secara berturut-turut sejak tahun 2021. Peningkatan tersebut telah mencapai target yang ditentukan dalam RAKB yaitu peningkatan *outstanding* pada sektor pembiayaan hijau dan infrastruktur hijau yaitu pembiayaan yang telah memiliki ijin terhadap dampak lingkungan dan infrastruktur yang memiliki manfaat jangka panjang, memperhatikan aspek tata ruang dan solusi/alternatif efisiensi energi, tingkat perekonomian dan sosial, serta pertumbuhan Kredit Kendaraan Bermotor (KKB) khusus kendaraan bermotor berwawasan lingkungan (Kendaraan bermotor listrik berbasis baterai) dan KPR berwawasan lingkungan.

The percentage of total credit/financing dedicated to sustainable business activities in relation to the overall bank credit/financing has consistently risen since 2021. This successive increase aligns with the targeted objectives outlined in the RAKB, specifically focusing on the growth of outstanding financing in the green financing and green infrastructure sectors. These sectors encompass financing that holds permits for environmental impacts and infrastructure projects with long-term benefits. The bank ensures attention to spatial aspects and energy efficiency solutions/alternatives, while considering economic and social dimensions. Additionally, the bank has observed growth in Motor Vehicle Loans (KKB), particularly for environmentally friendly motorized vehicles (battery-based electric motorized vehicles), and environmentally friendly Housing Loan (KPR).

Tabel Jumlah dan kualitas kredit/pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan [FS7]
Table of quantity and quality of credit/financing based on sustainable business activity categories [FS7]

Jumlah dan kualitas kredit/ pembiayaan berdasarkan kategori kegiatan usaha berkelanjutan Number and quality of credit/financing based on sustainable business activity categories	Kredit (dalam Jutaan Rupiah) Loans (In Millions of Rupiah)		
	2023	2022	2021
a. Energi Terbarukan Renewable Energy	365.000		
b. Efisiensi Energi Energy Efficiency		678,924	634,477
c. Pencegahan dan Pengendalian Polusi Pollution Prevention and Control		14,746	34,840
d. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Biological Resources and Sustainable Land Use		286,000	
e. Konservasi Keanekaragaman Hayati Darat dan Air Land and Water Biodiversity Conservation			
f. Transportasi Ramah Lingkungan Eco-Friendly Transportation	999.401	3,930	
g. Pengelolaan Air dan Air Limbah yang Berkelanjutan Sustainable Water and Wastewater Management		5,420	
h. Adaptasi Perubahan Iklim Climate Change Adaptation		128,587	199,420
i. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Ecoefficient) Products That Can Reduce Resource Use and Produce Less Pollution (Ecoefficient)	303		
j. Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional Environmentally Friendly Buildings That Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications			
k. Kegiatan Usaha dan/ atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya Business Activities and/or Other Environmentally Friendly Activities		0,470	
l. Kegiatan UMKM (Rp miliar) MSME Activities (Millions in rupiah)	14.437	6.344	5.025

Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Ritel dan Menengah Tahun 2023
Plantation Sector Credit Distribution & Credit Scheme for Retail and Medium Credit Division in 2023

Sektor Sector	NOA	Plafond	OS	Tercatat Recorded
Jasa Pertanian, Perkebunan, dan Peternakan Agriculture, Plantation and Animal Husbandry Services	8	8.560.000.000	4.544.170.286	4.535.914.870
Perkebunan Tebu dan Tanaman Pemanis Lain Sugarcane and Other Sweetening Plantation	415	211.197.822.114	201.479.080.595	200.887.477.222

Sektor Sector	NOA	Plafond	OS	Tercatat Recorded
Perkebunan Tanaman Obat / Bahan Farmasi Plantation of Medicinal Plants / Pharmaceutical Materials	1	2.500.000.000	1.761.016.154	1.761.016.154
Perkebunan Kelapa Coconut Plantation	1	600.000.000	345.063.236	345.063.236
Perkebunan Kelapa Sawit Oil palm Plantation	1	800.000.000	800.000.000	800.000.000
Perkebunan Tanaman Kopi Coffee Plantation	6	5.850.000.000	5.500.000.000	5.490.048.179
Perkebunan Tembakau Tobacco Plantation	1	750.000.000	750.000.000	745.934.623
Perkebunan Tanaman Coklat (Kakao) Chocolate Plantation (Cocoa)	1	4.000.000.000	2.985.252.408	2.982.576.059
Total	434	234.257.822.114	218.164.582.680	217.548.030.344

Penyaluran Kredit Sektor Perkebunan Skim Kredit Divisi Kredit Mikro, Ritel dan Program Tahun 2022
Plantation Sector Credit Distribution & Credit Scheme for Micro Credit, Retail and Program Divisions in 2022

Sektor Sector	NOA	Plafond (Rp)	OS (Rp)	Tercatat (Rp) Recorded (Rp)
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 Unsuccessful List of Other and Unclassified Plantations	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	1.153.928.189	1.153.805.097
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

Nilai Ekonomi Langsung yang Dihasilkan dan Didistribusikan [GRI 201-1]

Nilai ekonomi langsung yang dihasilkan merupakan sejumlah pendapatan yang diperoleh Bank Jatim dari aktivitas bisnis yang dilaksanakan. Sedangkan nilai ekonomi yang didistribusikan merupakan sejumlah pengeluaran yang didistribusikan sebagai bentuk kontribusi Bank Jatim 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). 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. Sepanjang tahun 2023, nilai ekonomi langsung yang ditahan meningkat sebesar 24% dibandingkan tahun 2022.

Nilai ekonomi yang dihasilkan dan didistribusikan Bank Jatim disajikan pada tabel di bawah ini.

Direct Economic Value Generated and Distributed [GRI 201-1]

The direct economic value generated is the amount of income derived from the results of the Bank Jatim's business activities. At the same time, the economic value distributed is several expenditures distributed as a form of Bank Jatim'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, reflecting the bank's commitment to Social and Environmental Responsibility (TJSL). 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. Throughout 2023, the direct economic value retained have increased by 24% compared to 2022.

The economic value generated and distributed by Bank Jatim is presented in the table below.

Tabel Nilai Ekonomi yang Dihasilkan dan Didistribusikan
Table of Economic Value Generated and Distributed

(Dalam Jutaan Rupiah)
(In Millions of Rupiah)

Uraian	2023	2022	2021	Description
Nilai Ekonomi yang Diterima / Direct Economic Value Received				
Pendapatan Bunga dan Syariah	7.357.284	6.882.651	6.655.168	Interest and Sharia Income
Pendapatan operasional lainnya	648.420	533.569	806.357	Other Operating Income
Pendapatan	1.855.041	1.940.826	1.791.	Income
Pendapatan Non-Operasional	37.702	89.223	146.874	Non-Operating Income
Jumlah Nilai Ekonomi Langsung yang Diterima	9.898.447	9.446.269	9.399.499	Total direct Economic Value received
Nilai Ekonomi yang Didistribusikan / Distributed Direct Economic Value				
Beban Bunga dan Syariah	2.316.184	1.965.595	1.977.487	Interest and Sharia Expenses
Beban Operasional Lainnya	3.834.479	3.509.799	3.692.938	Other Operating Expenses
Beban Pajak	422.638	487.225	414.904	Tax expense
Pembayaran Dividen	-	782.458	733.508	Dividend Payment
Investasi Masyarakat	17.393	18.383	18.050	Community Investment (CSR)
Jumlah Nilai Ekonomi Langsung yang Didistribusikan	6.590.694	6.763.460	6.836.887	Total Distributed Direct Economic Value
Nilai Ekonomi Langsung yang Ditahan	3.307.753	2.682.809	2.562.612	Retained Direct Economic Value

Tabel Produktivitas, Pendapatan dan Profitabilitas Segmen Geografis
Table for Productivity, Revenue and Profitability of Geographical Segments

(Dalam Jutaan Rupiah)
(In Millions of Rupiah)

Uraian	Jawa Timur East Java	Jawa Selain Jawa Timur Java Apart from East Java	Eliminasi Elimination	Total	Description
2023					
Aset	85.572.614	18.809.015	526.855	103.854.774	Asset
Liabilitas	73.363.489	18.867.071	526.855	91.703.705	Liabilities
Pendapatan operasional	4.567.696	1.121.825	-	5.689.521	Operating Income
Laba operasional	1.913.098	(58.055)	-	1.855.043	Operational Profit
2022					
Aset	81.433.044	22.109.020	510.697	103.031.367	Asset
Liabilitas	69.971.645	22.124.559	510.697	91.585.507	Liabilities
Pendapatan operasional	5.292.622	879.492	-	6.172.114	Operating Income
Laba operasional	1.956.365	(15.539)	-	1.940.826	Operational Profit
2021					
Aset	79.660.459	21.579.940	517.069	100.723.330	Asset
Liabilitas	68.788.772	21.541.087	517.069	89.812.790	Liabilities
Pendapatan operasional	5.292.622	838.637	-	89.812.790	Operating Income
Laba operasional	1.956.365	38.852	-	1.791.100	Operational Profit

Implikasi Finansial Serta Risiko dan Peluang Lain Akibat dari Perubahan Iklim [GRI 201-2]

Risiko perubahan iklim disebabkan oleh adanya peningkatan suhu di bumi, yang menjadi sorotan di seluruh dunia. Namun demikian, perubahan iklim tidak berdampak secara langsung pada industri perbankan, khususnya Bank Jatim. Sepanjang tahun 2023, tidak terdapat pendapatan atau biaya yang muncul dari implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim. Hal ini dikarenakan Bank Jatim belum melakukan penghitungan dan telaah secara khusus terkait dampak finansial perubahan iklim terhadap bisnis maupun kinerja Bank Jatim.

Kewajiban Program Pensiun Manfaat Pasti dan Program Pensiun Lainnya [GRI 201-3]

Bank Jatim berkomitmen dalam memenuhi hak-hak normatif karyawan yang bertujuan untuk mendukung terwujudnya hubungan industrial yang harmonis. Hak-hak karyawan di antaranya yaitu hak pensiun atau manfaat pensiun pada saat karyawan sudah tidak lagi bekerja di Bank.

Financial Implications and Other Risks and Opportunities Resulting from Climate Change [GRI 201-2]

The risk of climate change is caused by an increase in temperatures on earth, which is in the spotlight throughout the world. However, climate change does not have a direct impact on the banking industry, especially Bank Jatim. Throughout 2023, there were 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 specific calculations and studies regarding the financial impact of climate change on Bank Jatim's business and performance.

Obligations of Defined Benefit Pension Plans and Other Pension Plans [GRI 201-3]

Bank Jatim is committed to fulfilling the normative rights of employees which aims to support the realization of harmonious industrial relations. Employee rights include pension rights or retirement benefits when the employee no longer works at the Bank.

Komitmen tersebut dipenuhi oleh Bank Jatim dengan mengikutsertakan seluruh karyawan ke dalam program pensiun, baik yang diwajibkan oleh Undang-undang maupun yang dikelola secara mandiri oleh Dana Pensiun Pegawai. Adapun program pensiun yang diberikan oleh Bank Jatim, antara lain:

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 Rp122.032 juta, naik Rp 10.764 juta atau 9,67% dibandingkan tahun 2022 sebesar Rp111.268 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 yang seluruh iurannya menjadi beban pemberi kerja sebesar 10% dari Gaji Pokok/Personal Grade pegawai. Beban pensiun iuran pasti yang dibebankan pada laporan laba rugi adalah sebesar Rp 36,018 juta dan Rp 34,533 juta masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

Bantuan Finansial yang Diterima dari Pemerintah [GRI 201-4]

Sepanjang tahun 2023, 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.

Portfolio Kredit dan Pembiayaan [FS6, FS7]

Bank Jatim menyediakan dana bagi masyarakat dan korporasi dalam bentuk kredit dan pembiayaan. Pembiayaan diperuntukkan bagi masyarakat kecil dan menengah sementara kredit diperuntukkan bagi masyarakat dan korporasi. Pada

This commitment is fulfilled by Bank Jatim by including all employees in pension programs, both those required by law and those managed independently by the Employee Pension Fund. The pension programs provided by Bank Jatim include:

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 number 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 Employee Pension Fund of Bank Pembangunan Daerah Jawa Timur. 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 122,032 million, an increase of IDR 10,764 million or 9.67% compared to 2022 of IDR 111.268 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 Rp36.018 million and Rp.34.533 million for the years ended December 31, 2023, and 2022, respectively.

Financial Assistance From the Government [GRI 201-4]

Throughout 2023, there were no component of financial assistance received from the government, in the form of tax exemptions, subsidies, grants, provision of temporary royalty exemption facilities, financial incentives and other financial benefits.

Credit Portfolio and Financing [FS6, FS7]

Bank Jatim provides funds for the community and corporations in the form of credit and financing. Financing is intended for small and medium communities while credit is intended for communities and corporations. In 2023 there was a

tahun 2023 terdapat perubahan kebijakan yang sebelumnya berdasarkan skim kredit berubah menjadi segmentasi berdasarkan fasilitas plafond. Nilai pembiayaan yang disalurkan segmen Komersial dan Korporasi sepanjang tahun 2023 tercatat sebesar Rp 7.064.083 juta, mengalami kenaikan 6,80% dibandingkan tahun 2022 (*cut off* segmentasi) tercatat sebesar Rp.6.614.321 juta hal ini dikarenakan adanya realisasi pada sindikasi, kredit modal kerja maupun investasi.

change in policy from previously based on credit schemes to segmentation based on plafond/credit facilities. The value of financing disbursed by the Commercial and Corporate segments throughout 2023 was recorded at IDR 7,064,083 million, an increase 6,80% compared to 2022 (*segmentation cut off*) which was recorded at IDR 6,614,321 million, this was due to the realization of syndicated loans, working capital loans and investment.

Tabel Penyaluran Kredit Pelaku UMKM
Table of Credit Distribution for MSME Actors

2023		2022		2021	
Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)
281.911	14.561.391	198.421	10.040.622	273.259	9.460.296

Tabel Penyaluran Kredit Bank Jatim (Korporasi) [FS7]
Table of Bank Jatim Credit Distribution (Corporate) [FS7]

2023 (Setelah Segmentasi) (After Segmentation)		2022 (Cut Off Segmentasi) (Segmentation Cut Off)		2022 (Sebelum Segmentasi) (Before Segmentation)		2021 (Sebelum Segmentasi) (Before Segmentation)	
Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)	Debitur Debtor	Nilai (Rp Juta) Value (Rp Million)
1.828	7.064.083	2.306	6.614.321	5.418	10.320.231	5.594	9.748.903

Penyaluran Kredit Sindikasi Tahun 2023
Distribution of Syndicated Loans Year 2023

Nama Debitur Debtor Name	Sektor Ekonomi Economic Sector	Outstanding Kredit (Rp Juta) Outstanding Kredit (Rp Million)
SINERGI GULA NUSANTARA, PT	Industri Pengolahan Processing industry	148.665
JASAMARGA BALIKPAPAN-SAMARINDA	Konstruksi Construction	476.764
PT WASKITA BUMI WIRA	Konstruksi Construction	704.664
PT WIDODO MAKMUR UNGGAS	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	167.319
PT CIBITUNG TANJUNG PRIOK PORT	Konstruksi Construction	288.638
PT. CIMANGGIS CIBITUNG TOLLWAYS	Konstruksi Construction	169.317
PT. OKI PULP & PAPER MILLS	Industri Pengolahan Processing industry	814.682

Nama Debitur Debtor Name	Sektor Ekonomi Economic Sector	Outstanding Kredit (Rp Juta) Outstanding Kredit (Rp Million)
PT. JAKARTA TOLLROAD DEVELOPMENT	Konstruksi Construction	3.256
ANGKASA PURA I	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	999.048
PT. KRESNA KUSUMA DYANDRA MARGA	Konstruksi Construction	445.925
PT INDAH KIAT PULP & PAPER TBK	Industri Pengolahan Processing industry	162.000
PERMODALAN NASIONAL MADANI PT	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	34.847
PABRIK KERTAS TJIWI KIMIA, PT	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya Community, Socio-Cultural, Entertainment and Other Individual Services	243.750
BFI FINANCE INDONESIA TBK PT	Perantara Keuangan Financial Intermediary	269.119
PP SEMARANG DEMAK, PT	Konstruksi Construction	82.294
HARTADINATA ABADI TBK PT	Industri Pengolahan Processing Industry	300.000
RADANA BHASKARA FINANCE TBK PT	Finance Finance	34.337
PINDO DELI PULP&PAPER MILLS PT	Industri Pengolahan Processing Industry	475.000
JASAMARGA PROB-BANYUWANGI, PT	Konstruksi Construction	24.637

Literasi dan Inklusi Keuangan [FS13, FS14, FS16]

Pemerintah terus berupaya untuk meningkatkan inklusi keuangan melalui berbagai program dan kegiatan yang diselenggarakan oleh lembaga jasa keuangan, termasuk industri perbankan. Sesuai dengan POJK Nomor 3 Tahun 2023 Tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan 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.

Financial Literacy and Inclusion [FS13, FS14, FS16]

The government strives to increase financial inclusion through various programs and activities organized by financial service institutions, including the banking industry. Following POJK Number 3 of 2023 concerning Increasing Literacy and Financial Inclusion in the Financial Services Sector for Consumers and the Community, financial literacy is knowledge, skills, and beliefs which affect attitudes and behavior to improve the quality of decision-making and financial management 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 to improve people's welfare.

Sementara itu, Peraturan Presiden Nomor 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif (SNKI) menyebutkan bahwa inklusi keuangan adalah sebuah kondisi di 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.

Kegiatan inklusi keuangan bertujuan di antaranya untuk meningkatkan corporate image dan eksistensi Bank Jatim, memperkenalkan berbagai pilihan produk, mengenalkan dan meningkatkan pemahaman pelajar terhadap pentingnya budaya menabung sejak usia dini dan mendukung program OJK untuk optimalisasi kegiatan edukasi dan literasi keuangan. Sasaran penerima manfaat dari kegiatan ini yaitu pelajar di berbagai jenjang, mulai dari SD, SMP sampai SMA/SMK. Aktivitas peningkatan literasi keuangan di Bank Jatim dilakukan dengan mengajak siswa untuk melakukan pembukaan rekening melalui sosialisasi literasi dan inklusi keuangan di beberapa cabang.

Kegiatan literasi dan inklusi keuangan yang telah dilakukan Bank Jatim pada tahun 2023 adalah sebagai berikut.

1. Kegiatan edukasi dan literasi keuangan yang dilakukan oleh Bank Jatim Cabang Kepanjen dengan melakukan sosialisasi ke sekolah-sekolah bersama OJK dan pihak sekolah (kepala sekolah). Kegiatan diikuti oleh sebanyak 100 pelajar dari jenjang SD, SMP dan SMK/SMK yang ada di Kabupaten Malang.
2. Kegiatan inklusi di Cabang Tuban dengan melakukan sosialisasi bersama pihak sekolah dan kepala dinas dengan menggalakkan rajin menabung dan keuntungan menabung di usia sekolah serta pengenalan produk tabunganku dan SimPel.
3. Kegiatan inklusi di Cabang Dr. Soetomo dengan melakukan sosialisasi dengan cara Quiz dan tanya jawab di sekolah - sekolah.
4. Kegiatan inklusi di Cabang Mojokerto dengan melakukan sosialisasi bersama Pihak OJK Surabaya, Bupati Mojokerto dan pemimpin Cabang Mojokerto.

Peningkatan indeks literasi dan inklusi keuangan tak lepas dari kontribusi para pelaku industri perbankan, termasuk Bank Jatim. Bank Jatim 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- tunai di

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.

Financial inclusion activities aim to, among other things, improve the corporate image and existence of Bank Jatim, introduce various product choices, introduce and increase students' understanding of the importance of the culture of saving from an early age and support the OJK program to optimize education and financial literacy activities. The target beneficiaries of this activity are students at various levels, from elementary school, middle school to high school/vocational school. Activities to increase financial literacy at Bank Jatim are carried out by inviting students to open accounts through socialization of financial literacy and inclusion in several branches.

Financial literacy and inclusion activities that Bank Jatim has carried out in 2023 are as follows.

1. Financial education and literacy activities carried out by Bank Jatim Kepanjen Branch by conducting outreach to schools together with the OJK and the school (school principal). The activity was attended by as many as 100 students from elementary, middle school and vocational/ vocational school levels in Malang Regency.
2. Inclusion activities at the Tuban Branch by conducting outreach with the school and department heads by encouraging diligent saving and the benefits of saving at school age as well as introducing savings products and SimPel.
3. Inclusion activities at Dr. Branch. Soetomo by conducting outreach through quizzes and questions and answers in schools.
4. Inclusion activities at the Mojokerto Branch by conducting outreach with the Surabaya OJK, the Mojokerto Regent and the Mojokerto Branch leaders.

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 society

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:

(*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:

Tabel Pertumbuhan e-Channel
e-Channel Growth Table

(Dalam Jumlah User)
(In Number of Users)

Uraian	2023	2022	2021	Description
Pengguna Layanan				Service Users
Mobile Banking	641.266	508.126	387.797	Mobile Banking
SMS Banking	756.201	612.053	474.826	SMS Banking
Internet Banking	29.358	26.389	20.684	Internet Banking
Jumlah Jaringan				Number of Networks
CRM	94	65 ^{*)}	58	CRM
ATM	854	841 ^{*)}	805	ATM

^{*)}disajikan kembali

^{*)} restated

Tabel Pertumbuhan Transaksi e-Channel
Table of e-Channel Transaction Growth

(Dalam Jumlah Transaksi)
(In Number of Transactions)

Uraian	2023	2022	2021	Description
Mobile Banking	38.043.493	24.392.230	18.152.305	Mobile Banking
SMS Banking	207.819	168.613	184.175	SMS Banking
Internet Banking	1.807.813	1.586.484	1.324.148	Internet Banking
EDC	1.777.409	1.569.302	1.613.712	EDC
ATM	93.596.001	85.463.793	65.903.655	ATM

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. Layanan Agen Laku Pandai bertujuan untuk memberikan akses layanan perbankan pada wilayah dengan populasi rendah atau wilayah ekonomi lemah, serta layanan perbankan yang ditujukan kepada masyarakat di hampir seluruh pelosok Jawa Timur. Jumlah agen dan nominal produk/jasa yang disediakan agen per 31 Desember 2023 adalah sebagai berikut:

Bank Jatim SiPandai is a financial service without office within the framework of financial inclusion provided by Bank Jatim through the Laku Pandai Agent appointed by Bank Jatim in providing banking services as representative of Bank Jatim. Laku Pandai Agent Services aims to provide access to banking services in the region with low populations or economically weak areas, as well banking services aimed at the community in almost all corners of East Java. Number of agents and nominal products/services provided by agents as of December 31, 2023 are as follows:

Laku Pandai Bank Jatim [FS14]
Laku Pandai of Bank Jatim

Uraian	Satuan Unit	2023	2022	2021	Description
Jumlah Agen	Agen Agent	7.196	2.912	978	Number of Agents
Nominal Produk dan/atau jasa yang disediakan oleh agen	Rupiah	2.767.169.396	1.757.998.220	1.163.685.084	Nominal of products and/or services provided by agents

Dalam menjangkau masyarakat yang berada di daerah rendah berpenduduk rendah atau kurang beruntung secara ekonomi, Bank Jatim memberikan titik akses untuk mengakses layanan keuangan dengan memiliki agen Laku Pandai yang tersebar di wilayah 3T di Jawa Timur, sebagai berikut.

In reaching communities in low-population or economically disadvantaged areas, Bank Jatim provides an access point to access financial services by having Laku Pandai agents spread across the 3T area in East Java, as follows.

Tabel Agen Laku Pandai di Daerah 3T
Table of Laku Pandai Agents in 3T Areas

Daerah	Jumlah Agen Number of Agent	Area
Kabupaten Bangkalan	165	Bangkalan Regency
Kabupaten Bondowoso	257	Bondowoso Regency
Kabupaten Sampang	96	Sampang Regency
Kabupaten Situbondo	106	Situbondo Regency

Keterangan: Sumber wilayah 3T <https://simreg.bappenas.go.id>

Note: 3T region source <https://simreg.bappenas.go.id>

Anti Korupsi

Operasi-Operasi yang Dinilai Memiliki Risiko Terkait Korupsi [GRI 205-1]

Perseroan menyadari bahwa seluruh aktivitas bisnisnya memiliki potensi tindak korupsi pada setiap fungsi perusahaan. Manajemen Perseroan mengidentifikasi fungsi yang memiliki potensi risiko tinggi yaitu fungsi pengadaan barang dan jasa karena terlibat langsung dengan mitra bisnis, serta fungsi kredit terkait dengan transparansi kredit yang disalurkan. Bagi kasus yang teridentifikasi tindak kecurangan, akan ditindaklanjuti dengan melakukan investigasi pelaporan dan sanksi yang dilakukan oleh Divisi Audit Intern. Perseroan melakukan langkah mitigasi melalui penandatanganan Pakta Integritas untuk vendor dan debitur serta pemanfaatan sarana pengaduan pelanggaran whistleblowing system yang disediakan oleh Perseroan. Sistem ini menyediakan beberapa saluran pelaporan, antara lain datang langsung ke kantor pusat Bank Jatim, mengirimkan surat kepada Divisi Audit Bank Jatim di alamat Jalan Basuki Rahmat No.98 – 104, Surabaya, website melalui <https://wbs.bankjatim.co.id/> dan sms/whatsapp telepon ke 081330003040 yang dikelola oleh Divisi Audit Intern.

Sebagai bentuk komitmen Bank Jatim dalam menerapkan strategi anti-fraud dan mekanisme pengaduan pelanggaran dan menjamin adanya proteksi bagi pelapor yang beritikad baik. Database pengaduan dari whistleblower berada dan

Anti-Corruption

Operations Evaluated to Have Corruption-Related Risks [GRI 205-1]

The Bank acknowledges that the potential for corruption exists in all its business activities across various functions. The Bank's management has specifically identified functions with a high-risk potential, notably the procurement of goods and services, given its direct involvement with business partners, and the credit function, where transparency in credit disbursement is crucial. In instances where fraud is detected, the company initiates reporting investigations and imposes sanctions through the Internal Audit Division. The Company took mitigation steps through signing an Integrity Pact for vendors and debtors as well as utilizing the whistleblowing system for reporting violations provided by the Company. This system provides multiple channels for reporting, including visiting the Bank Jatim head office, sending a letter to the Bank Jatim Audit Division at Jalan Basuki Rahmat No. 98 – 104, Surabaya, accessing the website via <https://wbs.bankjatim.co.id/>, and contacting the Internal Audit Division through SMS/Whatsapp at 081330003040.

As a demonstration of Bank Jatim's commitment to implementing anti-fraud strategies and establishing effective complaint mechanisms while ensuring protection for well-intentioned whistleblowers, the complaint database from

menjadi kewenangan dan tanggung jawab Divisi Audit Intern serta untuk informasi pengaduan merupakan tanggungjawab dari Sub Divisi Audit Operational & Keuangan.

Dalam pelaksanaannya, Sub Divisi Audit Intern menelaah informasi yang masuk melalui *Whistleblower* maupun dari hasil pemeriksaan Tim Audit Intern Bank dan mengumpulkan bukti-bukti baik bukti fisik, informasi tempat kejadian (informasi yang lainnya) dan pemanggilan para saksi terkait jenis penyimpangan yang terjadi serta orang yang terindikasi melakukan kejahatan (Fraud), melakukan pemeriksaan dengan verifikasi bukti dan informasi serta dapat diyakini kebenarannya dan apabila verifikasi serta informasi tidak dapat diyakini maka bukti tersebut dijadikan sebagai dokumen/arsip dan proses dihentikan jika pelaku dan saksi tidak kooperatif (kerjasama) akan dilakukan konfrontir. Pemeriksaan juga dilakukan terhadap kelemahan sistem prosedur, kelemahan sistem teknologi atau yang lainnya, serta menghitung perkiraan terjadinya kerugian (Financial Loss) yang terjadi dari tindakan fraud tersebut.

Komunikasi dan Pelatihan Tentang Kebijakan dan Prosedur Anti-Korupsi [GRI 205-2]

Dalam rangka penerapan antikorupsi di Bank Jatim, telah dilaksanakan implementasi SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) dengan serangkaian langkah-langkah berikut:

1. Penandatanganan *Kick Off Meeting* SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) oleh Direksi, *Senior Executive Vice President*, dan *Vice President*.
2. Penetapan Kebijakan Sistem Manajemen Anti Penyuapan (SMAP) yang ditandatangani oleh seluruh Direksi
3. Publikasi Kebijakan Sistem Manajemen Anti Penyuapan (SMAP) melalui website Bank
4. Penunjukan unit kerja yang berwenang untuk mengawasi kepatuhan terhadap praktik anti penyuapan yang disebut Fungsi Kepatuhan Anti Penyuapan (FKAP)
5. Pelatihan *awarness* SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) yang diikuti oleh *PIC* dari unit kerja terkait
6. Penetapan ketentuan internal terkait Sistem Manajemen Anti Penyuapan (SMAP)
7. Pelaksanaan sosialisasi anti suap dan gratifikasi kepada vendor Bank
8. Penandatanganan Pakta Integritas oleh Dewan Komisaris, Direksi dan seluruh pegawai
9. Pelaksanaan audit stage 1 dan 2 oleh Badan Sertifikasi

whistleblowers is managed by the Internal Audit Division. The responsibility for complaint information falls under the jurisdiction of the Operational & Financial Audit Sub-Division.

In the execution of this process, the Internal Audit Sub-Division reviews information received through the Whistleblower, as well as findings from the Bank's Internal Audit Team. The team collects evidence, including physical proof, details about the incident's location, and summons witnesses related to the identified irregularities and individuals suspected of committing a crime (fraud). An examination is conducted by verifying the evidence and information, and if deemed credible, further actions are taken. If verification and information cannot be trusted, the evidence is archived, and the process is halted; if the perpetrator and witness are not cooperative (able to cooperate), they will be confronted. Examinations extend to identifying weaknesses in procedural and technological systems, calculating the estimated financial losses resulting from the fraud, and addressing any other relevant factors.

Communication and Training On Anti-Corruption Policies and Procedures [GRI 205-2]

To implement anti-corruption at Bank Jatim, SNI ISO 37001:2016 Anti-Bribery Management System (SMAP) has been implemented with the following series of steps:

1. The signing of *Kick Off Meeting* SNI ISO 37001:2016 Anti-Bribery Management System by Board of Directors, Senior Executive Vice President, and Vice President.
2. The establishment of Anti-Bribery Management System (SMAP) Policy signed by all Board of Directors.
3. The publication of Anti-Bribery Management System (SMAP) Policy through Bank's website
4. The appointment of a work unit authorized to monitor compliance with anti-bribery practices called the Anti-Bribery Compliance Function (FKAP)
5. The awareness training of SNI ISO 37001:2016 about Anti-Bribery Management System (SMAP) followed by *PIC* from all related units.
6. The establishment of internal provisions related to Anti-Bribery Management System (SMAP)
7. The implementation of anti-bribery and gratification outreach for all Bank's vendors.
8. The signing of Integrity Pact by Board of Commissioners, Board of Directors, and all employees.
9. The implementation of stage 1 dan 2 audits by Body of Certification.

Atas hal tersebut, sertifikasi SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) telah dikomunikasikan bersama beberapa pihak di kantor pusat diantaranya:

Due to this, SNI ISO certification 37001:2016 Anti-Bribery Management System (SMAP) has communicated with several parties at head office including:

Tabel Jumlah Dewan Komisaris dan Direksi yang telah mengikuti sosialisasi SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) di Kantor Pusat
Table of Number of Board of Commissioners and Directors who have participated in the socialization of SNI ISO 37001:2016 Anti Bribery (SMAP) at Head Office

Keterangan	Jumlah (orang) Number (people)	Persentase Percentage	Description
Dewan Komisaris	5	100%	Board of Commissioners
Direksi	7	100%	Board of Directors

Tabel Jumlah Pejabat Bank di Bawah Dewan Komisaris dan Direksi yang telah mengikuti sosialisasi SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP)
Table of Number of Official Under Board of Commissioners and Directors who have participated in the socialization of SNI ISO 37001:2016 Anti Bribery (SMAP) at Head Office

Kategori Karyawan	Jumlah (orang) Number (people)	Persentase Percentage	Description
Senior Executive Vice President	5	2%	Senior Executive Vice President
Vice President	27	11,25%	Vice President
Divisi Umum	36	15%	General Division
Divisi Kepatuhan & APU PPT	22	9.2%	Compliance & APU PPT Division
Divisi Manajemen Risiko	15	6,25%	Risk Management Division
Divisi Audit Internal	56	23%	Internal Audit Division
Divisi Human Capital	35	14,58%	Human Capital Division
Divisi Perencanaan Strategis & Manajemen Kinerja	17	7,08%	Strategic Planning & Work management
Akuntansi & Manajemen Keuangan	27	11,25%	Accounting & Financial Management
Total	240	100%	Total

Namun, terkait dengan kebijakan dan prosedur anti penyuapan, telah di unggah dalam Portal Kepatuhan yang dapat diakses oleh seluruh pegawai (100%).

However, regarding anti-bribery policies and procedures, has been uploaded in the Compliance Portal which can be accessed by all employees (100%).

Di samping itu, Bank Jatim telah melakukan sosialisasi kepada 250 (100%) mitra bisnis terkait kebijakan dan prosedur anti korupsi. Bank Jatim juga melakukan sosialisasi anti gratifikasi tahun 2023 dengan peserta seluruh Pemimpin Cabang, Pemimpin Bidang Operasional, Pemimpin Cabang Pembantu dan Penyelia Umum Cabang.

In addition, Bank Jatim has conducted outreach to 250 (100%) business partners regarding anti-corruption policies and procedures. Bank Jatim will also carry out anti-gratification outreach in 2023 with participants from all Branch Leaders, Field Leaders Operations, Sub-Branch Leader and General Supervisor Branch.

Tabel Jumlah dan Persentase Karyawan yang telah mengikuti Sosialisasi Anti Gratifikasi menurut Wilayah
Table of Number and Percentage of Employees who have participated in Anti-Gratification Socialization by Region

NO	Wilayah	Jumlah (orang) Number (people)	Persentase Percentage	Region
1	Cabang Batu	4	1%	Batu Branch Office
2	Cabang Kepanjen	7	2%	Kepanjen Branch Office
3	Cabang Malang	8	3%	Malang Branch Office
4	Cabang Mojokerto	4	1%	Mojokerto Branch Office
5	Cabang Tulungagung	7	2%	Tulungagung Branch Office
6	Cabang Blitar	8	3%	Blitar Branch Office
7	Cabang Pare	3	1%	Pare Branch Office
8	Cabang Jombang	6	2%	Jombang Branch Office
9	Cabang Syariah Malang	4	1%	Syariah Malang Branch Office
10	Cabang Kediri	10	3%	Kediri Branch Office
11	Cabang Ngawi	11	4%	Ngawi Branch Office
12	Cabang Magetan	7	2%	Magetan Branch Office
13	Cabang Madiun	8	3%	Madiun Branch Office
14	Cabang Ponorogo	7	2%	Ponorogo Branch Office
15	Cabang Pacitan	6	2%	Pacitan Branch Office
16	Cabang Trenggalek	6	2%	Trenggalek Branch Office
17	Cabang Nganjuk	7	2%	Nganjuk Branch Office
18	Cabang Syariah Madiun	3	1%	Syariah Madiun Branch Office
19	Cabang Syariah Kediri	4	1%	Syariah Kediri Branch Office
20	Cabang Banyuwangi	9	3%	Banyuwangi Branch Office
21	Cabang Jember	9	3%	Jember Branch Office
22	Cabang Lumajang	7	2%	Lumajang Branch Office
23	Cabang Situbondo	5	2%	Situbondo Branch Office
24	Cabang Bondowoso	6	2%	Bondowoso Branch Office
25	Cabang Kraksaan	5	2%	Kraksaan Branch Office
26	Cabang Probolinggo	7	2%	Probolinggo Branch Office
27	Cabang Pasuruan	10	3%	Pasuruan Branch Office
28	Cabang Syariah Jember	4	1%	Syariah Jember Branch Office
29	Cabang Sidoarjo	10	3%	Sidoarjo Branch Office
30	Cabang Gresik	8	3%	Gresik Branch Office
31	Cabang Bawean	2	1%	Bawean Branch Office
32	Cabang Bangkalan	5	2%	Bangkalan Branch Office
33	Cabang Sampang	4	1%	Sampang Branch Office
34	Cabang Pamekasan	7	2%	Pamekasan Branch Office
35	Cabang Sumenep	4	1%	Sumenep Branch Office
36	Cabang Kangean	2	1%	Kangean Branch Office
37	Cabang Syariah Sidoarjo	4	1%	Sidoarjo Branch Office
38	Cabang Syariah Gresik	4	1%	Gresik Branch Office
39	Cabang Utama	13	4%	Utama Branch Office
40	Cabang Perak	4	1%	Perak Branch Office

NO	Wilayah	Jumlah (orang) Number (people)	Persentase Percentage	Region
41	Cabang Syariah Surabaya	1	0%	Syariah Surabaya Branch Office
42	Cabang HR. Muhammad	6	2%	HR. Muhammad Branch Office
43	Cabang DR. Soetomo	5	2%	DR. Soetomo Branch Office
44	Cabang Lamongan	7	2%	Lamongan Branch Office
45	Cabang Bojonegoro	5	2%	Bojonegoro Branch Office
46	Cabang Tuban	8	3%	Tuban Branch Office
47	Cabang Batam	2	1%	Batam Branch Office
48	Cabang Jakarta	10	3%	Jakarta Branch Office
Total		293	100%	Total

Namun terkait dengan kebijakan dan prosedur anti gratifikasi, telah di unggah dalam Portal Kepatuhan yang dapat diakses oleh seluruh pegawai. Selanjutnya, Bank Jatim juga telah mengikutsertakan karyawannya dalam pelatihan E-Learning Peningkatan Pemahaman Gratifikasi sebagai berikut.

However, regarding anti-gratification policies and procedures, has been uploaded in the Compliance Portal which can be accessed by all employees. Apart from that, Bank Jatim also has involving employees in E-Learning training Increased Understanding of Gratification as follows.

Tabel Jumlah dan Persentase Karyawan yang telah mengikuti Pelatihan E-Learning Peningkatan Pemahaman Gratifikasi menurut Wilayah
Table of Number and Percentage of Employees who have taken part in Anti-Gratification Understanding E-Learning Training by Region

NO	Wilayah	Jumlah (orang) Number (people)	Persentase Percentage	Region
1	Cabang Bangkalan	1	2%	Bangkalan Branch Office
2	Cabang Banyuwangi	1	2%	Banyuwangi Branch Office
3	Cabang Batam	1	2%	Batam Branch Office
4	Cabang Batu	1	2%	Batu Branch Office
5	Cabang Bawean	1	2%	Bawean Branch Office
6	Cabang Blitar	1	2%	Blitar Branch Office
7	Cabang Bojonegoro	1	2%	Bojonegoro Branch Office
8	Cabang Bondowoso	1	2%	Bondowoso Branch Office
9	Cabang Cabut	1	2%	Cabut Branch Office
10	Cabang Dr. Soetomo	1	2%	Dr. Soetomo Branch Office
11	Cabang Gresik	1	2%	Gresik Branch Office
12	Cabang Hr muhammad	1	2%	Hr muhammad Branch Office
13	Cabang Jakarta	1	2%	Jakarta Branch Office
14	Cabang Jember	1	2%	Jember Branch Office
15	Cabang Jombang	1	2%	Jombang Branch Office
16	Cabang Kangean	1	2%	Kangean Branch Office
17	Cabang Kediri	1	2%	Kediri Branch Office
18	Cabang Kepanjen	1	2%	Kepanjen Branch Office
19	Cabang Kraksaan	1	2%	Kraksaan Branch Office
20	Cabang Lamongan	1	2%	Lamongan Branch Office
21	Cabang Lumajang	1	2%	Lumajang Branch Office
22	Cabang Madiun	1	2%	Madiun Branch Office

NO	Wilayah	Jumlah (orang) Number (people)	Persentase Percentage	Region
23	Cabang Magetan	1	2%	Magetan Branch Office
24	Cabang Malang	1	2%	Malang Branch Office
25	Cabang Mojokerto	1	2%	Mojokerto Branch Office
26	Cabang Nganjuk	1	2%	Nganjuk Branch Office
27	Cabang Ngawi	1	2%	Ngawi Branch Office
28	Cabang Pacitan	1	2%	Pacitan Branch Office
29	Cabang Pamekasan	2	4%	Pamekasan Branch Office
30	Cabang Pare	1	2%	Pare Branch Office
31	Cabang Pasuruan	1	2%	Pasuruan Branch Office
32	Cabang Perak	1	2%	Perak Branch Office
33	Cabang Ponorogo	1	2%	Ponorogo Branch Office
34	Cabang Probolinggo	1	2%	Probolinggo Branch Office
35	Cabang Sampang	1	2%	Sampang Branch Office
36	Cabang Sidoarjo	1	2%	Sidoarjo Branch Office
37	Cabang Situbondo	1	2%	Situbondo Branch Office
38	Cabang Sumenep	1	2%	Sumenep Branch Office
39	Cabang Syariah Gresik	1	2%	Syariah Gresik Branch Office
40	Cabang Syariah Jember	1	2%	Syariah Jember Branch Office
41	Cabang Syariah Kediri	1	2%	Syariah Kediri Branch Office
42	Cabang Syariah Madiun	1	2%	Syariah Madiun Branch Office
43	Cabang Syariah Malang	1	2%	Syariah Malang Branch Office
44	Cabang Syariah Sidoarjo	1	2%	Syariah Sidoarjo Branch Office
45	Cabang Syariah Surabaya	1	2%	Syariah Surabaya Branch Office
46	Cabang Trenggalek	1	2%	Trenggalek Branch Office
47	Cabang Tuban	1	2%	Tuban Branch Office
48	Cabang Tulungagung	1	2%	Tulungagung Branch Office
Total		49	100%	Total

Selain itu, Bank Jatim juga mengikutsertakan sebanyak 265 karyawannya dalam pelatihan Dasar Hukum Perbankan, APU PPT dan Anti Gratifikasi, serta APU PPT, Gratifikasi dan Budaya Patuh, dan sebanyak 25 PIC Unit Kerja sesuai ruang lingkup dan unit kerja enabler telah diikutsertakan dalam Pelatihan Awareness SNI ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP).

Insiden Korupsi yang Terbukti dan Tindakan yang Diambil [GRI 205-3]

Dalam menjalankan aktivitas bisnisnya, Bank Jatim senantiasa berupaya menjaga kepercayaan para pemangku kepentingannya. Bank Jatim akan menindak tegas bagi karyawan, mitra bisnis, maupun pemangku kepentingan lainnya yang terbukti dan terlibat melakukan tindak kecurangan. Bank Jatim menindak tegas atas karyawan yang terlibat kasus kecurangan (*fraud*) akan dikenakan sanksi sesuai Pedoman Reward & Punishment Bank Jatim yang

Apart from that, Bank Jatim also included 265 people employees in Basic Banking Law, APU PPT training and Anti-Gratification, as well as APU PPT, Gratification and Compliance Culture, and as many as 25 PIC Work Units according to the scope and work units enablers have been included in SNI ISO Awareness Training 37001:2016 Anti-Bribery Management System (SMAP).

Confirmed Incidents of Corruption and Actions Taken [GRI 205-3]

In carrying out its business activities, Bank Jatim always strives to maintain the trust of its stakeholders. Bank Jatim will take firm action against employees, business partners, and other stakeholders proven to be involved in and committing fraud acts. Bank Jatim took firm action against employees involved in fraud cases who were subject to sanctions following the applicable Bank Jatim Reward & Punishment Guidelines

berlaku diantaranya surat peringatan, demosi hingga pemutusan hubungan kerja tergantung jenis pelanggaran yang telah dilakukan dan kerugian yang dialami.

Sampai dengan akhir tahun 2023, tidak terdapat insiden *fraud* yang mengakibatkan karyawan diberhentikan atau dihukum, kontrak dengan mitra bisnis diakhiri serta kasus korupsi yang diajukan oleh publik. Bank Jatim juga telah menyelesaikan seluruh kasus *fraud* yang dilakukan oleh pegawai tetap dan pegawai tidak tetap. Adapun informasi mengenai jumlah penyimpangan internal *fraud* dapat dilihat pada tabel di bawah ini.

including warning letters, demotions, and termination of employment depending on the type of violation committed and the losses suffered.

Until the end of 2023, there were no incidents of fraud that resulted in employees being dismissed or punished, contracts with business partners being terminated, or corruption cases being filed by the public. Bank Jatim resolved all fraud cases committed by permanent and non-permanent employees. Information regarding the number of internal fraud deviations can be seen in the table below.

Tabel Jumlah Penyimpangan Internal *Fraud*
Table of Number of Internal Fraud Deviations

Internal <i>Fraud</i> Internal Fraud	Jumlah Kasus Yang Dilakukan Number of Frauds Committed								
	Anggota Dewan Komisaris dan Anggota Direksi Members of the Board of Commissioners and Members of the Directors			Pegawai Tetap Permanent Employee			Pegawai Tidak Tetap Non-permanent Employee		
	2023	2022	2021	2023	2022	2021	2023	2022	2021
Total <i>Fraud</i> Total Fraud	-	-	-	11	15	21	1	3	4
Telah Diselesaikan Cases Resolved	-	-	-	11	15	11	1	3	4
Dalam Proses Penyelesaian di internal Bank In the settlement process in the Bank's internal	-	-	-	-	-	11	-	-	-
Belum diupayakan penyelesaiannya Not resolved yet	-	-	-	-	-	3	-	-	1
Telah ditindaklanjuti melalui proses hukum Has been followed up through the legal process	-	-	-	-	5	-	-	1	-

Berdasarkan data tersebut, sampai dengan akhir tahun 2023, terdapat 7 (tujuh) pegawai tetap dan 1 pegawai tidak tetap yang diberhentikan akibat insiden *fraud*, serta tidak terdapat insiden *fraud* yang mengakibatkan kontrak dengan mitra bisnis diakhiri dan kasus hukum terkait *fraud* yang diajukan oleh publik terhadap Bank atau karyawannya.

Based on this data, until the end of 2023, there were 7 (seven) permanent employees and 1 non-permanent employee who were dismissed due to fraud incidents, and there were no fraud incidents that resulted in contracts with business partners being terminated and legal cases related to fraud filed by the public against the Bank or its employees.

Pajak

Pendekatan Pajak [GRI 207-1]

Pendekatan Bank Jatim terhadap pajak didasari oleh kepatuhan pada seluruh peraturan perpajakan yang berlaku. Bank Jatim telah membangun kebijakan dan strategi pajak yang disetujui dan ditinjau oleh Direktur Keuangan, Treasury & Global Services dalam pelaporan SPT Tahunan PPh Badan. Strategi pajak ini ditinjau setiap tahun oleh Direktur Treasury dan Global Services.

Tax

Approach to Tax [GRI 207-1]

Bank Jatim's approach to tax was based on compliance with all applicable tax regulations. Bank Jatim developed tax policies and strategies approved and reviewed by the Director of Finance, Treasury & Global Services in reporting the Annual Corporate Income Tax Returns. This tax strategy was reviewed annually by the Director of Treasury and Global Services.

Tata Kelola, Kontrol, dan Risiko Pengelolaan Pajak [GRI 207-2]

Dalam pelaksanaan tata kelola dan pengontrolan pajak, Bank Jatim telah menetapkan proses yang komprehensif dan terstruktur, seperti:

1. Badan tata kelola (eksekutif) yang bertanggung jawab untuk menerapkan strategi pajak adalah Direktur Keuangan, Treasury & Global Services.
2. Pendekatan terhadap pajak ditanamkan dalam perusahaan melalui tersedianya Standar Operasional Prosedur Perpajakan, mengembangkan sistem aplikasi yang mengakomodir proses perpajakan, dan peningkatan kesadaran perpajakan melalui sarana training dan sosialisasi.
3. Mengidentifikasi, mengelola, dan memonitor risiko pajak melalui *monitoring* dan rekonsiliasi berkesinambungan yang dilakukan oleh Grup Perpajakan dan unit kerja terkait.
4. Perhitungan PPh Badan dilakukan oleh Konsultan Pajak dan diaudit oleh KAP.

Sebagai wajib pajak badan dalam negeri, Bank Jatim berhak mendapatkan insentif dari pemerintah berupa keringanan pajak. Hal ini sesuai dengan Peraturan Menteri Keuangan Nomor 40 Tahun 2023 tentang Bentuk dan Tata Cara Penyampaian Laporan serta Daftar Wajib Pajak dalam rangka Pemenuhan Persyaratan Penurunan Tarif Pajak Penghasilan bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka, Wajib Pajak badan dalam negeri dapat mendapatkan penurunan tarif sebesar 3% dengan persyaratan sebagaimana disebutkan dalam Pasal 3:

- a. Berbentuk Perseroan Terbuka;
- b. Dengan jumlah keseluruhan saham yang disetor diperdagangkan pada bursa efek di Indonesia paling rendah 40%; dan
- c. Memenuhi persyaratan tertentu:
 1. Saham harus dimiliki oleh paling sedikit 300 Pihak;
 - Tiga ratus pihak yang memiliki saham kurang dari 5% tidak termasuk:
 - a. Wajib Pajak Perseroan Terbuka yang membeli kembali sahamnya; dan/ atau
 - b. Yang memiliki hubungan istimewa sebagaimana diatur dalam UU PPh dengan Wajib Pajak Perseroan Terbuka.
 - Hubungan istimewa bagi Wajib Pajak Perseroan Terbuka meliputi:
 - a. Pemegang saham pengendali; dan/ atau
 - b. Pemegang saham utama, sebagaimana diatur dalam ketentuan perundang undangan di bidang pasar modal.
 2. Masing-masing Pihak hanya boleh memiliki saham kurang dari 5% dari keseluruhan saham yang ditempatkan dan disetor penuh;

Tax Governance, Control, and Risk Management [GRI 207-2]

In implementing tax governance and control, Bank Jatim established a comprehensive and structured process, such as:

1. The governance body (executive) responsible for implementing the tax strategy is the Director of Finance, Treasury & Global Services.
2. An approach to tax is instilled in the company through the availability of Standard Operating Procedures for Taxation, developing an application system that accommodates the taxation process, and increasing tax awareness through training and socialization facilities.
3. Identifying, managing, and monitoring tax risks through continuous monitoring and reconciliation carried out by the Tax Group and related work units
4. The calculation of Corporate Income Tax is carried out by a Tax Consultant and audited by KAP.

As a domestic corporate taxpayer, Bank Jatim is entitled to incentives from the government in the form of tax relief. This is in accordance with Minister of Finance Regulation Number 40 of 2023 concerning Forms and Procedures for Submitting Reports and Lists of Taxpayers in the context of Fulfilling the Requirements for Reducing Income Tax Rates for Domestic Corporate Taxpayers in the Form of Public Companies. Domestic corporate Taxpayers can get a reduced rate of 3% with the requirements as referred to in Article 3:

- a. In the form of a Public Company;
- b. With the total number of paid-up shares traded on the stock exchange in Indonesia being at a minimum of 40%; and
- c. Meet certain requirements:
 1. Shares must be owned by at least 300 parties;
 - Three hundred parties who own shares of less than 5% do not include:
 - a. Public Company Taxpayers who buy back their shares; and/or
 - b. Those who have a special relationship as regulated in the Income Tax Law with Public Company Taxpayers.
 - Special relationships for Public Company Taxpayers include:
 - a. Controlling shareholders; and/or
 - b. Main shareholder, as regulated in statutory provisions in the capital markets sector.
 2. Each Party can only own shares of less than 5% of the total issued and fully paid shares;

3. Ketentuan tersebut harus dipenuhi dalam waktu paling singkat 183 hari kalender dalam jangka waktu 1 Tahun Pajak; dan
4. Pemenuhan persyaratan dilakukan oleh Wajib Pajak Perseroan Terbuka dengan menyampaikan laporan kepada Direktorat Jenderal Pajak.

Sesuai ketentuan di atas, Bank Jatim dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebesar 22% yang berlaku pada tahun pajak 2023, sehingga tarif pajak yang digunakan dalam perhitungan PPh Badan adalah 19%.

Keterlibatan Pemangku Kepentingan dan Manajemen Masalah yang Terkait dengan Pajak [GRI 207-3]

Pemangku kepentingan yang terpenting dalam hal perpajakan adalah pemerintah melalui kantor pajak. Untuk itu, Bank Jatim senantiasa membina hubungan baik dengan otoritas perpajakan. Bank Jatim menerapkan kepatuhan terhadap seluruh peraturan perundangan yang dikeluarkan oleh otoritas perpajakan. Bank Jatim dalam kegiatan operasionalnya telah menjalankan Tata Kelola Perusahaan Yang Baik (*Good Corporate Governance*) yang dilakukan secara transparan dan akuntabel, khususnya dalam mengelola hak dan kewajiban perpajakannya, hak dan kewajiban perpajakannya dilakukan sesuai dengan peraturan yang berlaku.

Namun dalam keterlibatannya dengan otoritas pajak, Bank Jatim tidak memiliki pendekatan advokasi dalam bidang perpajakan. Di sisi lain, terkait pendekatannya pada pemangku kepentingan eksternal, khususnya pemasok, proses yang dilakukan oleh Bank untuk mengumpulkan dan mempertimbangkan pandangan serta perhatian pemasok yaitu dengan melakukan diskusi dengan pemasok untuk membahas hal-hal yang menjadi pengakuan dalam PPN.

Pelaporan Pajak [GRI 207-4]

Bank Jatim hanya beroperasi di Indonesia, untuk itu laporan perpajakan hanya dilakukan untuk Indonesia dan tidak terdapat pendapatan dari transaksi intra-grup dengan yuridiksi pajak lainnya. Setiap tahunnya, Bank Jatim senantiasa melakukan kewajibannya terhadap negara yaitu dengan pembayaran pajak. Di tahun 2023, pembayaran yang dilakukan Bank Jatim yaitu sebesar Rp699.873 juta menurun dibandingkan tahun 2022 sebesar Rp802.634 juta. Selain itu, tidak terdapat perbedaan antara pajak penghasilan badan yang masih harus dibayar pada laba/rugi dan pajak terutang. Adapun pembayaran pajak yang dilakukan adalah sebagai berikut:

3. These provisions must be fulfilled within a minimum of 183 calendar days within 1 Fiscal Year; and
4. Fulfilment of requirements is carried out by Public Company Taxpayers by submitting a report to the Directorate General of Taxes.

Based on the provisions above, Bank Jatim can obtain a rate of 3% lower than the rate of 22% that applied in the 2023 tax year, so the tax rate used in calculating Corporate Income Tax was 19%.

Stakeholder Engagement and Management of Concerns Related to Tax [GRI 207-3]

The most important stakeholder in tax matters is the government through the tax office. For this reason, Bank Jatim always maintains good relations with the tax authorities. Bank Jatim implements compliance with all laws and regulations issued by the tax authorities. Bank Jatim in its operational activities has implemented Good Corporate Governance which is carried out in a transparent and accountable manner, especially in managing its tax rights and obligations, its tax rights and obligations are carried out in accordance with applicable regulations.

However, in its involvement with the tax authorities, Bank Jatim does not have an advocacy approach in the field of taxation. On the other hand, regarding its approach to external stakeholders, especially suppliers, the process carried out by the Bank to collect and consider suppliers' views and concerns is by holding discussions with suppliers to discuss matters that are recognized in VAT.

Tax Reporting [GRI 207-4]

Bank Jatim only operates in Indonesia, therefore tax reports are only made for Indonesia and there is no income from intra-group transactions with other tax jurisdictions. Every year, Bank Jatim always carries out its obligations to the state, namely by paying taxes. In 2023, payments made by Bank Jatim amounted to IDR 699,873 million, a decrease compared to 2022 of IDR 802,634 million. In addition, there was no difference between corporate income tax accrued on profit/loss and tax payable. The tax payments made are as follows:

Tabel Pembayaran dan Pelaporan Pajak
Table of Tax Payment and Tax Reporting

(dalam Jutaan Rupiah)
(in million rupiah)

Uraian Pajak	2023	2022	2021	Tax Description
Pajak Penghasilan Pasal 21	173.259	136.726	132.680	Income Tax Article 21
Pajak Penghasilan Pasal 23	5.775	5.144	4.148	Income Tax Article 23
Pajak Penghasilan Pasal 25/29 Badan	368.453	494.250	400.476	Income Tax Article 25/29 Agency
Pajak Penghasilan Pasal 26	9.611	14.195	13.546	Income Tax Article 26
Pajak Penghasilan Pasal 4 Ayat 2 Final	135.935	142.884	152.207	Income Tax Article 4 Paragraph 2 Final
Pajak Pertambahan Nilai (PPN)	1.047	2.352	1.563	Value Added Tax (VAT)
Pajak Bea Meterai	5.793	7.082	7.794	Stamp Duty Tax
Total	699.873	802.634	712.414	Total

Tabel Dasar Pehitungan Pajak
Table of Basic Tax Calculation

(dalam Jutaan Rupiah)
(in million rupiah)

Keterangan	2023	2022	2021	Information
Pendapatan Bunga dan Syariah	7.357.284	6.882.651	6.655.168	Interest and Sharia Income
Laba Sebelum Pajak	1.892.743	2.030.049	1.937.974	Profit before tax
Aset Berwujud Selain Kas dan Setara Kas	56.412.422	47.618.317	43.733.439	Tangible Assets Other Than Cash and Cash Equivalents
Pembayaran Pajak Penghasilan Badan Secara Tunai	378.522	406.528	342.846	Payment of Corporate Income Tax in Cash
Pembayaran Pajak Penghasilan Badan yang Masih Harus Dibayar atas Laba/Rugi	20.951	5.802	131.299	Payment of Accrued Corporate Income Tax on Profit/Loss

Kinerja Lingkungan Hidup Environmental Performance

Aspek Umum

Biaya Lingkungan Hidup [OJK F.4]

Bank Jatim berupaya untuk senantiasa turut berperan serta dalam melestarikan lingkungan hidup. Hal ini tercermin dengan kegiatan-kegiatan pelestarian lingkungan hidup. Sepanjang tahun 2023, Bank Jatim telah merealisasikan biaya lingkungan hidup sebesar Rp299.493.000, meningkat sebesar 58% dibandingkan dengan tahun 2022. Rincian penggunaan biaya lingkungan hidup, disampaikan pada tabel berikut.

General Aspect

Environmental Costs [OJK F.4]

Bank Jatim always strives to participate in preserving the environment. This was reflected in environmental conservation activities. Throughout 2023, Bank Jatim has realized environmental costs of IDR 299,493,000, an increase of 58% compared to 2022. Details of the use of environmental costs are presented in the following table.

Tabel Biaya Lingkungan Hidup
Table of Environmental Costs

Tahun Year	Penggunaan/Pemanfaatan Usage/Utilization	Biaya (Rp) Cost (Rp)
2023	Biaya Pembuangan Sampah Domestik Kantor Cost of disposal of Domestic Office Waste	21.600.000
	Pembangunan 5 unit PJU solar cell di Pulau Kangean Construction of 5 solar cell PJU units on Kangean Island	137.893.000
	Rehabilitasi Mangrove di KOARMADA 2 – Bekerjasama dengan Dinas Kehutanan Provinsi Jawa Timur Mangrove Rehabilitation at KOARMADA 2 – Collaborating with the East Java Provincial Forestry Service	140.000.000
	Total	299.493.000
2022	Biaya Pembuangan Sampah Domestik Kantor Cost of disposal of Domestic Office Waste	21.600.000
	Pembangunan 5 unit PJU solar cell di Pulau Kangean Construction of 5 solar cell PJU units on Kangean Island	121.560.000
	Pembuatan TPS Limbah B3 di Kantor Pusat Creating a B3 Waste disposal site at the Head Office	46.000.000
	Total	189.160.000
2021	Biaya Pembuangan Sampah Domestik Kantor Cost of disposal of Domestic Office Waste	19.200.000
	Penerangan jalan umum berupa solar cell Public street lighting in the form of solar cells	145.120.000
	Reboisasi hutan bakau Reforestation of mangrove forests	67.950.000
	Total	232.270.000

Aspek Material

Penggunaan Material yang Ramah Lingkungan [OJK F.5]

Bank Jatim memiliki upaya untuk terus menjaga kelestarian alam dengan menggunakan material dan alat-alat yang ramah lingkungan dalam menunjang kegiatan operasionalnya. Upaya tersebut diwujudkan dengan melakukan penggantian lampu LED sebagai penerangan gedung karena material yang digunakan pada lampu tersebut lebih ramah lingkungan. Bank Jatim juga telah menggunakan *refrigerant* yang ramah lingkungan (seperti R32, R410A atau R407C) untuk AC dan kulkas, serta APAR yang ramah lingkungan (HFC236FA, atau APAR Cleant Agent CF-21) yang digunakan untuk pemadam api. Penggunaan refrigeran atau pemadam api, Bank Jatim telah menggunakan senyawa yang ramah lingkungan dan tidak merusak lapisan ozon. Selain itu, Bank Jatim telah mewajibkan karyawannya untuk minum dengan menggunakan *tumbler* masing-masing dan gelas yang disediakan oleh Bank Jatim, sehingga sudah tidak menggunakan gelas plastik sekali pakai, serta memanfaatkan teknologi informasi sebagai penunjang aktivitas operasional Bank.

Material Aspect

Use of Environmentally Friendly Materials [OJK F.5]

Bank Jatim continues to preserve nature by using environmentally friendly materials and tools to support its operational activities. This effort was realized by replacing LED lights with building lighting because the materials used in these lights are more environmentally friendly. Bank Jatim also used environmentally friendly refrigerants (such as R32, R410A, or R407C) for AC and refrigerators, as well as environmentally friendly APAR (HFC236FA, or APAR Cleant Agent CF-21) which was used for fire extinguishing. Using refrigerants or fire extinguishers, Bank Jatim used compounds that were environmentally friendly and did not damage the ozone layer. Apart from that, Bank Jatim required its employees to drink using their tumblers and glasses provided by Bank Jatim, so they stopped using single-use plastic cups, and utilize information technology to support the Bank's operational activities.

Aspek Energi

Jumlah dan Intensitas Energi yang Digunakan [OJK F.6, GRI 302-1, 302-2, 302-3]

Dalam menjalankan kegiatan operasionalnya, Bank Jatim memanfaatkan BBM dan listrik yang dipasok oleh pihak ketiga sebagai sumber energi utama. BBM digunakan untuk menunjang kendaraan dan operasional genset Bank Jatim sebagai energi cadangan apabila ada pemadaman listrik di wilayah operasional Bank Jatim. Terkait dengan energi listrik digunakan untuk menunjang operasional gedung seperti penggunaan komputer, laptop, lift, mesin fotokopi, mesin pengatur suhu ruangan, dan lain-lain.

Metode yang digunakan dalam menghitung penggunaan BBM dan listrik yaitu dengan menjumlahkan seluruh total pemakaian dalam tahun pelaporan yang kemudian dikonversi ke dalam gigajoule. Meningkat atau menurunnya intensitas pemakaian energi dapat dilihat dengan membandingkan intensitas pemakaian energi di tahun sebelumnya. Sepanjang tahun 2023, intensitas pemakaian energi di kantor pusat yaitu sebesar 13,89 gigajoule/karyawan menurun dibandingkan dengan tahun 2022 yang sebesar 14,46 gigajoule/karyawan.

Tabel Intensitas Pemakaian Energi Kantor Pusat
Table of Head Office Energy Use Intensity

Energi Energy	Satuan Unit	2023	2022	2021
BBM (Solar) Fuel (Solar)	Liter	108.887	106.440	99.501
	Gigajoules	3.723,94	3.640,18	3.403
Listrik Electricity	kWh	2.885.552	2.492.224	1.802.688
	Gigajoules	10.387,99	8.972	6.490
Total	Gigajoules	14.111,93	12.612,18	9.893
Jumlah Karyawan Number of Employees	Karyawan Employee	1.016	872	828
Total Produksi Total Production	Miliar Rupiah Billion Rupiah	55.043	56.237	50.462
Intensitas Pemakaian Energi/Karyawan Intensity of Energy Use/Employee	Gigajoules /Karyawan Gigajoules /Employee	13,89	14,46	11,95
Intensitas Pemakaian Energi/Produksi Intensity of Energy Use/Production	Gigajoules /Miliar Rupiah Gigajoules /Billion Rupiah	0,26	0,22	0,20

Keterangan:

1. Konversi Solar ke Gigajoule: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>
2. Konversi kWh ke Gigajoule: <https://convertlive.com/id/u/mengkonversi/kilowatt-jam/ke/gigajoules>

Energy Aspect

Amount of Intensity of Energy Used [OJK F.6, GRI 302-1, 302-2, 302-3]

In carrying out its operational activities, Bank Jatim utilized fuel and electricity supplied by third parties as the main energy sources. Fuel was used to support Bank Jatim's vehicles and generator operations as backup energy if there was a power outage in Bank Jatim's operational area. Regarding electrical energy, it was used to support building operations such as using computers, laptops, elevators, photocopiers, room temperature control machines, and so on.

The method used to calculate fuel and electricity usage was by adding up all total usage in the reporting year which was then converted into gigajoules. The increase or decrease in the intensity of energy use can be seen by comparing the intensity of energy use in the previous year. Throughout 2023, the intensity of energy use at the head office, which was 13.89 gigajoules/employee, decreased compared to 2022 which was 14.46 gigajoules/employee.

Information:

1. Solar Fuel to Gigajoule conversion: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>
2. kWh to Gigajoules conversion: <https://convertlive.com/id/u/mengkonversi/kilowatt-jam/ke/gigajoules>

Tabel Intensitas Pemakaian Energi Di Luar Organisasi
Table of Energy Use Intensity Outside the Organization

Deskripsi Description	Satuan Unit	2023	2022	2021
Realisasi anggaran perjalanan dinas dengan pesawat Realization of official travel budget by plane	Rupiah (Rupiah)	7.490.676.018	7.355.130.792	2.525.369.743
Harga Avtur/Liter Avtur price/Liter	Rupiah (Rupiah)	14.781	15.170	9.088
Volume Energi The volume of Energy	Kiloliter	507	485	278
	Giga Joules	20.380	19.885	11.175
Jumlah Karyawan Number of Employees	Karyawan Employee	1.016	872	828
Total Produksi Total Production	Miliar Rupiah Billion Rupiah	55.043	56.237	50.462
Intensitas Pemakaian Energi/Karyawan Intensity of Energy Use/Employee	Gigajoules /Karyawan	20,06	22,80	13,50
Intensitas Pemakaian Energi/Produksi Intensity of Energy Use/Production	Gigajoules /Miliar Rupiah Gigajoules /Billion Rupiah	0,37	0,35	0,22

Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan [OJK F.7, F.12, GRI 302-1, 302-4, 302-5]

Bank Jatim menyadari bahwa energi listrik maupun BBM merupakan sumber energi tak terbarukan dan ketersediaannya yang terbatas. Oleh karena itu, Bank Jatim berkomitmen untuk melakukan efisiensi atas penggunaannya yang merupakan dukungan nyata Bank Jatim 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.

Komitmen atas efisiensi penggunaan BBM dan listrik yang dilakukan Bank Jatim, juga bertujuan untuk menekan intensitas emisi GRK yang dihasilkan. Komitmen tersebut diwujudkan Bank Jatim melalui kebijakan sebagai berikut:

1. Mematikan seluruh lampu penerangan ruang kerja dan ruang rapat jika seluruh pegawai pada lantai tersebut telah meninggalkan kantor.
2. Mematikan penerangan pada ruang rapat jika tidak dipergunakan dan membuka tirai jendela secukupnya.
3. Mematikan lampu ruangan jika akan meninggalkan ruangan dalam waktu cukup lama.
4. Menyalakan lampu kamar mandi secukupnya.
5. Pengaturan pencahayaan untuk ruangan kantor dan gedung yang terpantau, tidak berlebih-lebihan dan secukupnya.

Efforts and Achievements of Energy Efficiency and Use of Renewable Energy [OJK F.7, F.12, GRI 302-1, 302-4, 302-5]

Bank Jatim realizes that electrical energy and fuel are non-renewable energy sources and their availability is limited. Therefore, Bank Jatim is committed to making efficient use of it, which is Bank Jatim's real support for the Instruction of the President of the Republic of Indonesia Number 13 of 2011 concerning Energy and Water Savings, as well as the Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number 13 of 2012 concerning Usage Savings Electric Power.

The commitment to efficient use of fuel and electricity carried out by Bank Jatim also aims to reduce the intensity of GHG emissions produced. This commitment was realized by Bank Jatim through the following policies:

1. Turning off all lighting in workspaces and meeting rooms when all employees on that floor have left the office.
2. Turning off the lighting in the meeting room when it is not in use and opening the window blinds sufficiently
3. Turning off the room lights when you leave the room for a long time
4. Turning on the bathroom light sufficiently.
5. Lighting settings for monitored office rooms and buildings are not excessive a

6. Mematikan unit AC seluruh gedung setelah jam operasional selesai.
7. Mematikan lampu di seluruh ruang kerja setelah operasional selesai.
8. Pemeliharaan unit AC secara berkala.
9. Pengecekan panel maupun instalasi listrik.
10. Mengganti lampu menggunakan LED.
11. 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.

Berdasarkan kebijakan yang telah ditetapkan oleh Bank Jatim, sepanjang tahun 2023 Bank Jatim mampu menurunkan intensitas penggunaan energi listrik dan BBM menjadi 13,89 gigajoules/karyawan menurun dibandingkan 2022 yang sebesar 14,46 gigajoules/karyawan. Namun demikian, sampai dengan disusunnya laporan, Bank Jatim belum menggunakan energi terbarukan.

Aspek Air

Penggunaan Air [OJK F.8]

Air yang digunakan oleh Bank Jatim untuk menunjang kegiatan operasionalnya adalah air yang dipasok oleh pihak ketiga (PDAM). Air tersebut kemudian digunakan untuk mencuci peralatan dapur, keperluan toilet, wudhu dan lainnya. Bank Jatim menyadari akan terbatasnya ketersediaan air bersih, maka dari itu Bank Jatim berkomitmen untuk senantiasa melakukan penghematan air yang diwujudkan dengan melakukan kampanye dan himbauan penghematan air, serta secara rutin melakukan pengecekan saluran air, keran atau valve, dan segera melakukan perbaikan secepatnya apabila terjadi kebocoran atau kerusakan.

Sepanjang tahun 2023, Bank Jatim mengalami peningkatan penggunaan air sebesar 2.456 m3. Hal ini dikarenakan Bank Jatim telah melaksanakan kegiatan operasionalnya secara penuh dan nasabah sudah banyak melakukan transaksinya di Bank.

Tabel Penggunaan Air
Table of Water Usage

(Dalam m³)
(In m³)

Jenis Air	2023	2022	2021	Types of Water
PDAM	27.341	24.885	22.523	PDAM

6. Turning off the AC units throughout the building after operational hours are over.
7. Turning off the lights in all workspaces after operations are over.
8. Periodic maintenance of the AC units.
9. Checking panels and electrical installations
10. Replacing lamps with LED.
11. Reducing physical visits and meetings/gatherings or face-to-face through video or conference calls. Even though the COVID-19 pandemic has been handled, the meeting policy of utilizing information technology applications is still applied for certain types of meetings.

Based on the policies set by Bank Jatim, throughout 2023 Bank Jatim was able to reduce the intensity of electricity and fuel use to 13.89 gigajoules/employee, a decrease compared to 2022 which was 14.46 gigajoules/employee. However, until the report was prepared, Bank Jatim had not used renewable energy.

Water Aspect

Water Usage [OJK F.8]

The water used by Bank Jatim to support its operational activities was supplied by a third party (PDAM). The water was used for washing kitchen utensils, toilets, ablutions and so on. Bank Jatim is aware of the limited availability of clean water, therefore Bank Jatim is committed to always saving water which was realized by carrying out water-saving campaigns and appeals, as well as routinely checking water channels, taps, or valves, and immediately carrying out repairs as soon as possible if a leak or damage occurred.

Throughout 2023, Bank Jatim experienced an increase in water use of 2,456 m3. This was because Bank Jatim carried out its operational activities in full and customers carried out many transactions at the Bank.

Aspek Keanekaragaman Hayati

Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati

[OJK F.9]

Sampai dengan akhir tahun 2023, tidak terdapat lokasi kantor Bank Jatim yang berdekatan dengan kawasan lindung dan kawasan dengan nilai keanekaragaman hayati tinggi. Oleh karena itu, kegiatan operasional Bank Jatim tidak memberikan dampak negatif pada keanekaragaman hayati, dan berkomitmen untuk memberikan dampak positif dengan berperan aktif dalam melakukan rehabilitasi mangrove.

Usaha Konservasi Keanekaragaman Hayati

[OJK F.10]

Bank Jatim telah berupaya untuk memberikan dampak positif terhadap keanekaragaman hayati di wilayah operasi Bank. Bank Jatim telah melakukan upaya pelestarian keanekaragaman hayati dengan memberikan bantuan sebanyak 17.845 bibit mangrove dengan realisasi biaya sebesar Rp140.000.000 untuk berperan aktif dalam melakukan rehabilitasi mangrove di KOARMADA 2 yang bekerjasama dengan Dinas Kehutanan Provinsi Jawa Timur.

Aspek Emisi

Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya [OJK F.11, GRI 305-1, 305-2, 305-3, 305-4]

Emisi GRK (Cakupan 1) langsung yang dihitung oleh Bank Jatim bersumber dari penggunaan BBM seperti seperti operasional genset dan kendaraan operasional. Dalam menghitung emisi GRK (Cakupan 1) langsung, Bank Jatim menggunakan metode yang dipakai di Indonesia dan negara non-Annex 1 (negara berkembang) adalah Tier-1, yaitu berdasarkan data konsumsi energi dikalikan faktor emisi default IPCC 2019 (Intergovernmental Panel on Climate Change/Panel Antarpemerintah tentang Perubahan Iklim) dengan rumus sebagai berikut:

$$\text{Emisi GRK GHG Emissions} \left(\frac{\text{Kg}}{\text{thn}} \right) = \text{Konsumsi Energi Energy Consumption} \left(\frac{\text{Tj}}{\text{thn}} \right) \times \text{Faktor Emisi Emission Factor} \left(\frac{\text{Kg}}{\text{tj}} \right)$$

Aspect of Biodiversity

Impacts from Operational Areas That Are Near or Located In Conservation Areas or Have Biodiversity [OJK F.9]

Until the end of 2023, there were no Bank Jatim office locations close to protected areas and areas with high biodiversity value. Therefore, the operational activities of Bank Jatim do not have a negative impact on biodiversity, and are committed to providing a positive impact by playing an active role in carrying out mangrove rehabilitation.

Biodiversity Conservation Efforts [OJK F.10]

Bank Jatim attempted to have a positive impact on biodiversity in the Bank's operational areas. Bank Jatim has made efforts to preserve biodiversity by providing assistance with 17,845 mangrove seedlings with a realized cost of IDR 140,000,000 to play an active role in carrying out mangrove rehabilitation at KOARMADA 2 in collaboration with the East Java Provincial Forestry Service.

Emission Aspect

Number and Intensity of Emissions Generated by Type [OJK F.11, GRI 305-1, 305-2, 305-3, 305-4]

Direct GHG (Scope 1) emissions calculated by Bank Jatim originated from fuel use such as generator operations and operational vehicles. In calculating direct GHG (Scope 1) emissions, Bank Jatim applied the method used in Indonesia and non-Annex 1 countries (developing countries) which was Tier-1, based on energy consumption data multiplied by the default emission factor of the 2019 IPCC (Intergovernmental Panel on Climate Change) with the following formula:

Tabel Jumlah Emisi Scope 1 (BBM) yang Dihasilkan di Kantor Pusat
Table of Total Emission Scope 1 (Fuel) generated at the Head Office

Emisi GRK (Ton Co ² -eq)				
Sumber Emisi GRK Source of GHG Emission	Satuan Unit	2023	2022*	2021*
Scope 1 (Solar) Scope 1 (Solar)	Liter	108.887	106.440	99.501
	Terajoule (TJ)	3,72	3,64	3,40
	Faktor Emisi (kg CO ₂ /TJ) Emission Factor (kg CO ₂ /TJ)	74.100	74.100	74.100
	Kg Co ² -eq	275.652	269.724	251.940
	Ton Co ² -eq	275,65	269,72	251,94

Keterangan:

Konversi Solar ke Terajoule: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>
*Disajikan kembali dikarenakan adanya perhitungan ulang

Information:

Solar to Terajoule Conversion: <https://hextobinary.com/unit/energy/from/gasoline/to/gigajoule>
*Restated due to recalculation

Selanjutnya, Bank Jatim juga melakukan perhitungan emisi GRK (Cakupan 2) tidak langsung yang bersumber dari penggunaan energi listrik. Perhitungan dilakukan 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) sebagai berikut.

Furthermore, Bank Jatim also calculated indirect GHG (Scope 2) emissions originating from the use of electrical energy. The calculation was carried out by multiplying electricity consumption (in kWh per year) by the average grid emission factor issued by the Ministry of Energy and Mineral Resources referring to the 2015-2024 PLN RUPTL, which was 0.934 kgCO₂/kWh (2017) as follows.

Tabel Jumlah Emisi GRK Scope 2 (Listrik) yang Dihasilkan di Kantor Pusat
Table of GHG Emission Scope 2 (Electricity) generated at the Head Office

Emisi GRK (Ton Co ² -eq)				
Sumber Emisi GRK Source of GHG Emission	Satuan Unit	2023	2022	2021
Scope 2 (Listrik) ¹⁾ Scope 2 (Electricity) ¹⁾	kWh	2.885.552	2.492.224	1.802.688
	Average Grid Emission Factor (kgCO ₂ /Kwh)	0,934	0,934	0,934
	Ton Co ² -eq	2.695,11	2.327,74	1.683,71

Sementara itu, Bank Jatim juga menghitung emisi GRK (cakupan 3) tidak langsung lainnya yang berasal dari perjalanan dinas yang menggunakan pesawat terbang yang dilakukan oleh karyawan Bank Jatim. Perhitungan tersebut menggunakan kalkulator karbon ICAO (International Civil Aviation Organization/Asosiasi Penerbangan Sipil Internasional). Perhitungan emisi GRK (cakupan 3) tidak langsung lainnya yaitu berdasarkan kelas kabin dan jarak antara bandara keberangkatan dengan bandara kedatangan.

Meanwhile, Bank Jatim also calculated other indirect GHG emissions (scope 3) originating from business trips using airplanes carried out by Bank Jatim employees. This calculation used the ICAO (International Civil Aviation Organization) carbon calculator. Another indirect calculation of GHG emissions (scope 3) was based on cabin class and the distance between the departure airport and the arrival airport.

Tabel Jumlah dan Intensitas Emisi GRK Scope 3 (Perjalanan Dinas) yang Dilakukan
Table of GHG Number and Intensity of Scope 3 (Business Travels)

Emisi GRK (Ton Co ² -eq)				
Sumber Emisi GRK Source of GHG Emission	Satuan Unit	2023	2022	2021
Scope 3 (Perjalanan Dinas menggunakan Pesawat Terbang) Scope 3 (Business Travels by Airplane)	Perjalanan Travel	2.121	1.352	628
	Emisi yang dihasilkan (Ton Co ² -eq) Emission generated (Ton Co ² -eq)	164,42	92,25	46,97

Tabel Jumlah dan Intensitas Emisi GRK Cakupan 1, 2 dan 3 yang Dihasilkan
Table of GHG Emission Number and Intensity generated by Scope 1, 2 and 3

Emisi GRK (Ton Co ² -eq)				
Sumber Emisi GRK Source of GHG Emission	Satuan Unit	2023	2022*	2021*
Total Emisi GRK Cakupan 1 (Solar) Total GHG Scope 1 Emission (Solar)	Ton Co ² -eq	275,65	269,72	251,94
Total Emisi GRK Cakupan 2 (Listrik) Total GHG Scope 2 Emission (Electricity)	Ton Co ² -eq	2.695,11	2.327,74	1.683,71
Total Emisi GRK Cakupan 3 (Perjalanan Dinas) Total GHG Scope 3 Emission (Business Travel)	Ton Co ² -eq	164,42	92,25	46,97
Total Total	Ton Co²-eq	3.135,18	2.689,71	1.982,62
Total Karyawan Total Employees	Karyawan Employee	1.016	872	828
Total Produksi Total Production	Dalam Miliar Rupiah In Billion Rupiah	55.043	56.237	50.462
Intensitas Emisi GRK/Karyawan GHG Emission Intensity/Employee	Ton Co ² -eq/karyawan Ton Co ² -eq/Employee	3,09	3,08	2,39
Intensitas Emisi GRK/Produksi GHG Emission Intensity/Production	Ton Co ² -eq/Miliar Rupiah Ton Co ² -eq/Billion Rupiah	0,06	0,05	0,04

Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan [OJK F.12, GRI 305-5, 305-6, 305-7]

Bank Jatim senantiasa berkomitmen untuk meminimalisir emisi gas rumah kaca yang dihasilkan dari kegiatan operasionalnya. Hal ini dikarenakan emisi gas rumah kaca dapat memberikan dampak negatif berupa perubahan iklim dan pemanasan global. Upaya pengurangan emisi yang dilakukan yaitu dengan efisiensi penggunaan lampu, mengatur pencahayaan ruang kantor dan gedung, mematikan AC setelah jam operasional selesai dan pemeliharaan AC secara berkala, penggunaan lampu LED, serta memanfaatkan teknologi informasi sebagai media rapat dalam upaya mengurangi emisi yang dihasilkan dari penggunaan BBM. Namun demikian, berdasarkan data emisi yang diberikan, Bank Jatim belum dapat mengurangi emisi. Hal ini dikarenakan adanya peningkatan perjalanan dinas di tahun 2023, karena terdapat pertemuan yang tidak bisa dilakukan secara daring dan kegiatan kembali berlangsung normal.

Sampai dengan akhir Desember 2023, Bank Jatim tidak memproduksi, mengimpor, dan mengekspor, serta menggunakan bahan perusak ozon atau ODS (*ozone depleting substances*). Bank

Efforts and Achievements of Emission Reduction Done [OJK F.12, GRI 305-5, 305-6, 305-7]

Bank Jatim is always committed to minimizing greenhouse gas emissions resulting from its operational activities. This is because greenhouse gas emissions can have a negative impact in the form of climate change and global warming. Efforts to reduce emissions include efficient use of lights, regulating office and building lighting, turning off the AC after operational hours are over and regular AC maintenance, using LED lights, and utilizing information technology as a meeting medium in an effort to reduce emissions resulting from fuel use. However, based on the emissions data provided, Bank Jatim has not been able to reduce emissions. This is due to an increase in official travel in 2023, because there are meetings that cannot be held online and activities will return to normal.

Until the end of December 2023, Bank Jatim will not produce, import and export, and use ozone-depleting substances or ODS (*ozone depleting substances*). Bank Jatim also does not

Jatim juga tidak menghasilkan emisi non GRK Nitrogen Oksida (NOX), Sulfur Oksida (SOX), dan emisi non GRK lainnya yang signifikan.

Aspek Limbah dan Efluen

Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis [OJK F.13]

Dalam kegiatan operasionalnya, Bank Jatim menghasilkan limbah berupa limbah B3 dan non-B3. Limbah B3 berupa botol bekas penggunaan pengharum ruangan, dan bekas tinta. Sedangkan, limbah non-B3 berupa kertas, alat tulis kantor bekas pakai, sisa makanan, air AC dan air bekas pemakaian toilet. Namun, Bank Jatim belum menghitung besarnya limbah yang dihasilkan dari kegiatan operasionalnya.

Mekanisme Pengelolaan Limbah dan Efluen [OJK F.14]

Untuk pengelolaan limbah B3 yang dihasilkan akan disimpan di TPS B3 dan tempat sampah anorganik. Selanjutnya, limbah akan diambil dan dikelola oleh pihak ketiga. Selanjutnya, untuk pengolahan limbah non-B3 berupa kertas, alat tulis kantor bekas pakai, sisa makanan, dan air bekas pemakaian toilet kantor, Bank Jatim juga menyerahkan kepada pihak ketiga dan tidak memanfaatkan hasil dari pengolahan limbah tersebut. Namun untuk limbah air AC, Bank Jatim memanfaatkan limbah air tersebut untuk dialirkan ke tanaman. Sepanjang tahun 2023, Bank Jatim merealisasikan dana sebesar Rp21.600.000 yang digunakan untuk pembayaran pembuangan sampah domestik kantor. Bank Jatim belum melakukan daur ulang limbah yang dihasilkan.

Tumpahan yang Terjadi [OJK F.15]

Sepanjang tahun 2023, tidak terdapat tumpahan berupa bahan kimia, minyak, dan bahan bakar, serta zat-zat lainnya yang dapat berpotensi memengaruhi tanah, air, udara, keragaman hayati, dan kesehatan manusia yang terjadi di lokasi operasional Bank.

Aspek Pengaduan Terkait Lingkungan Hidup

Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan [OJK F.16]

Atas komitmen dan konsistensi Bank Jatim dalam menjaga kelestarian lingkungan membuahkan hasil yang baik berupa tidak adanya pengaduan yang berkaitan dengan masalah lingkungan, pelanggaran kepatuhan terhadap regulator selama tahun 2023. Oleh karenanya, tidak terdapat denda/sanksi yang dijatuhkan kepada Bank Jatim yang timbul dari ketidaktaatan atau pelanggaran terhadap undang-undang yang berkaitan dengan masalah lingkungan dan ketidakpatuhan terhadap regulator.

produce significant non-GHG emissions of Nitrogen Oxide (NOX), Sulfur Oxide (SOX), and other non-GHG emissions.

Waste and Effluent Aspects

Total Waste and Effluent Generated Based On Type [OJK F.13]

In its operational activities, Bank Jatim produced waste in the form of B3 and non-B3 waste. B3 waste consists of bottles used for air fresheners and used ink. Meanwhile, non-B3 waste consists of paper, used office stationery, food waste, AC water, and used toilet water. However, Bank Jatim had not yet calculated the amount of waste generated from its operational activities.

Waste and Effluent Management Mechanism [OJK F.14]

For the management of B3 waste, it was stored in the waste disposal site of B3 and inorganic waste bins. Furthermore, the waste was collected and managed by a third party. For processing non-B3 waste in the form of paper, used office stationery, food waste, and water used from office toilets, Bank Jatim also handed it over to third parties and did not utilize the results from processing this waste. For AC wastewater, Bank Jatim used it to channel it to plants. Throughout 2023, Bank Jatim realized funds amounting to IDR 21,600,000 used to pay for domestic office waste disposal. Bank Jatim had not recycled the waste produced yet.

Spills That Occur [OJK F.15]

Throughout 2023, there were no spills of chemicals, oil, and fuel, as well as other substances that could potentially affect land, water, air, biodiversity, and human health at the Bank's operational locations.

Complaint Aspects Related to the Environment

Number and Material of Environmental Complaints Received and Resolved [OJK F.16]

Bank Jatim's commitment and consistency in preserving the environment resulted in good results in the form of no complaints related to environmental issues violations of compliance with regulators during 2023. Therefore, there were no fines/sanctions imposed on Bank Jatim arising from disobedience or violation of laws relating to environmental issues and non-compliance with regulators.

Kinerja Sosial Social Performance

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara Kepada Konsumen [OJK F.17, FS15]

Bank Jatim berkomitmen untuk memberikan produk dan layanan terbaik termasuk dalam memberikan perlakuan setara. Hal ini didorong oleh kesadaran Bank Jatim bahwa nasabah memiliki hak tersebut sebagaimana yang 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 POJK Nomor 22 tahun 2023 Tentang Pelindungan Konsumen dan Masyarakat Di Sektor Jasa Keuangan, serta Undang-Undang Republik Indonesia Nomor 8 Tahun 2016 tentang Penyandang Disabilitas. Bank Jatim telah memiliki kebijakan terkait perlindungan konsumen yang telah dituangkan dalam SK Nomor 059/299/DIR/SQA/KEP Tentang Pedoman Pelaksanaan Perlindungan dan Penyelesaian Pengaduan Nasabah PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim memastikan bahwa semua konsumen mendapatkan layanan yang setara tanpa tanpa membedakan latar belakang, suku, ras, jenis kelamin, agama, pandangan politik dan sebagainya.

Aspek Ketenagakerjaan

Kesetaraan Kesempatan Bekerja [OJK F.18, GRI 406-1]

Bank Jatim dalam mengelola sumber daya manusianya senantiasa menghormati dan menjunjung tinggi keberagaman dan kesetaraan. Bank Jatim selalu mendukung seluruh pegawai agar terus berkembang dan berinovasi tanpa membedakan keberagaman dari segi gender, golongan, suku, agama, ras, kondisi fisik, dan sebagainya.

Bank Jatim berkomitmen dalam memberikan kesetaraan dalam kesempatan bekerja, mendapatkan kesempatan yang sama untuk mengembangkan kompetensi, mendapatkan kesempatan yang sama untuk kenaikan jenjang karier, remunerasi, dan lainnya. Bank Jatim memberikan kesempatan bekerja yang sama kepada seluruh calon pegawai telah diatur dalam Surat Keputusan (SK) Direksi No. 061/03/57/DIR/HCP/KEP Tanggal 06 Desember 2023 Perihal SOP Rekrutmen dan Seleksi. Bank Jatim juga telah memiliki kebijakan terkait pendidikan dan pelatihan untuk seluruh pegawai yang telah tertuang pada SK

Commitment of FSI, Issuers, or Public Companies to Provide Equal Products and/or Services to Consumers [OJK F.17, FS15]

Bank Jatim is committed to providing the best products and services, including providing equal treatment. This is driven by Bank Jatim's awareness that customers have these rights as regulated in Law No. 8 of 1999 concerning Consumer Protection (State Gazette of the Republic of Indonesia of 1999 No. 22, Supplement to State Gazette of the Republic of Indonesia No. 3821). Other regulations that regulate equal customer rights include POJK Number 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector, as well as Law of the Republic of Indonesia Number 8 of 2016 concerning Persons with Disabilities. Bank Jatim has a policy related to consumer protection which has been outlined in Decree Number 059/299/DIR/SQA/KEP concerning Guidelines for Implementing Protection and Resolving Customer Complaints at PT Bank Pembangunan Daerah Jawa Timur Tbk. Bank Jatim ensures that all consumers receive equal service regardless of background, ethnicity, race, gender, religion, political views, and so on.

Employment Aspect

Equal Employment Opportunity [OJK F.18, GRI 406-1]

Bank Jatim in managing its human resources always respects and upholds diversity and equality. Bank Jatim always supports all employees to continue to develop and innovate without distinguishing diversity in terms of gender, class, ethnicity, religion, race, physical condition, and so on.

Bank Jatim is committed to providing equality in employment opportunities, getting equal opportunities to develop competencies, and getting equal opportunities for career advancement, remuneration, and others. Bank Jatim provides equal work opportunities to all prospective employees as regulated in Directors' Decree (SK) No. 061/03/57/DIR/HCP/KEP dated December 06, 2023, regarding the standard operating procedure (SOP) for Recruitment and Selection. Bank Jatim also has policies related to education and training for all employees which have been stated in Directors' Decree No.

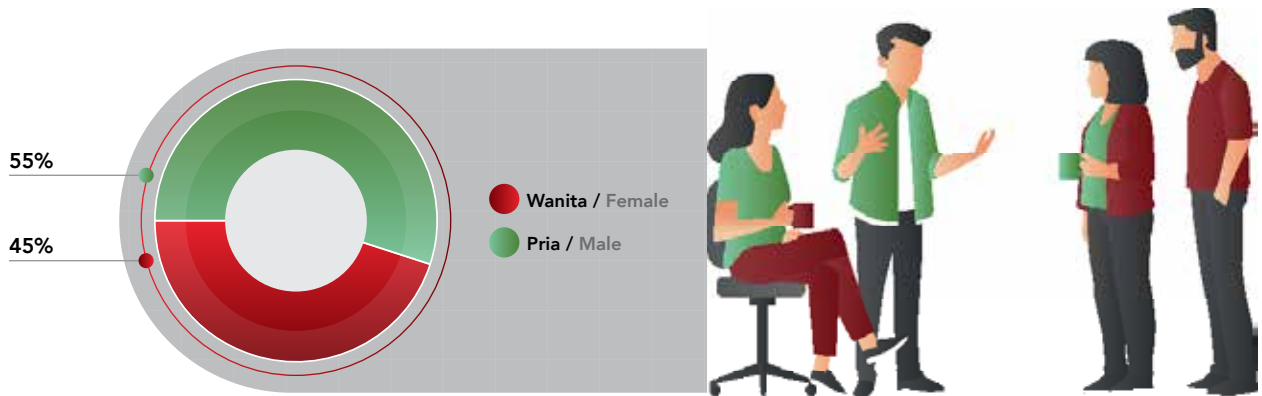
Direksi No. 062/03/05/DIR/HCP/KEP Tanggal 01 Februari 2023 Perihal SOP Pendidikan dan Pelatihan. Selain itu, kesempatan yang sama juga diberikan kepada seluruh pegawai dalam mengembangkan karirnya. Hal ini telah tertuang dalam SK Direksi 062/03/37/DIR/HCP/KEP Tanggal 8 Juni 2023 perihal SOP Program Pengembangan Karir.

062/03/05/DIR/HCP/KEP dated February 01, 2023, regarding the standard operating procedure (SOP) for Education and Training. Apart from that, the same opportunities are also given to all employees to develop their careers. This has been stated in the Directors' Decree 062/03/37/DIR/HCP/KEP dated June 8, 2023, concerning the standard operating procedure (SOP) for the Career Development Program.

Berdasarkan komitmen itu, Bank Jatim memberikan kesempatan yang sama untuk bekerja dan mengisi posisi atau jabatan sesuai dengan kapasitas dan kompetensi pegawai. Kesamaan kesempatan dalam bekerja juga dipegang oleh Bank Jatim dalam proses rekrutmen karyawan.

Based on this commitment, Bank Jatim provides equal opportunities to work and positions according to the capacity and competence of employees. Bank Jatim also maintains equality of opportunity to work in the employee recruitment process.

Persentase Pegawai dengan Level Jabaran di Atas Eselon 4 / Percentage of Employees with Position Level Above Echelon 4



Bank Jatim memberikan kesempatan bagi penyandang disabilitas untuk dapat menjadi pegawai Bank dengan posisi dan jenis pekerjaan sesuai dengan keahlian dan keterampilan masing-masing.

Bank Jatim provides opportunities for people with disabilities to become Bank employees with positions and types of work according to their respective skills and expertise.

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 kelamin, bahasa, agama, pandangan politik atau lainnya, asal-usul bangsa atau sosial, harta benda, kelahiran atau status lain.

On a global scale, differences between humans are human rights, namely basic rights inherent in every individual from birth as stated in the 1948 Universal Declaration of Human Rights. Following the content and spirit of the declaration, human rights should be enjoyed without any distinction, such as race or skin color, gender, language, religion, political or other views, national or social origin, property, birth, or other status.

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

The principle of equality or non-discrimination did not only apply internally at Bank Jatim but also applied to external circles, such as customers, suppliers, communities around the company's operations, and so on. The 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 this basis, there was no difference in terms of basic salary and remuneration between male and female employees. If there was a difference in the amount received among

diterima antarkaryawan, hal itu merupakan hasil dari penilaian Bank Jatim yang mendasarkan diri pada prestasi dan kinerja masing-masing karyawan.

Komitmen Bank Jatim dalam memperlakukan prinsip kesetaraan atau non-diskriminasi memberikan hasil dengan tidak adanya insiden diskriminasi dalam bentuk apapun selama tahun pelaporan. Dengan demikian, tidak ada tindakan perbaikan yang dilakukan oleh Bank Jatim terkait kebijakan dan prinsip tentang kesetaraan atau non-diskriminasi.

Rekrutmen dan Turnover [GRI 401-1]

Sumber daya manusia (SDM) merupakan aspek penting dalam menunjang kegiatan operasi Bank. Seiring dengan perkembangan teknologi, kebutuhan SDM yang berkualitas juga semakin meningkat. Bank Jatim melakukan rekrutmen untuk mendapatkan SDM yang berkualitas. Rekrutmen dilakukan 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 pencapaian KPI individu pegawai yang di monitor secara bulanan.

Sampai dengan 31 Desember 2023, jumlah pegawai tetap dan tidak tetap Bank Jatim tercatat sebanyak 4.544 orang bertambah 176 orang atau naik 4% dibandingkan tahun 2022. Jumlah ini tidak menyertakan jumlah pegawai *outsourcing* yang dipekerjakan di seluruh unit kerja Bank Jatim. Selama tahun 2023, Bank Jatim telah merekrut 295 orang Tenaga Kerja Ikatan Kontrak (TKIK), naik 196 orang atau 297% dibanding tahun 2022 dengan rekrutmen sebanyak 99 orang. Rekapitulasi rekrutmen tahun 2022 berdasarkan jenis kelamin, wilayah kerja dan usia disampaikan dalam tabel berikut.

Tabel Perekrutan Tenaga Kerja Ikatan Kontrak (TKIK) Berdasarkan Jenis Kelamin, Wilayah Kerja, dan Usia Tahun 2021-2023
Table of Labor Bonded Workers (TKIK) Recruitment by Age, Gender, and Work Area 2021-2023

Jenis Kelamin	2023	2022	2021	Gender
Pria	150	63	178	Male
Wanita	145	36	241	Female
Total	295	99	419	Total

Wilayah Kerja	2023	2022	2021	Work Area
Kantor Pusat	54	11	17	Head Office
Kantor Operasional Jawa Timur	229	87	398	East Java Operational Office

employees, it was the result of Bank Jatim's assessment based on the achievements and performance of each employee.

Bank Jatim's commitment to implementing 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 Bank Jatim regarding policies and principles regarding equality or non-discrimination.

Recruitment and Turnover [GRI 401-1]

Human resources (HR) are an important aspect in supporting the Bank's operational activities. Along with technological developments, the need for quality human resources (HR) is also increasing. Bank Jatim carries out recruitment to obtain quality human resources. Recruitment is carried out openly for all Indonesian citizens. Bank Jatim's HR management is regulated in the Bank's internal regulations and internal policies including Human Capital KPA, 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, 2023, the number of permanent and non-permanent Bank Jatim employees was recorded at 4,544 people, an increase of 176 people or 4% compared to 2022. This number does not include the number of outsourced employees employed in all Bank Jatim work units. During 2023, Bank Jatim had recruited 295 Labor Bonded Workers (TKIK), an increase of 196 people or 297% compared to 2022 with the recruitment of 99 people. The 2022 recapitulation based on gender, work area and age is presented in the following table.

Wilayah Kerja	2023	2022	2021	Work Area
Kantor Operasional Jakarta	9	1	2	Jakarta Operational Office
Kantor Operasional Batam	3	-	2	Batam Operational Office
Total	295	99	419	Total

Usia	2023	2022	2021	Age
<30 Tahun	217	64	349	<30 Years Old
30-50 Tahun	75	35	69	30-50 Years Old
>50 Tahun	3	-	1	>50 Years Old
Total	295	99	419	Total

Selama tahun 2023, jumlah pegawai Bank juga berkurang karena ada karyawan yang berhenti bekerja dengan berbagai penyebab. Pegawai yang berhenti bekerja tercatat sebanyak 123 orang, turun 22 orang atau 14% dibandingkan tahun 2022 yang mencapai 155 orang. Rekapitulasi pegawai yang meninggalkan Bank Jatim selama tahun 2023 disajikan sebagai berikut.

During 2023, the number of Bank employees decreased because there were employees who stopped working for various reasons. There were 123 employees who stopped working, a decrease of 22 people or 14% compared to 2022 which reached 155 people. A recapitulation of employees leaving Bank Jatim during 2023 is presented as follows.

Tabel Pegawai Meninggalkan Bank Jatim Berdasarkan Jenis Kelamin, Wilayah Kerja, dan Usia Tahun 2021-2023
Table of Employees Leaving Bank Jatim Based on Age, Gender, and Work Area in 2021-2023

Jenis Kelamin	2023	2022	2021	Gender
Pria	79	93	71	Male
Wanita	44	62	37	Female
Total	123	155	108	Total

Wilayah Kerja	2023	2022	2021	Work Area
Kantor Pusat	29	45	19	Head Office
Kantor Operasional Jawa Timur	92	109	57	East Java Operational Office
Kantor Operasional Jakarta	2	1	1	Jakarta Operational Office
Kantor Operasional Batam	-	-	-	Batam Operational Office
Total	123	155	108	Total

Usia	2023	2022	2021	Age
<30 Tahun	8	11	10	<30 Years Old
30-50 Tahun	61	57	48	30-50 Years Old
>50 Tahun	54	87	47	>50 Years Old
Total	123	155	108	Total

Adapun penyebab karyawan meninggalkan Bank Jatim tahun 2023 adalah sebagai berikut:

The causes of employees leaving Bank Jatim in 2023 are as follows:

Tabel Penyebab Karyawan Meninggalkan Bank Jatim Tahun 2021-2023
Table of Causes of Employees Leaving the Company in 2021-2023

Uraian	2023	2022	2021	Causes
Pensiun alami	48	69	39	Natural retirement
Pensiun dini	0	0	0	Early retirement
Meninggal dunia	7	7	22	Passed away
Mengundurkan diri	42	46	21	Resign
Diberhentikan	22	33	17	Dismissed
Total	123	155	109	Total

Dengan adanya informasi jumlah pegawai yang masuk dan keluar/meninggalkan Bank Jatim, maka bisa dihitung tingkat perputaran pegawai atau *turnover* selama tahun 2023. Dalam laporan ini, turnover diartikan sebagai suatu keinginan seorang pegawai untuk berpindah, berhenti atau keluar dari tempat bekerja yang dilakukan secara sukarela atau atas kemauan sendiri maupun keputusan dari organisasi/perusahaan. Dengan demikian, pegawai yang meninggalkan Perusahaan karena pensiun alami dan meninggal tidak dihitung sebagai faktor tinggi atau rendahnya tingkat *turnover*.

With the information on the number of employees entering and leaving Bank Jatim, it is possible to calculate the employee turnover rate during 2023. In this report, turnover is defined as an employee's desire to move, quit or leave the workplace voluntarily or of their own volition or decision of the organization/company. Thus, employees who leave the Company due to natural retirement and death are 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:

$$\text{TO Tahunan Annual Turnover} = \frac{\text{Jumlah Karyawan Tidak lanjut Number of Employees stopped working}}{\text{Jumlah Karyawan awal tahun + jumlah karyawan akhir tahun/2 Number of employees at the beginning of the year + number of employees at the end of the year/2}} \times 100$$

Tingkat turnover tahun 2023 adalah 1,42 meningkat dibandingkan tahun 2022 yang mencapai 1,18%, sebagaimana yang disampaikan pada tabel berikut.

The turnover rate in 2023 is 1.42, an increase compared to 2022 which reached 1.18%, as shown in the following table.

Turnover Pegawai Tetap dan Tidak Tetap Tahun 2021-2023
Permanent and Non-Permanent Employee Turnover in 2021-2023

Uraian	2023	2022	2021	Description
Jumlah pegawai baru	295	99	419	Number of new employeess
Jumlah pegawai meninggalkan Bank Jatim (mengundurkan diri dan diberhentikan)	64	79	38	Number of employeess leaving the Company (resigned and dismissed)
Jumlah pegawai awal tahun	4.492	4.415	4.120	Number of employees at the beginning of the year
Jumlah pegawai akhir tahun	4.544	4.328	4.415	Number of employees at the end of the year
Tingkat Turnover	1,42%	1,18%	0,89%	Turnover Rate

Pelatihan dan Pengembangan Kompetensi

[OJK F.22, GRI 404-1, GRI 404-2]

Per 31 Desember 2022, Bank Jatim telah mengikutkan pegawai dalam pendidikan yang sesuai dengan jabatannya dan kebutuhannya sebanyak 5.094 orang. Bank Jatim telah mengalokasikan dana untuk melakukan pengembangan kompetensi pegawai selama tahun 2023 sebesar Rp34.865.797.580, menurun 2,20% dibandingkan dengan tahun 2022. Pengembangan kompetensi selengkapny termasuk rata-rata jam pelatihan berdasarkan jenis kelamin dan kategori jabatan serta biaya yang dikeluarkan oleh Bank Jatim disajikan dalam tabel berikut.

Training and Competency Development

[OJK F.22, GRI 404-1, GRI 404-2]

As of December 31, 2022, Bank Jatim had enrolled 5,094 employees in education appropriate to their position and needs. Bank Jatim has allocated funds to develop employee competency during 2023 amounting to IDR 34,865,797,580, a decrease of 2.20% compared to 2022. Complete competency development includes average training hours based on gender and position category as well as costs incurred by Bank Jatim presented in the following table.

Tabel Jumlah Pelatihan dan Biaya yang Dikeluarkan Tahun 2021-2023
Table of Amount of Training and Costs Expended in 2021-2023

Keterangan	2023	2022	2021	Description
Jumlah Program Pelatihan	303	290	211	Number of Training Programs
Jumlah Peserta Pelatihan (Orang)	5.094	3.424	3.533	Number of Training Participants (Person)
Total Mandays (Hari)	40.192	20.616	9.283	Total Mandays (Days)
Total Biaya (Rp)	34.865.797.580	35.650.715.470	22.649.068.859	Total Cost (Rp)

Tabel Jenis Pelatihan Karyawan dan Tata Kelola Bank Jatim Tahun 2021-2023
Table of Types of Bank Jatim Employee Training in 2021-2023

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)
2023				
<i>Public Training</i> Public Training	163	474	15.872	33,48
<i>In House Training</i> In House Training	140	5.064	283.016	55,88
Dewan Komisaris & Direksi Board of Commissioners & Board of Directors	7	10	80	8
2022				
<i>Public Training</i> Public Training	132	213	4.720	32
<i>In House Training</i> In House Training	141	3.200	6.744	24
Dewan Komisaris & Direksi Board of Commissioners & Board of Directors	9	11	88	8
2021				
<i>Public Training</i> Public Training	79	375	9.455	25,21
<i>In House Training</i> In House Training	109	5.140	99.740	19,40
Dewan Komisaris & Direksi Board of Commissioners & Board of Directors	1	1	24	24

Sepanjang tahun 2023, jumlah karyawan yang telah mengikuti pelatihan yaitu 5.094 orang. Rata-rata jam pelatihan karyawan sebesar 58,67 jam per karyawan yang disampaikan pada tabel berikut.

Throughout 2023, the number of employees who had participated in training was 5,094 people. The average employee training hours is 58.67 hours per employee which is presented in the following table.

Tabel Rata-Rata Jam Pelatihan Pekerja Tahun 2023 [OJK F.22, GRI 404-1]
Table of Average Training Hours for Workers in 2023 [OJK F.22, GRI 404-1]

Uraian	Jumlah Pekerja yang Memperoleh Pelatihan Number of Workers Received Training			Description
	2023	2022	2021	
Keseluruhan	5.094	3.424	3.533	Overall
Berdasarkan Gender/Based on Gender				
Laki-laki	2.524	1.839	2.473	Man
Perempuan	2.570	1.585	1.060	Woman
Berdasarkan Kategori Jabatan/Based on the Employee's Job Category				
Board of Directors	11	11	4	Board of Directors
VP Level	36	20	17	VP Level
GM Level	104	105	100	GM Level
Manajer Level	321	280	268	Manajer Level
Supervisor Level	931	774	667	Supervisor Level
Staff	3.691	2.234	2.076	Staff

Uraian	Jam Pelatihan Training Hours			Description
	2023	2022	2021	
Keseluruhan	298.888	20.616	128.344	Overall
Berdasarkan Gender/Based on Gender				
Laki-laki	146.104	17.060	1.360	Man
Perempuan	152.784	11.924	1.360	Woman
Berdasarkan Kategori Jabatan/Based on the Employee's Job Category				
Board of Directors	200	88	8	Board of Directors
VP Level	1.592	1.216	24	VP Level
GM Level	5.744	4.720	2.400	GM Level
Manajer Level	17.152	13.032	6.400	Manajer Level
Supervisor Level	62.248	52.976	5.336	Supervisor Level
Staff	211.888	57.488	49.000	Staff

Uraian	Rata-rata Jam Pelatihan Setiap Pekerja Average Hours of Training per Worker			Description
	2023	2022	2021	
Keseluruhan	58,67	24	24	Overall
Berdasarkan Gender/Based on Gender				
Laki-laki	57,88	24	16	Man
Perempuan	59,44	24	16	Woman

Uraian	Rata-rata Jam Pelatihan Setiap Pekerja Average Hours of Training per Worker			Description
	2023	2022	2021	
Berdasarkan Kategori Jabatan/Based on the Employee's Job Category				
Board of Directors	24	8	8	Board of Directors
VP Level	44,22	8	24	VP Level
GM Level	55,23	8	24	GM Level
Manajer Level	53,43	8	24	Manajer Level
Supervisor Level	66,86	16	8	Supervisor Level
Staff	57,40	16	24	Staff

Bank Jatim telah memberikan pelatihan kepada para pegawai untuk meningkatkan kompetensi pegawai dalam berbagai bidang kompetensi. Berikut informasi terkait pengembangan kompetensi karyawan selama tahun 2023.

Bank Jatim had provided training to employees to improve employee competency in various competency areas. The following is information regarding employee competency development during 2023.

Tabel Pengembangan Kompetensi Level Pelaksana (Staf Setingkat) Tahun 2023
Table of Competency Development for Operational Level (Staff Level) in 2023

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
1.	Lending Lending	3.090	Meningkatkan pemahaman dan kompetensi pegawai Bank Jatim dalam hal perkreditan. Increasing the understanding and competence of Bank Jatim employees in credit matters.
2.	Perencanaan Planning	141	Meningkatkan kompetensi bidang perencanaan perusahaan, pemahaman tugas pokok dan seksi pada sebuah struktur organisasi di Bank Jatim. Increasing competence in the field of corporate planning and understanding of main tasks and sections in an organizational structure of Bank Jatim.
3.	Kepatuhan Compliance	1.389	Meningkatkan budaya patuh dengan penyegaran kembali tentang ketentuan-ketentuan yang berlaku baik ketentuan dari regulator dan ketentuan Bank Jatim. Improving the culture of compliance by refreshing the applicable provisions, both regulations from the regulator and Bank Jatim regulations.
4.	Marketing Marketing	406	Meningkatkan kompetensi bidang pemasaran kepada frontliner dan account officer Bank Jatim. Increasing marketing competency for Bank Jatim frontliners and account officers.
5.	Human Capital Human Capital	744	Penyegaran kembali tentang ketentuan internal Bank Jatim dan meningkatkan budaya perusahaan. Refreshing Bank Jatim's internal regulations and improving corporate culture.
6.	Audit Intern Audit Intern	149	Meningkatkan kompetensi bidang auditing kepada Auditor dan pemahaman tentang Strategi Anti Fraud. Increasing auditors' auditing competency and understanding of Anti-Fraud Strategy.
7.	Funding Funding	2.005	Meningkatkan kompetensi bidang pemasaran kepada frontliner dalam meningkatkan kemampuan dalam menghimpun dana masyarakat. Increasing marketing competency for frontliners in raising their ability to collect public funds.
8.	Teknologi Informasi Information Technology	191	Meningkatkan kompetensi bidang teknologi informasi dan membekali informasi tentang IT Awareness. Increasing competence in the field of information technology and providing information about IT Awareness.
9.	Hukum Law	238	Meningkatkan kompetensi bidang hukum dalam kegiatan operasional Bank Jatim. Increasing legal competency in Bank Jatim's operational activities.

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
10.	Treasury Treasury	583	Meningkatkan kompetensi bidang <i>treasury</i> dan pembekalan tentang prosedur <i>telegraphic transfer</i> kepada frontliner Bank Jatim. Increasing competency in the treasury sector and providing telegraphic transfer procedures to Bank Jatim frontliners.
11.	Manajemen Risiko Risk management	390	Meningkatkan kompetensi bidang manajemen risiko perbankan dan sosialisasi pasar sasaran kepada <i>account officer</i> Bank Jatim. Increasing competency in the field of banking risk management and target market outreach to Bank Jatim account officers.
12.	Corporate Secretary Corporate Secretary	135	Membekali pegawai baru dengan pengetahuan struktur manajemen dan pengelolaan Bank Jatim. Equipping new employees with knowledge of the management structure and management of Bank Jatim.
13.	Penyelamatan Penyelesaian Kredit Credit Settlement Rescue	234	Meningkatkan pengetahuan penyelamatan dan penyelesaian kredit kepada pejabat tingkat eselon 3 dan eselon 4. Increasing knowledge of credit rescue and settlement for echelon 3 and echelon 4 level officials.
14.	Operasi (Supporting) Operation (Supporting)	11	Meningkatkan kompetensi tugas pokok dan seksi dalam kegiatan pendukung operasional Bank. Increasing the competency of main and section tasks in Bank operational support activities.
15.	Operasi (Business) Operation (Business)	1.007	Meningkatkan kompetensi tugas pokok dan seksi dalam kegiatan operasional Bank. Increasing the competency of main and section tasks in Bank operational activities.
16.	Akuntansi Accounting	340	Meningkatkan kompetensi akuntansi dan sosialisasi ketentuan e-Materai, perpajakan dan lainnya kepada petugas akuntansi. Improving accounting competency and socializing e-Stamp, taxation and other provisions to accounting officers.
17.	Analisis Risiko Kredit Credit Risk Analys	23	Meningkatkan kompetensi Analisis Risiko Kredit kepada petugas Divisi Analisis Risiko Kredit. Increasing Credit Risk Analys competency for Credit Risk Analys Division officers.
18.	Usaha Syariah Sharia Business	34	Meningkatkan kompetensi perbankan syariah. Increasing sharia banking competency.
19.	Umum General	20	Meningkatkan kompetensi bidang pekerjaan umum dalam hal prosedur menentukan harga perkiraan saat melakukan proses pengadaan barang/jasa. Increasing competency in the field of public works in terms of procedures for determining estimated prices when carrying out the process of procuring goods/services.

Tabel Pengembangan Kompetensi Level Eselon 4 (Penyelia Setingkat) Tahun 2023
Table of Competency Development for Echelon Level 4 (Supervisor Level) in 2023

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
1.	Human Capital Human Capital	770	Meningkatkan kompetensi bidang <i>human capital</i> khususnya tentang <i>corporate value internalization, culture transformation, leadership and problem solving</i> . Increasing competency in the field of human capital, especially regarding corporate value internalization, culture transformation, leadership and problem solving.
2.	Lending Lending	955	Meningkatkan kompetensi bidang <i>lending</i> khususnya analisa pemberian kredit sektor agroindustri, <i>green portfolio</i> untuk mendukung keuangan berkelanjutan, analisa kredit sektoral dan segmentasi kredit. Increasing competency in the lending sector, especially analysis of credit provision in the agro-industrial sector, green portfolio to support sustainable finance, sectoral credit analysis and credit segmentation.

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
3.	Kepatuhan Compliance	547	Meningkatkan kompetensi bidang kepatuhan khususnya APU PPT, anti gratifikasi dan budaya patuh. Increasing competency in the field of compliance, especially APU PPT, anti-gratification and compliance culture.
4.	Marketing Marketing	260	Meningkatkan kompetensi bidang <i>marketing</i> khususnya <i>business model canvas, effective marketing management, strategic selling skills, marketing dan selling.</i> Increasing competence in the field of marketing, especially business model canvas, effective marketing management, strategic selling skills, marketing and selling.
5.	Audit Intern Audit Intern	140	Meningkatkan kompetensi bidang audit khususnya critical point dan strategi anti fraud. Increasing competency in the audit field, especially critical points and anti-fraud strategies.
6.	Funding Funding	243	Meningkatkan kompetensi dalam menghimpun dana dan sistem pembayaran dan pengelolaan uang rupiah. Increasing competence in collecting funds and payment systems and managing rupiah currency.
7.	Teknologi Informasi Information Technology	148	Meningkatkan kompetensi dalam bidang teknologi informasi khususnya tentang <i>machine learning, data analytics</i> dan <i>IT awareness.</i> Increasing competence in the field of information technology, especially regarding machine learning, data analytics and IT awareness.
8.	Hukum Law	287	Meningkatkan kompetensi bidang hukum khususnya hukum perbankan dan hukum perkreditan. Increasing competency in the legal field, especially banking law and credit law.
9.	Treasury Treasury	508	Meningkatkan kompetensi bidang treasuri khususnya tentang <i>trade finance</i> dan <i>banknotes.</i> Increasing competency in the treasury sector, especially regarding trade finance and banknotes.
10.	Manajemen Risiko Risk Management	1027	Meningkatkan kompetensi bidang manajemen risiko dengan sertifikasi dan program penyegaran manajemen risiko perbankan. Increasing competency in the field of risk management with certification and banking risk management refresher programs.
11.	Corporate Secretary Corporate Secretary	3	Meningkatkan kompetensi bidang <i>corporate secretary</i> terutama dalam hal peningkatan kemampuan dalam mengintegrasikan CSR dan <i>investor relation unit.</i> Increasing competency in the field of corporate secretary, especially in terms of increasing ability in integrating CSR and investor relations units.
12.	Perencanaan Planning	153	Meningkatkan kompetensi bidang perencanaan dan sosialisasi tentang <i>grand design</i> struktur. Increasing competence in the field of planning and socialization regarding grand structural design.
13.	Penyelamatan Penyelesaian Kredit Credit Settlement Rescue	163	Meningkatkan kompetensi bidang penyelamatan penyelesaian kredit khususnya dalam hal gugatan sederhana dan eksekusi kredit bermasalah. Increasing competence in the field of credit settlement rescue, especially in the case of simple lawsuits and execution of problem loans.
14.	Umum General	15	Meningkatkan kompetensi bidang pekerjaan umum dalam hal prosedur menentukan harga perkiraan saat melakukan proses pengadaan barang/jasa. Increasing competency in the field of public works in terms of procedures for determining estimated prices when carrying out the process of procuring goods/services.
15.	Operasi Operation	170	Meningkatkan kompetensi bidang operasional khususnya dalam hal standar layanan dan administrasi kredit. Increasing operational competence, especially in terms of service standards and credit administration.
16.	Akuntansi Accounting	35	Meningkatkan kompetensi bidang akuntansi khususnya tentang perpajakan, e-materai dan integrasi pelaporan perbankan berbasis metadata. Increasing competency in the field of accounting, especially regarding taxation, e-stamps and integration of metadata-based banking reporting.

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
17.	Usaha Syariah Sharia Business	317	Meningkatkan kompetensi bidang usaha syariah khususnya pendidikan dasar perbankan syariah dan taksatur gadai. Increasing competency in the sharia business sector, especially basic education in sharia banking and pawn law.
18.	Risiko Bisnis Business Risk	18	Meningkatkan kompetensi bidang audit khususnya <i>early warning signal</i> dan pengurusan perijinan usaha penanaman modal. Increasing competency in the field of auditing, especially early warning signals and processing investment business permits.
19.	Operasi (Supporting) Operation (Supporting)	257	Meningkatkan kompetensi bidang operasional khususnya tentang <i>banknotes</i> , ATM, EDC dan EPTD. Increasing operational competence, especially regarding banknotes, ATM, EDC and EPTD.

Tabel Pengembangan Kompetensi Level Eselon 3 (Pimcapem Setingkat) Tahun 2023
Table of Competency Development for Echelon 3 Level (Pimcapem Level) in 2023

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
1.	Akuntansi Accounting	3	Meningkatkan kompetensi bidang akuntansi khususnya tentang perpajakan dan pernyataan standar akuntansi keuangan. Increasing competency in the field of accounting, especially regarding taxation and statements of financial accounting standards.
2.	Audit Intern Audit Intern	8	Meningkatkan kompetensi bidang audit intern khususnya sertifikasi profesi internal auditor. Increasing competence in the field of internal audit, especially internal auditor professional certification.
3.	Funding Funding	17	Meningkatkan kompetensi bidang <i>funding</i> khususnya tentang sistem pembayaran dan pengelolaan uang rupiah dan valuta asing. Increasing competency in the field of funding, especially regarding payment systems and management of rupiah and foreign currency.
4.	Hukum Law	150	Meningkatkan kompetensi bidang hukum khususnya tentang hukum perkreditan dan kepailitan. Increasing competence in the legal field, especially regarding credit and bankruptcy law.
5.	Human Capital Human Capital	248	Meningkatkan kompetensi bidang <i>human capital</i> khususnya tentang <i>culture transformation with growth mindset</i> , <i>corporate value internalization</i> dan wawancara berbasis kompetensi. Increasing competency in the field of human capital, especially regarding culture transformation with growth mindset, corporate value internalization and competency-based interviews.
6.	Kepatuhan Compliance	39	Meningkatkan kompetensi bidang kepatuhan khususnya tentang anti pencucian uang dan pencegahan pendanaan terorisme. Increasing competency in the field of compliance, especially regarding anti-money laundering and preventing terrorism financing.
7.	Lending Lending	165	Meningkatkan kompetensi bidang <i>lending</i> khususnya tentang keterampilan keuangan dan analisis kredit, <i>supply chain financing</i> dan analisa kredit sektoral. Increasing competency in the lending sector, especially regarding financial skills and credit analysis, supply chain financing and sectoral credit analysis.
8.	Manajemen Risiko Risk Management	362	Meningkatkan kompetensi bidang manajemen risiko khususnya sertifikasi dan program penyegaran sertifikasi manajemen risiko perbankan. Increasing competency in the field of risk management, especially certification and refresher programs for banking risk management certification.
9.	Marketing Marketing	1	Meningkatkan kompetensi bidang marketing khususnya tentang <i>effective marketing management</i> . Increasing competence in the marketing field, especially regarding effective marketing management.

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
10.	Operasi Operation	2	Meningkatkan kompetensi bidang operasional khususnya tentang admin dan legal bisnis. Increasing operational competency, especially regarding admin and business legal.
11.	Operasi (<i>Supporting</i>) Operation (Supporting)	1	Meningkatkan kompetensi bidang pendukung operasional khususnya tentang strategi dan implementasi penguatan industri perbankan. Increasing competence in operational support, especially regarding strategy and implementation of strengthening the banking industry.
12.	Penyelamatan Penyelesaian Kredit Credit Settlement Rescue	1	Meningkatkan kompetensi bidang penyelamatan penyelesaian kredit khususnya kredit bermasalah. Increasing competence in the field of credit settlement recovery, especially problem loans.
13.	Perencanaan Planning	2	Meningkatkan kompetensi bidang perencanaan khususnya tentang <i>workload analysis</i> dan <i>organization development</i> . Increasing competency in the field of planning, especially regarding workload analysis and organization development.
14.	Risiko Bisnis Business Risk	10	Meningkatkan kompetensi bidang audit khususnya <i>early warning signal</i> dan pengurusan perijinan usaha penanaman modal. Increasing competency in the field of auditing, especially early warning signals and processing investment business permits.
15.	Teknologi Informasi Information Technology	10	Meningkatkan kompetensi bidang teknologi informasi khususnya tentang <i>enterprise resource planning</i> , <i>data science specialist</i> dan <i>information technology infrastructure library</i> . Increasing competence in the field of information technology, especially regarding enterprise resource planning, data science specialist and information technology infrastructure library.
16.	Treasury Treasury	177	Meningkatkan kompetensi bidang treasury khususnya tentang <i>banknotes</i> , <i>telegraphic transfer</i> dan <i>trade finance</i> . Increasing competency in the treasury sector, especially regarding banknotes, telegraphic transfers and trade finance.
17.	Umum General	1	Meningkatkan kompetensi bidang umum khususnya tentang penyusunan harga perkiraan sendiri. Improving general field competency, especially regarding preparing your own price estimates.
18.	Usaha Syariah Sharia Business	2	Meningkatkan kompetensi bidang usaha syariah khususnya pendidikan perbankan syariah. Increasing competency in the sharia business sector, especially sharia banking education.

Tabel Pengembangan Kompetensi Eselon 2 (Pemimpin Cabang Setingkat) Tahun 2023
Table of Competency Development for Echelon 2 (Branch Leader Level) in 2023

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
1.	Akuntansi Accounting	1	Meningkatkan kompetensi bidang akuntansi khususnya tentang brevet A dan B. Increasing competency in the field of accounting, especially regarding brevet A and B.
2.	Audit Intern Audit Intern	2	Meningkatkan kompetensi bidang audit intern khususnya tentang sertifikasi audit level 3. Increasing competence in the field of internal audit, especially regarding level 3 audit certification.
3.	Corporate Secretary Corporate Secretary	2	Meningkatkan kompetensi bidang <i>corporate secretary</i> khususnya tentang program <i>investor relation</i> dan <i>integrated excellent CSR</i> . Increasing competency in the field of corporate secretary, especially regarding investor relations programs and integrated excellent CSR.
4.	Funding Funding	71	Meningkatkan kompetensi bidang <i>funding</i> khususnya tentang <i>fund administration</i> , sistem pembayaran dan pengelolaan uang rupiah dan valuta asing. Increasing competency in the field of funding, especially regarding fund administration, payment systems and management of rupiah and foreign currency.

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
5.	Hukum Law	3	Meningkatkan kompetensi bidang hukum khususnya tentang aspek hukum hak atas tanah, <i>corporate law</i> dan <i>legal contract drafting</i> . Increasing competence in the legal field, especially regarding the legal aspects of land rights, corporate law and legal contract drafting.
6.	Human Capital Human Capital	157	Meningkatkan kompetensi bidang <i>human capital</i> khususnya tentang <i>corporate value internalization</i> , <i>culture transformation</i> , <i>program branch manager</i> dan wawancara berbasis kompetensi. Increasing competency in the field of human capital, especially regarding corporate value internalization, culture transformation, branch manager programs and competency-based interviews.
7.	Lending Lending	6	Meningkatkan kompetensi bidang <i>lending</i> khususnya tentang analisa kredit sektor agribisnis, analisa kredit sektor ekonomi, dan <i>international standard banking procedure 821</i> . Increasing competency in the lending sector, especially regarding credit analysis in the agribusiness sector, credit analysis in the economic sector, and international standard banking procedure 821.
8.	Manajemen Risiko Risk Management	112	Meningkatkan kompetensi bidang manajemen risiko khususnya tentang implementasi <i>basel III</i> , <i>stress testing on market risk and liquidity risk</i> , dan program pemeliharaan sertifikasi manajemen risiko. Increasing competence in the field of risk management, especially regarding the implementation of Basel III, stress testing on market risk and liquidity risk, and the risk management certification maintenance program.
9.	Operasi Operation	2	Meningkatkan kompetensi bidang operasi khususnya tentang administrasi dan legal bisnis. Increasing competence in the field of operations, especially regarding business administration and legal matters.
10.	Operasi (Business) Operation (Business)	1	Meningkatkan kompetensi bidang operasional bisnis khususnya tentang <i>asset liability management</i> . Increasing competence in business operations, especially regarding asset liability management.
11.	Operasi (Supporting) Operation (Supporting)	2	Meningkatkan kompetensi bidang operasional <i>supporting</i> khususnya tentang sistem pembayaran dan pengelolaan uang rupiah sub bidang pembayaran, strategi dan implementasi penguatan industri perbankan. Improving competence in the supporting operational field, especially regarding payment systems and rupiah currency management, payment sub-sector, strategy and implementation of strengthening the banking industry.
12.	Penyelamatan Penyelesaian Kredit Credit Settlement Rescue	7	Meningkatkan kompetensi bidang penyelamatan penyelesaian kredit khususnya tentang program penyelamatan dan penyelesaian kredit. Increasing competence in the field of credit settlement rescue, especially regarding credit rescue and settlement programs.
13.	Risiko Bisnis Business Risk	4	Meningkatkan kompetensi bidang audit khususnya <i>early warning signal</i> dan pengurusan perijinan usaha penanaman modal. Increasing competency in the field of auditing, especially early warning signals and processing investment business permits.
14.	Teknologi Informasi Information Technology	2	Meningkatkan kompetensi bidang teknologi informasi khususnya tentang <i>enterprise resource planning</i> dan pengelolaan layanan TI berstandar ISO. Increasing competence in the field of information technology, especially regarding enterprise resource planning and managing ISO standard IT services.
15.	Treasury Treasury	59	Meningkatkan kompetensi bidang treasuri khususnya tentang <i>trade finance</i> , <i>yield curve analysis</i> , transaksi DNDF, OIS dan IRS. Increasing competency in the treasury sector, especially regarding trade finance, yield curve analysis, DNDF transactions, OIS and IRS.
16.	Umum General	1	Meningkatkan kompetensi bidang umum khususnya tentang harga perkiraan sendiri. Improving general field competency, especially regarding self-estimating prices.
17.	Usaha Syariah Sharia Business	1	Meningkatkan kompetensi bidang usaha syariah khususnya tentang pendidikan perbankan syariah. Increasing competency in the sharia business sector, especially regarding sharia banking education.

Tabel Pengembangan Kompetensi Level Eselon 1 (VP Setingkat) Tahun 2023
Table of Competency Development for Echelon 1 Level (VP Level) in 2023

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
1.	Akuntansi Accounting	2	Meningkatkan kompetensi bidang akuntansi khususnya tentang perpajakan dan pernyataan standar akuntansi keuangan sesuai IFRS terbaru. Increasing competency in the field of accounting, especially regarding taxation and statements of financial accounting standards in accordance with the latest IFRS.
2.	Audit Intern Audit Intern	1	Meningkatkan kompetensi bidang audit intern khususnya program pendidikan bagi kepala sistem pengawas intern. Increasing competency in the field of internal audit, especially educational programs for heads of internal supervisory systems.
3.	Corporate Secretary Corporate Secretary	1	Meningkatkan kompetensi bidang <i>corporate secretary</i> khususnya program pendidikan pemimpin <i>corporate secretary</i> . Increasing competency in the field of corporate secretary, especially corporate secretary leader education programs.
4.	Human Capital Human Capital	50	Meningkatkan kompetensi bidang <i>human capital</i> khususnya tentang <i>culture transformation with growth mindset</i> dan <i>corporate value internalization</i> . Increasing competency in the field of human capital, especially regarding culture transformation with growth mindset and corporate value internalization.
5.	Lending Lending	1	Meningkatkan kompetensi bidang <i>lending</i> khususnya tentang kredit agroindustri. Increasing competency in the lending sector, especially regarding agro-industrial credit.
6.	Manajemen Risiko Risk Management	30	Meningkatkan kompetensi bidang manajemen risiko khususnya implementasi basel III dan program penyegaran sertifikasi manajemen risiko perbankan. Increasing competency in the field of risk management, especially the implementation of Basel III and the banking risk management certification refresher program.
7.	Penyelamatan Penyelesaian Kredit Credit Settlement Rescue	1	Meningkatkan kompetensi bidang penyelamatan penyelesaian kredit khususnya kredit bermasalah. Increasing competence in the field of credit settlement, especially problem loans.
8.	Risiko Bisnis Business Risk	2	Meningkatkan kompetensi bidang audit khususnya <i>early warning signal</i> dan pengurusan perijinan usaha penanaman modal. Increasing competency in the field of auditing, especially early warning signals and processing investment business permits.
9.	Teknologi Informasi Information Technology	1	Meningkatkan kompetensi bidang teknologi informasi khususnya <i>data science and visualization</i> . Increasing competence in the field of information technology, especially data science and visualization.
10.	Treasury Treasury	3	Meningkatkan kompetensi bidang <i>treasury</i> khususnya tentang <i>asset liability management</i> dan <i>trade finance</i> . Increasing competency in the treasury field, especially regarding asset liability management and trade finance.
11.	Umum General	1	Meningkatkan kompetensi bidang umum khususnya tentang program peningkatan penggunaan produksi dalam negeri. Increasing general field competencies, especially regarding programs to increase the use of domestic production.

Tabel Pengembangan Kompetensi Level Direksi/Komisaris Tahun 2023
Table of Competency Development for Director/Commissioner Level in 2023

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
1.	Human Capital Human Capital	12	Meningkatkan kompetensi bidang <i>human capital</i> khususnya tentang <i>culture transformation with growth mindset</i> , <i>corporate value internalization</i> . Increasing competency in the field of human capital, especially regarding culture transformation with growth mindset, corporate value internalization.

No.	Bidang Kompetensi Competency Areas	Jumlah Peserta Number of Participants	Tujuan Objectives
2.	Kepatuhan Compliance	12	Meningkatkan kompetensi bidang kepatuhan khususnya <i>good corporate governance</i> . Increasing competency in the field of compliance, especially <i>good corporate governance</i> .
3.	Manajemen Risiko Risk Management	7	Meningkatkan kompetensi bidang manajemen risiko khususnya program pemeliharaan sertifikasi manajemen risiko. Increasing competency in the field of risk management, especially the risk management certification maintenance program.
4.	Usaha Syariah Sharia Business	1	Meningkatkan kompetensi bidang usaha syariah khususnya <i>executive sharia banking</i> . Increasing competency in the sharia business sector, especially <i>executive sharia banking</i> .

Di samping memberikan pelatihan kepada pegawai yang masih aktif, Bank Jatim juga memberikan juga memberikan perhatian khusus kepada pegawai yang hendak pensiun dengan memberikan pelatihan menjelang pensiun. Pelatihan yang diberikan 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 2023, pelatihan bagi karyawan yang akan pensiun diadakan pada Bulan November Tahun 2023 yang diikuti oleh 50 orang karyawan.

In addition to providing training to employees who were still active, 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 attending the training, participants were expected to be able to prepare for retirement, including preparing psychological aspects and activities carried out during retirement. Those who were entitled to take part in this training were employees who would retire at least 1 (one) year before retirement age arrives, namely entering the age of 58 years. In 2023, training for employees who will retire will be held in November 2023, which will be attended by 50 employees.

Tabel Pelatihan Menjelang Pensiun/Program Bantuan Peralihan Tahun 2023
Table of Training for Retirement / Transitional Assistance Program in 2023

Materi Pelatihan Training Materials	Tujuan Purpose	Waktu dan Tempat Time and Place	Jumlah Peserta Number of Participants
Spiritual dan motivasi Spiritual and motivation	Meningkatkan motivasi dan semangat hidup, Meningkatkan produktivitas dan kinerja, Meningkatkan hubungan interpersonal, Meningkatkan kesehatan mental dan fisik, Menumbuhkan kecerdasan spiritual dan Meningkatkan kualitas berpikir dan bertindak Increasing motivation and enthusiasm for life, increasing productivity and performance, improving interpersonal relationships, improving mental and physical health, grow spiritual intelligence and improving the quality of thinking and acting	1-4 dan 14-17 November 2023 / Batu 1-4 and 14-17 November 2023 / Batu	50 Orang 50 Persons
Pengelolaan Keuangan Financial Management	Meningkatkan pemahaman tentang konsep dan prinsip pengelolaan keuangan, Meningkatkan keterampilan dalam mengelola keuangan serta Meningkatkan kesadaran akan pentingnya pengelolaan keuangan Increasing the understanding of financial management concepts and principles, improving skills in managing finances and increasing the awareness of the importance of financial management	1-4 dan 14-17 November 2023 / Batu 1-4 and 14-17 November 2023 / Batu	50 Orang 50 Persons

Materi Pelatihan Training Materials	Tujuan Purpose	Waktu dan Tempat Time and Place	Jumlah Peserta Number of Participants
Kewirausahaan dan Kunjungan ke Pelaku Usaha Entrepreneurship and Visiting Business Actors	Mengembangkan minat dan motivasi kewirausahaan, Meningkatkan pengetahuan dan keterampilan kewirausahaan, serta Mendukung pengembangan usaha kecil dan menengah (UKM) Developing entrepreneurial interest and motivation, increasing entrepreneurial knowledge and skills, and supporting the development of small and medium enterprises (SMEs)	1-4 dan 14-17 November 2023 / Batu 1-4 and 14-17 November 2023 / Batu	50 Orang 50 Persons

Penilaian Kinerja Pegawai dan Pengembangan Karir [GRI 404-3]

Bank Jatim secara berkala melakukan penilaian atau review terhadap pegawai atas pemenuhan tanggung jawab pekerjaan masing-masing. Pada tahun pelaporan, Bank Jatim telah melakukan penilaian kepada seluruh (100%) pegawai. Penilaian ini dilakukan secara adil kepada seluruh pegawai berdasarkan prestasi kerja tanpa membedakan jenis kelamin.

Sistem penilaian pegawai di Bank Jatim dilakukan dengan menerapkan sistem manajemen kinerja berupa metode *Balance Scorecard*. Dalam penilaian kinerja individu pegawai digunakan Aplikasi *KPI Scorecard* untuk memudahkan proses monitoring dan reporting pencapaian *Key Performance Indicator* (KPI) pegawai. 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:

Kategori Penilaian	Nilai	Assessment Category
Sangat Memuaskan	4,26 – 5,00	Outstanding
Memuaskan	3,51 – 4,25	Exceed Expectation
Mencapai Target Kinerja	3,00 – 3,50	Meet Expectation
Kurang	1,50 – 2,99	Below Expectation
Sangat Kurang	0,00 - 1,49	Poor

Employee Performance Appraisal and Career Development [GRI 404-3]

Bank Jatim periodically carried out assessments or reviews of employees regarding the fulfilment of their respective job responsibilities. In the reporting year, Bank Jatim conducted an assessment of all (100%) employees. This assessment was carried out fairly for all employees based on work performance without distinguishing gender aspect.

The employee assessment system at Bank Jatim was carried out by implementing a performance management system in the form of the *Balance Scorecard* method. In assessing individual employee performance, the *KPI Scorecard* application was used to facilitate the monitoring and reporting process of employee *Key Performance Indicator* (KPI) achievements. KPI was also used for employee career path programs. Currently there are four perspectives on the *KPI Scorecard*, namely:

1. *Financial*
2. *Internal Business Process*
3. *Customer*
4. *Learning & Growth*

The performance system assessment is based on two components, namely main performance targets (KPI) and *soft competencies* with a percentage value weight for each component being 100%. From the weighted percentage values, the final performance assessment results are obtained with the following assessment categories:

Hasil KPI digunakan sebagai salah satu kriteria pengembangan karier pegawai, terdapat relevansi antara hasil penilaian kinerja pegawai dengan pengembangan karier. Selama tahun 2023, dari hasil penilaian terhadap semua pegawai (100%) pegawai, tercatat sebanyak 199 pegawai mendapatkan promosi, 2.329 pegawai dirotasi dan 5 pegawai mendapatkan demosi.

KPI results are used as one of the criteria for employee career development, there is relevance between the results of employee performance assessments and career development. During 2023, from the results of the assessment of all employees (100%) employees, it was recorded that 199 employees received promotions, 2,329 employees were rotated and 5 employees received demotions.

Tabel Tinjauan Rutin Pegawai dan Jenjang Karir [GRI 404-3]
Table of Employee Routine Review and Career Path [GRI 404-3]

Tahun Year	Jumlah Pegawai yang Mendapatkan Peninjauan Number of Employees Receiving a Review	Hasil Penilaian dan Relevansi Pengembangan Karier Assessment Results and the Relevance for Career Development		
		Promosi Promotion	Mutasi/Rotasi Mutation/ Rotation	Demosi Demotion
2023	4.544 (100% dari total pegawai) 4.544 (100% of total employees)	199	2.329	5
2022	4.368 (100% dari total pegawai) 4.368 (100% of total employees)	182	1.401	4
2021	4.415 (100% dari total pegawai) 4.415 (100% of total employees)	220	2.423	8

Bank Jatim telah melakukan pengelolaan program pengembangan karier yang bertujuan untuk mempersiapkan, mengembangkan dan mempertahankan karyawan agar dapat menampilkan kinerja terbaiknya, baik pada masa kini maupun di masa yang akan datang. Bank memiliki program pengembangan karier berjenjang atau program promosi bagi pegawai dari pejabat tingkat pertama sampai dengan pejabat eksekutif yang dilaksanakan untuk memenuhi kebutuhan jabatan yang kosong.

Bank Jatim had managed a career development program which aimed to prepare, develop and retain employees so that they could display their best performance, both now and in the future. The Bank had a tiered career development program or promotion program for employees from first level officials to executive officers which was implemented to meet the needs of vacant positions.

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 2023, Bank Jatim membuka program pengembangan karier karyawan di antaranya sebagai berikut:

The basis for managing talent management consists of two aspects, namely competency which is measured through the assessment process and employee performance. Competency measurements were carried out periodically to update the latest capabilities of each employee at all levels of position. During 2023, Bank Jatim opened employee career development programs including the following:

- a. Program Asesmen Pejabat Eksekutif
Bank Jatim telah melaksanakan Assesment bagi pejabat eksekutif sebanyak 87 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.

- a. Executive Officer Assessment Program
Bank Jatim had carried out assessments for 87 executive officers. This assessment was needed to map the potential of each executive officer and measured the competency gap so that the Bank could plan the future development of the executive officer.

b. Program Karir karyawan
Program jenjang karir karyawan pada tahun 2023 untuk pengisian jabatan adalah sebagai berikut:

b. Employee Career Program
The employee career path program in 2023 based on the positions is as follows:

No	Jabatan Position	Pria Male	Wanita Female	Total
1	SEVP SEVP	1	2	3
2	Vice President/Pemimpin Cabang Utama Vice President/Main Branch Manager	13	1	14
3	AVP/Pemimpin Cabang AVP/ Leader of Branch	4	7	11
4	Pemimpin Cabang Pembantu/PBO Head of Sub-Branch/PBO	27	16	43
5	Penyelia/Officer Supervisor/Officer	96	32	128
Grand Total		141	58	199

Cuti Melahirkan [GRI 401-3]

Bank Jatim memberikan hak cuti melahirkan yang merupakan suatu hak normatif karyawan yang wajib dipenuhi perusahaan. 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. 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 2023 mendapatkan hak cuti selama 3 (tiga) hari, bertambah satu hari dibanding tahun 2020.

Sampai dengan 31 Desember 2023, karyawan wanita yang memiliki hak cuti melahirkan dan mengambil hak tersebut sebanyak 112 orang. Sementara itu karyawan karyawan pria yang memiliki hak mengambil cuti karena istrinya melahirkan pada tahun 2023 tercatat sebanyak 52 orang, dan sebanyak 52 orang atau 100% mengambil hak tersebut. Seluruh karyawan wanita dan laki-laki yang mengambil cuti melahirkan di tahun 2023 kembali bekerja.

Maternity Leave [GRI 401-3]

Bank Jatim provided maternity leave which was a normative employee right that the company must fulfill. Maternity leave rights applied to female employees as well as leave rights to male employees whose wives gave birth (*paternity leave*). By providing these leave rights, the Company provided the employee with the opportunity to prepare well for the birth of their child.

Employee maternity leave rights were regulated in the Collective Labor Agreement. For female employees, maternity leave was given a maximum of 3 (three) months, namely 1.5 (one and a half) months before giving birth and 1.5 (one and a half) months after giving birth. Employees who were on maternity leave still received the full salary and extra income they were entitled to according to their personal grade and job grade. Meanwhile, male employees whose wives gave birth in 2023 were entitled to 3 (three) days of leave, an increase of one day compared to 2020.

As of December 31 2023, 112 female employees had the right to maternity leave and took this right. Meanwhile, there were 52 male employees who had the right to take leave because their wives gave birth in 2023, and 52 people or 100% took this right. All female and male employees who took maternity leave in 2023 returned to work.

Tabel Cuti Melahirkan
Table of Maternity Leave

Tahun Year	Wanita Woman					Laki-Laki Man				
	1	2	3	4	5	1	2	3	4	5
2023	3 Bulan 3 Months	112	112	112	9	3 hari 3 Days	52	52	52	52
2022	3 Bulan 3 Months	104	104	104	104	3 hari 3 Days	4	4	4	4
2021	3 Bulan 3 Months	17	17	17	17	2 hari 3 Days	63	55	55	55

Keterangan:

1. Durasi Cuti
2. Jumlah yang berhak cuti
3. Jumlah yang mengambil hak cuti
4. Jumlah kembali setelah cuti
5. Jumlah tetap bekerja hingga 12 bulan setelah mengambil cuti

Descriptions:

1. Duration of leave
2. Number of people entitled to leave
3. Number of people taking leave
4. The number of returning after taking leave
5. The number of still working up to 12 months after taking leave

Kebebasan Berserikat [GRI 2-30]

Bank Jatim mendukung penuh kebebasan karyawan untuk berkumpul, berserikat dan berpendapat melalui Serikat Pegawai Bank Jatim. Bank Jatim secara rutin telah mengadakan berbagai pertemuan *sharing session* bersama Serikat Pegawai Bank Jatim dalam rangka mewujudkan hubungan industrial yang harmonis. *Sharing session* ini bertujuan untuk menampung aspirasi, usulan, saran serta kritik.

Selain Serikat Pegawai Bank Jatim, dalam upaya menciptakan suasana kerja yang kondusif, aman dan nyaman, Human Capital Bank Jatim pada tahun 2023 telah membentuk *Jatimers Communities*. Manfaat yang bisa dirasakan dengan kehadiran *Jatimers Communities* antara lain pegawai dapat menyeimbangkan antara pekerjaan dengan kehidupan pribadinya (seperti olahraga dan seni) sehingga memberikan dampak positif bagi pribadi pegawai yang secara tidak langsung juga akan memberikan dampak positif pada kinerja perusahaan. Selain itu, para pegawai mendapatkan kesempatan untuk mengikuti event kejuaraan/turnamen baik itu nasional maupun internasional. Terbukti dengan adanya *Jatimers Communities*, pegawai Bank Jatim menjadi juara di beberapa event kejuaraan.

Bank Jatim telah membangun hubungan ketenagakerjaan dengan para pegawai berdasar Perjanjian Kerja Bersama (PKB) yang telah disepakati bersama serikat pegawai Bank Jatim yang telah mencakup seluruh pegawai Bank Jatim (100%). Dalam menciptakan hubungan industrial yang harmonis, setiap muncul permasalahan pegawai, Bank Jatim akan melakukan pendekatan persuasif dengan memanggil pegawai yang bersangkutan untuk dilakukan *coaching*, *mentoring* ataupun *counseling*. Apabila setelah dilakukan *coaching*, *mentoring* ataupun *counseling* tetapi tidak terdapat perubahan/penyelesaian bagi pegawai

Freedom of Association [GRI 2-30]

Bank Jatim fully supported employee freedom to gather, associate and express opinions through the Bank Jatim Employees Union. Bank Jatim had regularly held various sharing session meetings with the Bank Jatim Employees Union in order to realize harmonious industrial relations. This sharing session aimed to accommodate aspirations, proposals, suggestions and criticism.

In addition to the Bank Jatim Employees Union, in an effort to create a conducive, safe and comfortable working atmosphere, Human Capital Bank Jatim in 2023 had formed *Jatimers Communities*. The benefits that could be felt by the presence of *Jatimers Communities* included employees being able to balance work with their personal lives (such as sports and arts) so that it had a positive impact on the employee's personality which would indirectly provide a positive impact on the company's performance. Apart from that, employees had the opportunity to take part in championship events/tournaments, both national and international. It was proven by the existence of *Jatimers Communities*, Bank Jatim employees had become champions in several championship events.

Bank Jatim had built employment relationships with employees based on the Collective Labor Agreement (PKB) which had been agreed with the Bank Jatim employee union which covered all Bank Jatim employees (100%). In creating harmonious industrial relations, every time an employee problem rose, Bank Jatim would take a persuasive approach by calling the employee concerned for coaching, mentoring or counseling. If after the coaching, mentoring or counseling there was no change/ resolution for the employee, the employee would be given a warning letter. Resolving employee problems was carried out in

maka kepada pegawai tersebut akan diberikan Surat Peringatan. Penyelesaian permasalahan pegawai dilakukan sesuai dengan ketentuan yang berlaku di Bank Jatim dengan tetap berpedoman pada ketentuan perundangan yang berlaku.

Tenaga Kerja Anak dan Tenaga Kerja Paksa [OJK F.19]

Sesuai dengan Undang-Undang No.13 Tahun 2003 tentang Ketenagakerjaan, Bank Jatim mendukung penuh dalam penghapusan pekerja anak dan kerja paksa. Seiring dengan itu, Bank Jatim 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. Penetapan usia minimal karyawan sebagai wujud Bank Jatim dalam mendukung penghapusan pekerja anak 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).

Upah Minimum Regional [OJK F.20, GRI 401-2]

Bank Jatim meyakini bahwa pemberian upah akan menjadi pendorong bagi pegawai untuk berprestasi dan menampilkan kinerja terbaik. Bank Jatim senantiasa mendorong karyawan untuk bekerja guna mencapai kepentingan jangka panjang korporasi dan mengedepankan keberlanjutan. Oleh karenanya, Bank Jatim berkomitmen untuk mengikuti peraturan pemerintah terkait Upah

accordance with the provisions in force at Bank Jatim while still referring to applicable laws and regulation.

Child Labor and Forced Labor [OJK F.19]

In accordance with Law No. 13 2003 on Employment, Bank Jatim supports the elimination of child labor and forced labor. Along with that, Bank Jatim has a clear policy on the minimum age of employees and employee working hours. As of the company's provisions, the minimum age of Bank Jatim employees is 21 years old. Meanwhile, the agreed working hours are 8 (eight) hours 1 (one) day and 40 (forty) hours 1 (one) week for 5 (five) working days in 1 (one) week, in line with the article 77, Law No. 13 2003 on Manpower.

Strict regulations of employee age and working hours is Bank Jatim's compliance with labor laws and internal provisions of the company. Determination of the minimum age of employees for Bank Jatim to support the elimination of child labor is in line with the Law of the Republic of Indonesia Number 20, 1999, concerning the Ratification of ILO Convention No. 138 Concerning Minimum Age for Admission to Employment, and Law of the Republic of Indonesia Number 1, 2000, concerning the Ratification of ILO Convention No. 182 Concerning the Prohibition and Immediate Action for The Elimination of The Worst Forms of Child Labour ((ILO Convention No. 182 Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labor). Meanwhile, the implementation of working hours with clear time limits to prevent forced labor is in line with the Law of the Republic of Indonesia Number 19, 1999, Concerning the Ratification of ILO Convention No. 150 Concerning The Abolition of Forced Labour (concerning the Abolition of Forced Labor).

Regional Minimum Wage [OJK F.20, GRI 401-2]

Bank Jatim is certain that the provision of wages will be a driving force for employees to excel and display the best performance. Bank Jatim always encourages employees to work to achieve the long-term interests of the corporation and prioritize sustainability. Therefore, Bank Jatim is committed to following government regulations related to the Regional

Minimum Regional di setiap lokasi operasionalnya. Pemberian upah di Bank Jatim tahun 2023 merujuk pada sejumlah regulasi terutama Peraturan Menteri Ketenagakerjaan Nomor 18 Tahun 2022 tentang Penetapan Upah Minimum Tahun 2023.

Dalam memberikan upah di Bank Jatim menerapkan sistem pengupahan tanpa diskriminasi sehingga setiap pegawai 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 pegawai. Besaran upah minimum pada umumnya menyesuaikan dengan harga kebutuhan pokok, tingkat inflasi, standar kelayakan hidup, dan variabel lainnya. sejalan dengan komitmen Bank untuk memberikan kesejahteraan kepada karyawan, maka Bank Jatim memberikan upah untuk karyawan tetap level terendah sesuai dengan upah yang berlaku di setiap provinsi, sebagaimana diuraikan pada tabel berikut.

Tabel Upah Minimum Regional
Table of Regional Minimum Wage

No	Unit Usaha Business Unit	Provinsi/ Daerah Province/ Region	Upah Minimum Provinsi (Rp) Provincial Minimum Wage (IDR)	Imbal Jasa Karyawan Tingkat Terendah (Rp) Lowest Level Employee Fee (IDR)	Persentase Percentage (%)
1	Kantor Pusat	Jawa Timur	2.040.244	4.412.500	216%
2	Kantor DKI Jakarta	DKI Jakarta	4.901.798	6.536.875	133%
3	Kantor Batam	Batam	4.500.440	6.536.875	145%

Pegawai Bank Jatim terbagi dalam dua kategori berdasarkan statusnya, yaitu pegawai tetap dan tidak tetap/kontrak. Perbedaan status ini berpengaruh pada tunjangan yang diberikan (komponan tambahan selain gaji pokok). Seluruh pegawai baik tetap maupun tidak tetap/kontrak yang berada di kantor pusat maupun kantor cabang mendapatkan hak yang sama terkait tunjangan kecuali tunjangan transport, tunjangan struktural, dana pensiun dan asuransi kesehatan pensiun yang hanya diberikan kepada pegawai tetap. Jenis tunjangan pegawai tetap dan tidak tetap disampaikan pada tabel berikut.

Tabel Tunjangan Pegawai Berdasarkan Status Tahun 2023
Employee Allowance Table by Status in 2023

Penyebab	Pegawai Tetap Permanent Employee	Pegawai Tidak Tetap/Kontrak Non-permanent/Contract Employee	Reason
Upah	✓	✓	Wages
Tunjangan Tidak Tetap (insentif bulanan)	✓	✓	Non-permanent allowance (monthly incentive)
Tunjangan Transport	✓	-	Transport Allowance

Minimum Wage in each of its operational locations. Wages in Bank Jatim in 2023 refer to a number of regulations, especially the Minister of Manpower Regulation No. 18, 2022, concerning the Determination of Minimum Wage in 2023.

In providing wages, Bank Jatim applies a wage system without discrimination so that every employee is entitled to the same treatment in the application of the wage system. In accordance with applicable regulations, the provision of minimum wages in Bank Jatim is directed to the achievement of decent living needs for employees. The amount of minimum wage generally adjusts to the price of basic needs, inflation rate, standard of living, and other variables. In line with the Bank's commitment to provide welfare to employees, Bank Jatim provides wages for the lowest level permanent employees in accordance with the prevailing wage in each province, as described in the following table.

Bank Jatim employees are divided into two categories based on their status, namely permanent and non-permanent/contract employees. This difference in status affects the benefits provided (additional components in addition to the basic salary). All employees, both permanent and non-permanent/contractual, located at the head office and branch offices, have the same rights regarding benefits except transport allowances, structural allowances, pension funds and retirement health insurance which are only given to permanent employees. The types of allowances for permanent and non-permanent employees are presented in the following table.

Penyebab	Pegawai Tetap Permanent Employee	Pegawai Tidak Tetap/Kontrak Non-permanent/Contract Employee	Reason
Lembur	✓	✓	Overtime
Cuti	✓	✓	Leave
Cuti Melahirkan	✓	✓	Maternity Leave
Tunjangan Hari Raya	✓	✓	Religious Holiday Allowance
Tunjangan disabilitas	-	-	Disability Allowance
Tunjangan Struktural	✓	-	Structural Allowance
Jaminan Kesehatan	✓	✓	Health Insurance
BPJS Kesehatan	✓	✓	Social Security Administrator (BPJS) for Health
BPJS Ketenagakerjaan	✓	✓	Social Security Administrator (BPJS) for Employment
Dana Pensiun	✓	-	Pension Fund
Asuransi Kesehatan Pensiun	✓	-	Retirement Health Insurance
Kesempatan memiliki saham	-	-	Opportunity to own shares

Lingkungan Bekerja yang Layak dan Aman [OJK F.21]

Bank Jatim senantiasa berkomitmen untuk menciptakan lingkungan kerja yang layak dan aman sesuai dengan kaidah Keselamatan dan Kesehatan Kerja (K3). Dengan lingkungan kerja yang layak dan aman, pegawai dapat menjalankan pekerjaan dan tanggung jawabnya dengan aman. Bank Jatim meyakini bahwa penerapan K3 yang optimal akan mendorong produktivitas karyawan yang kemudian akan memberikan dampak positif terhadap peningkatan kinerja perusahaan. Penerapan K3 di Bank Jatim mengacu ada sejumlah regulasi yang berlaku di Indonesia antara lain:

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. Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 tahun 2022 Tentang Cipta Kerja sebagaimana telah diubah terakhir dengan Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang Nomor 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang
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

Dalam mewujudkan lingkungan kerja yang layak dan aman, Bank Jatim menerbitkan kebijakan internal yang berkaitan dengan K3 di antaranya peraturan tentang pelaksanaan

Decent and Safe Working Environment [OJK F.21]

Bank Jatim is always committed to creating a decent and safe working environment in accordance with the rules of Occupational Safety and Health (K3). With a proper and safe working environment, employees can carry out their work and responsibilities safely. Bank Jatim believes that the optimal implementation of OHS will encourage employee productivity which will then have a positive impact on improving company performance. The implementation of OHS in Bank Jatim refers to a number of regulations that apply in Indonesia including:

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. Government Regulation in Lieu of Law Number 2 of 2022 concerning Job Creation as most recently amended by Law of the Republic of Indonesia Number 6 of 2023 concerning the Determination of Government Regulation in Lieu of Law Number 2 of 2022 concerning Job Creation into Law
5. Presidential Decree No. 22 of 1993 concerning Diseases Arising due to Work Relations
6. Regulation of the Minister of Health of the Republic of Indonesia Number 48 of 2016 concerning Safety and Health Standards for Office Workers.

In realizing a proper and safe working environment, Bank Jatim issued internal policies related to K3 including regulations on the implementation of fire simulations, of

simulasi kejadian kebakaran, simulasi apabila terjadi gempa dan pelatihan BCM kepada pegawai kantor pusat.

Komite Manajemen Kepegawaian

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.

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 sekedar menyediakan sarana dan prasarana K3, Bank Jatim 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 2023, audit sarana dan prasarana K3 Kantor Pusat telah dilakukan dengan dengan hasil kondisi sarana dan prasarana masih layak pakai.

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:

1. 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:

 - a. Jaminan Kecelakaan Kerja (JKK)

Jaminan Kecelakaan Kerja memberikan kompensasi dan rehabilitasi bagi pegawai yang mengalami

earthquake simulations, and of BCM training for head office employees.

Personnel Management Committee

Bank Jatim established a Personnel Management Committee that oversees the performance of Occupational Health and Safety (OHS). The management of OHS in Bank Jatim is carried out by the Human Capital Division.

OHS Facilities and Infrastructure

Bank Jatim's commitment to create a decent and safe working environment, while achieving zero accidents and the absence of occupational diseases, is fulfilled by providing various facilities to support safety and comfort, including in the event of an emergency. Facilities provided include smoke detection devices, light fire extinguishers, hydrants, First Aid Boxes, places of worship, parking spaces, 24-hour security, and others. In addition to providing various facilities, Bank Jatim continuously socializes OHS as a shared responsibility.

Not only providing OHS facilities and infrastructure, Bank Jatim also ensures that the facilities and infrastructure function properly. Hence, Bank Jatim conducts regular audits/checks to determine the feasibility of these facilities and infrastructure at the Head Office has been carried out with the results of the condition of the facilities and infrastructure is still feasible.

OHS Program

In addition to completing various physical facilities to support the creation of a decent and safe working environment, Bank Jatim also runs various supporting programs and policies for the realization of OHS in the company environment as follows:

1. Social Security Administrator (BPJS) for Employment

As an effort of Bank Jatim to guarantee the rights of employees and basic protection against work accidents, death and old age, and Pension Insurance, Bank Jatim include employees at the Social Security Administrator (BPJS) for Employment so that employees can work with peace of mind and comfort. BPJS for Employment program provided by Bank Jatim include:

 - a. Work Accident Insurance (JKK)

Work Accident Insurance provides compensation and rehabilitation for employees who have an accident at

- kecelakaan kerja pada saat mulai berangkat kerja sampai tiba kembali di rumah atau menderita penyakit akibat hubungan kerja dengan kriteria ada perintah dari perusahaan dan berkaitan dengan kepentingan perusahaan.
- b. 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.
 - c. Jaminan Hari Tua (JHT)
Program jaminan hari tua diselenggarakan dengan sistem tabungan hari tua, yang iurannya ditanggung perusahaan dan pegawai.
 - d. 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.
2. 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.
 3. 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.
 4. Donor Darah
General Check Up merupakan program pemeliharaan kesehatan pegawai dengan memberikan pemeriksaan kesehatan kepada pegawai yang dilakukan secara berkala.
 5. *General Check Up*
General Check Up merupakan program pemeliharaan kesehatan pegawai dengan memberikan pemeriksaan kesehatan kepada pegawai yang dilakukan secara berkala.
 6. 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.
 7. 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
- work when starting to leave for work until arriving back home or suffering from illness due to work relations with the bacteria, there is an order from the company and related to the interests of the company.
- b. Death Insurance
Death Insurance is a guarantee given to employees who pass away not due to work accidents whose protection is when the employee is actively working 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.
 - c. Old-Age Security (JHT)
The old-age security program is organized with an old-age savings system, whose contributions are borne by the company and employees.
 - d. Pension Insurance (JP)
The Pension Insurance Program is a social security program that aims to maintain a decent standard of living for participants and/or their heirs by providing income after participants enter retirement age, experience disability and/or pass away.
2. Outpatient Health Assistance
If Bank Jatim employees are ill, they can obtain outpatient treatment facilities at the Bank Jatim Polyclinic or outpatient medical assistance provided based on the ceiling of each position and regulated in the internal provisions of Bank Jatim.
 3. Inpatient Health Assistance
If Bank Jatim employees are ill and require inpatient treatment, Bank Jatim will provide inpatient facilities to employees in accordance with the class of inpatient rooms set out in the internal provisions of Bank Jatim.
 4. Blood Donation
General Check-up is an employee health maintenance program by providing health checks to employees conducted periodically.
 5. General Check Up
General Check-up is an employee health maintenance program by providing health checks to employees conducted periodically.
 6. Glasses Reimbursement for Bank Jatim Employees
Reimbursement of glasses to all employees in accordance with of the ceiling set in the internal provisions of Bank Jatim.
 7. Childbirth Reimbursement for Female Employees and Employees' Wives
For employees and employees' wives who will give birth, Bank Jatim provide reimbursement for labor either normally or caesarean in accordance with the ceiling set in the internal provisions of Bank Jatim.

Kinerja K3 Tahun 2023

Bank Jatim telah berupaya maksimal untuk mewujudkan target zero accident. Bank Jatim telah menyelenggarakan berbagai program K3 guna menjamin dan melindungi keselamatan dan kesehatan karyawan melalui upaya pencegahan kecelakaan kerja dan penyakit akibat kerja.

Sampai dengan 31 Desember 2023, tercatat ada 4 kejadian kecelakaan kerja dengan tingkat kecelakaan sedang dan berat. Terhadap kecelakaan kerja yang terjadi, Bank Jatim telah melakukan investigasi untuk mengetahui penyebab, menetapkan solusi, dan menetapkan mitigasi sehingga kecelakaan kerja serupa bisa dihindari.

OHS Performance in 2023

Bank Jatim has made maximum efforts to realize the zero-accident target. Bank Jatim has organized various OHS programs to ensure and protect the safety and health of employees through efforts to prevent work accidents and occupational diseases.

As of December 31, 2023 there were 4 work accidents with moderate and severe work accidents. Against work accidents that occur, Bank Jatim has conducted investigations to determine the causes, find out solutions, and establish mitigation so that similar work accidents can be avoided.

Tabel Kinerja K3 Tahun 2021-2023
OHS Performance Table Year 2021-2023

Tahun Year	Tingkat Kecelakaan Kerja Work Accident Rate			
	Ringan Light	Sedang Medium	Berat Heavy	Fatal/Kematian Fatal/Death
2023	0	2	2	0
2022	0	0	0	0
2021	1	2	0	1

Aspek Masyarakat

Dampak Operasi Terhadap Masyarakat Sekitar [OJK F.23]

Dalam menjalankan kegiatan operasionalnya, Bank Jatim telah memberikan dampak positif terhadap masyarakat. Keberadaan Bank Jatim telah memberikan manfaat secara langsung kepada masyarakat yaitu dengan menyediakan berbagai produk dan layanan jasa perbankan hingga ke seluruh wilayah kabupaten/kota se-Jawa Timur. Keberadaan Bank Jatim sebagai Badan Usaha Miliki Daerah juga memberikan manfaat bagi perkembangan perekonomian daerah. Bank Jatim juga memberikan manfaat tidak langsung bagi masyarakat yang diwujudkan dengan pelaksanaan program Tanggung Jawab Sosial dan Lingkungan (TJSL), yang sebagaimana diatur dalam Undang- Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.

Dalam praktik penerapan TJSL oleh Bank Jatim diwujudkan melalui program-program kegiatan Tanggung Jawab Sosial Perusahaan (Corporate Social Responsibility/CSR) yang berorientasi pada pencapaian ujuan Pembangunan

Community Aspect

Impacts of Operations on the Surrounding Community [OJK F.23]

In carrying out its operational activities, Bank Jatim has had a positive impact on the community. The existence of Bank Jatim has had provided direct benefits to the community by providing various banking products and services to all districts/cities in East Java. The existence of Bank Jatim as a Regional Owned Enterprise also provides benefits for the development of the regional economy. Bank Jatim also provides indirect benefits to the community which are realized by the implementation of the Corporate Social Responsibility (CSR) program, as stipulated in Law No. 40 of 2007 concerning Limited Companies.

The implementation of the CSR by Bank Jatim is realized through programs of Corporate Social Responsibility (CSR) activities that are oriented towards achieving Sustainable Development Goals (SDGs). Bank Jatim CSR programs and

Berkelanjutan (TPB)/Sustainable Development Goals (SDGs). Program dan kegiatan CSR Bank Jatim dikelola oleh Corporate Secretary yang bertanggung jawab langsung kepada Direktur Utama. Melalui program CSR, Bank Jatim berharap bisa ikut andil dalam upaya mendorong kemajuan, memberdayakan dan menciptakan kemandirian masyarakat, serta meningkatkan ekonomi setempat. Program CSR telah disampaikan pada bagian Tanggung Jawab Sosial dan Lingkungan (TJSL) pada Laporan Keberlanjutan ini.

Namun demikian, meskipun sudah senantiasa dilakukan mitigasi, kegiatan operasional Bank masih menimbulkan dampak negatif di antaranya adanya indikasi penipuan pada nasabah. Bank Jatim telah menindaklanjuti terkait dampak negatif dan memitigasi risiko agar dampak tersebut tidak terulang kembali.

Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) [OJK F.25]

Pada tahun 2023, Bank Jatim telah menyelenggarakan program CSR melalui Program Bank Jatim Peduli dengan fokus 4 (empat) bidang kegiatan yaitu Pendidikan, Budaya, Kesehatan, serta Sosial Lainnya. Program Bank Jatim Peduli telah dilaksanakan dengan total dana sebesar Rp17,39 miliar. Dana tersebut dialokasikan untuk bidang pendidikan sebesar Rp1,45 miliar, bidang kesehatan sebesar Rp3,32 miliar dan bidang sosial lainnya sebesar Rp12,61 miliar. Program-program CSR tahun 2023 yang telah dilaksanakan Bank Jatim merupakan upaya Bank dalam memberikan dukungan terhadap Tujuan Pembangunan Berkelanjutan (TPB)/Sustainable Development Goals (SDGs).

activities are managed by the Corporate Secretary who is directly responsible to the President Director. Through the CSR program, Bank Jatim hopes to take part in efforts to encourage progress, empower and create community independence, and improve the local economy. The CSR program has been presented in the Corporate Social Responsibility (CSR) section of this Sustainability Report.

Nevertheless, despite continuous mitigation, the Bank's operational activities still have a negative impact, including indications of fraud on customers. Bank Jatim has followed up on the negative impact and mitigated the risk to prevent the impacts from recurring.

Corporate Social Responsibilities (CSR) Activities [OJK F.25]

In 2023, Bank Jatim has organized CSR programs through the Bank Jatim Peduli Program with a focus on 4 (four) areas of activity namely Education, Culture, Health, and other social events. Another Bank Jatim Peduli program has been implemented with a total fund of IDR 17.39 billions. The funds were allocated to the education sector of IDR 1.45 billions, health sector of IDR 3.32 billions and other social areas of IDR 12.61 billions. CSR programs in 2023 that have been implemented by Bank Jatim are the bank's effort to provide support for the Sustainable Development Goals (SDGs).



Tabel Program Jatim Peduli Tahun 2021-2023
Table of Jatim Peduli for 2021-2023

(Dalam Ribuan Rupiah/in Thousand Rupiah)

Bidang Sectors	2023	2022	2021
Pendidikan Education	1.454.742	1.576.335	707.470
Kesehatan Health	3.325.878	2.308.978	4.643.759
Kebudayaan Culture	-	559.658	-
Sosial Lainnya Other Social Events	12.612.096	13.937.773	12.699.255
Total	17.392.717	18.382.744	18.050.485


Berikut rincian program yang telah dilaksanakan Bank Jatim selama tahun 2023.

Here are the details of the program that has been implemented by Bank Jatim during 2023.

Tabel Kegiatan TJSL dan Tujuan Pembangunan Berkelanjutan
Table of CSR Activities and Sustainable Development Goals

No	Jenis Kegiatan TJSL Types of CSR Activities	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Penjelasan Explanation	Capaian Capaian
1.	Pemberian beasiswa kepada pelajar dan mahasiswa kurang mampu dan atau yang berprestasi serta sarana dan prasarana penunjang pendidikan Providing scholarships to underprivileged and/or outstanding students and educational supporting facilities and infrastructure.		Alokasi Dana: Rp1.454.742.000 Periode Pelaksanaan: Januari - Desember Fund Allocation: IDR 1.454.742.000 Implementation Period: January - December	Terdapat 14 institusi pendidikan yang mendapatkan bantuan baik beasiswa maupun sarana dan prasarana pendidikan. There were 14 educational institutions that received assistance both scholarships and educational facilities and infrastructure.
2.	Bantuan zakat produktif, paket sembako dan peralatan untuk usaha mikro kecil menengah (UMKM) Kabupaten/Kota Productive zakat assistance, basic food packages and equipment for micro/small/medium enterprises (MSMEs) District/City		Alokasi Dana: Rp1.758.248.247 Periode pelaksanaan: Januari - Desember Fund Allocation: IDR 1.758.248.247 Implementation Period: January - December	Terdapat 6 institusi yang mendapatkan bantuan untuk UMKM, UMKM Awards yang dilaksanakan untuk apresiasi UMKM binaan Bank Jatim serta 1 kali pelaksanaan zakat produktif dan paket sembako. There were 6 institutions that received assistance for MSMEs. The MSMEs Award is held to appreciate MSMEs assisted by Bank Jatim and 1 time implementation of productive zakat and food packages.
3.	Bantuan pengadaan sarana atau prasarana kesehatan kepada lembaga, puskesmas atau Rumah Sakit dan yang berkaitan dengan peningkatan kesehatan masyarakat Assistance in the procurement of health facilities or infrastructure to institutions, health centers or hospitals and other facilities related to improving public health.	 	Alokasi Dana: Rp3.325.877.940 Periode Pelaksanaan: Januari - Desember Fund Allocation: IDR 3.325.877.940 Implementation Period: January - December	Bantuan ini menasar 12 institusi di berbagai kota dan kabupaten untuk meningkatkan taraf hidup masyarakat. This assistance targets 12 institutions in various cities and regencies to improve the standard of living of the community.

No	Jenis Kegiatan TJSL Types of CSR Activities	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Penjelasan Explanation	Capaian Capaian
4.	<p>Bantuan perbaikan rumah tidak layak huni untuk masyarakat di berbagai kabupaten/ kota</p> <p>Assistance in repairing uninhabitable houses for communities in various districts/cities.</p>		<p>Alokasi Dana: Rp948.868.000</p> <p>Periode pelaksanaan: Januari - Desember</p> <p>Fund Allocation: IDR 948.868.000</p> <p>Implementation Period: January - December</p>	<p>Bantuan Rumah Tidak Layak Huni (RTLH) ini telah menasar 50 rumah sepanjang tahun 2022 di 3 kabupaten untuk meningkatkan kesejahteraan masyarakat prasejahtera di Jawa Timur.</p> <p>This uninhabitable house assistance has targeted 50 houses throughout 2022 in 3 districts to improve the welfare of underprivileged communities in East Java.</p>
5.	<p>Bantuan kendaraan operasional dan sarana prasarana untuk Dinas/Lembaga Kabupaten/ Kota</p> <p>Operational vehicle and infrastructure assistance for District/City offices/Institutions</p>		<p>Alokasi Dana: Rp3.741.171.800</p> <p>Periode pelaksanaan: Januari - Desember</p> <p>Fund Allocation: IDR 3.741.171.800</p> <p>Implementation Period: January - December</p>	<p>Bantuan ini menasar 7 lembaga untuk mendukung kelancaran operasional dinas/ lembaga terkait.</p> <p>This assistance targets 7 institutions to support the smooth operation of related agencies/ institutions.</p>
6.	<p>Bantuan bak kontainer penampung sampah dan tempat sampah serta sanitasi layak untuk masyarakat di berbagai Kabupaten/Kota</p> <p>Assistance of waste collection containers and trash bins and proper sanitation for communities in various districts/cities.</p>		<p>Alokasi Dana: Rp260.400.000</p> <p>Periode pelaksanaan: Januari - Desember</p> <p>Fund Allocation: IDR260.400.000</p> <p>Implementation Period: January - December</p>	<p>Bantuan ini menasar pemberian gerobak sampah di Jawa Timur untuk meningkatkan kualitas hidup masyarakat.</p> <p>This assistance targets the provision of garbage carts in East Java to improve the quality of life of the community.</p>
7.	<p>Bantuan Pengembangan sarana atau prasarana umum Kabupaten/Kota</p> <p>Development assistance for public facilities or infrastructure of Regencies/Cities</p>		<p>Alokasi Dana: Rp5.210.098.796</p> <p>Periode pelaksanaan: Januari - Desember</p> <p>Fund Allocation: IDR 5.210.098.796</p> <p>Implementation Period: January - December</p>	<p>Bantuan ini menasar 15 objek pembangunan yang diharapkan mampu meningkatkan kualitas hidup masyarakat.</p> <p>This assistance targets 15 development objects that are expected to improve the quality of life of the community.</p>
8.	<p>Bantuan Rehabilitasi Mangrove</p> <p>Mangrove Rehabilitation Support</p>		<p>Alokasi Dana: Rp140.000.000</p> <p>Periode Pelaksanaan: Januari - Desember</p> <p>Fund Allocation: IDR 140.000.000</p> <p>Implementation Period: January - December</p>	<p>Bantuan ini untuk rehabilitasi mangrove selebar 4 HA di wilayah Surabaya.</p> <p>This assistance is fo the rehabilitation of 4 HA wide mangroves in Surabaya area.</p>
9.	<p>Bantuan Pemberdayaan Perahu untuk Nelayan di Surabaya</p> <p>Boat Empowerment Assistance for Fishermen in Surabaya</p>		<p>Alokasi Dana: Rp65.416.950</p> <p>Periode pelaksanaan: Januari - Desember</p> <p>Fund Allocation: IDR 65.416.950</p> <p>Implementation Period: January - December</p>	<p>Bantuan Perahu peduli sebanyak 2 (dua) unit untuk nelayan di Surabaya.</p> <p>Two units of boat were given to the fishermen in Surabaya.</p>

No	Jenis Kegiatan TJSL Types of CSR Activities	Tujuan Pembangunan Berkelanjutan Sustainable Development Goals	Penjelasan Explanation	Capaian Capaian
10.	Bantuan Kendaraan Listrik Kepulauan Gili Iyang dan 5 unit PJU Solar Cell Pulau Kangean Sumenep Electric Vehicle Assistance for Gili Iyang Islands and 5 units of Public Street Lighting (PJU) Solar Cell in Kangean Island, Sumenep		Alokasi Dana: Rp487.893.000 Periode pelaksanaan: Januari - Desember Fund Allocation: IDR 487.893.000 Implementation Period: January - December	Bantuan kendaraan listrik sejumlah 32 unit di Kepulauan Gili Iyang dan 5 (lima) unit PJU solar cell di Pulau Kangean Sumenep. Electric vehicle assistance of 32 units in Gili Iyang islands and 5 (five) solar cell PJU units on Kangean Island Sumenep

Kepatuhan Terhadap Hukum dan Peraturan [GRI 2-27]

Bank Jatim senantiasa berpedoman pada hukum dan peraturan yang berlaku dalam menjalankan kegiatan bisnisnya khususnya ketentuan regulator yang mengatur Lembaga Jasa Keuangan Bank dan Sistem Pembayaran serta ketentuan dan peraturan perundang-undangan yang berhubungan dengan kegiatan usaha Bank. Sepanjang tahun 2023, berdasarkan catatan Bank yang bersumber dari surat yang diterbitkan oleh regulator terdapat 7 (tujuh) pengenaan sanksi yang dikenakan oleh regulator kepada Bank Jatim yang diakibatkan oleh kesalahan dan keterlambatan penyampaian pelaporan kepada regulator di antaranya 6 (enam) pengenaan sanksi kewajiban membayar (denda) dan 1 (satu) sanksi berupa teguran. Sanksi yang mengakibatkan kewajiban membayar maupun sanksi berupa teguran yang dikenakan kepada Bank Jatim seluruhnya telah dilakukan tindak lanjut berupa kewajiban membayar kepada regulator sesuai ketentuan. Bank Jatim menganggap bahwa pengenaan denda maupun sanksi yang dikenakan oleh regulator kepada Bank Jatim pada tahun 2023 bukan merupakan kasus ketidakpatuhan yang signifikan karena tidak berdampak pada izin usaha dan kegiatan usaha Bank.

Compliance With Laws and Regulations [GRI 2-27]

Bank Jatim is always guided by the applicable laws and regulations in carrying out its business activities, especially the regulatory provisions governing Bank Financial Services Institutions and Payment Systems as well as the provisions and laws and regulations relating to the Bank's business activities. Throughout 2023, based on the Bank's records sourced from letters issued by the regulator, there were 7 (seven) imposition of sanctions imposed by the regulator to the Bank Jatim due to errors and delays in submitting reporting to the regulator including 6 (six) imposition of sanctions obligation to pay (fines) and 1 (one) sanction in the form of a warning. Sanctions that result in the obligation to pay and sanction in the form of reprimands imposed on Bank Jatim have all been followed up in the form of an obligation to pay to the regulator in accordance with the provisions. Bank Jatim considers that the imposition of fines and sanctions imposed by regulators to Bank Jatim in 2023 is not a significant case of non-compliance because it has no impact on the business license and business activities of the Bank.

Tabel Jumlah Denda yang Telah dibayarkan oleh Bank Jatim Selama Tahun 2023
Table of Total Fines paid by Bank Jatim during 2023

No.	Nama Sanksi Name of Sanction	Instansi Agency	Jumlah Denda (Dalam Rupiah) Amount of Fine (in Rupiah)
1.	Kesalahan pelaporan Informasi Keuangan Financial Information reporting errors of the Financial Services Authority	Otoritas Jasa Keuangan Financial Services Authority	50.000.000
2.	Koreksi Laporan di luar batas waktu Penyampaian Correction of reports outside the deadline for Bank Indonesia submission	Bank Indonesia	600.000

No.	Nama Sanksi Name of Sanction	Instansi Agency	Jumlah Denda (Dalam Rupiah) Amount of Fine (in Rupiah)
3.	Penyelenggaraan Produk tanpa Memperoleh Perizinan Implementation of Products without Obtaining Financial Services Authority Licensing	Otoritas Jasa Keuangan Financial Services Authority	100.000.000
4.	Penyampaian Laporan Bank Umum di luar batas waktu yang ditentukan Submission of Commercial Bank Reports outside the deadline determined by Bank Indonesia	Bank Indonesia	2.000.000
5.	Penyampaian Laporan Bank Umum di luar batas waktu yang ditentukan Submission of Commercial Bank Reports outside the deadline set by Bank Indonesia	Bank Indonesia	2.000.000
6.	Keterlambatan Penyampaian Laporan Delay in Submission of Financial Services Authority Report	Otoritas Jasa Keuangan Financial Services Authority	132.400.000
Total			287.000.000

Berdasarkan tabel di atas, Bank Jatim telah membayar denda atas ketidakpatuhan pada regulator sebesar Rp287.000.000,-. Sedangkan pada tahun 2022, Bank Jatim tidak terdapat tidak terdapat denda yang harus dibayarkan sebagai akibat dari ketidakpatuhan terhadap hukum.

Pengaduan Masyarakat [OJK F.24, GRI 2-16]

Bank Jatim telah menyediakan sarana pengaduan bagi masyarakat untuk melaporkan dan menyampaikan pengaduan terkait isu sosial dan lingkungan hidup di lingkungan wilayah operasi Bank Jatim. Masyarakat dapat menyampaikan pengaduannya melalui sarana pelaporan *whistleblowing system*. Pengaduan dapat disampaikan melalui datang langsung ke kantor pusat Bank Jatim, mengirimkan surat kepada Divisi Audit Bank Jatim di alamat Jalan Basuki Rahmat No.98 – 104, Surabaya, website melalui <https://wbs.bankjatim.co.id/> dan sms/whatsapp telepon ke 081330003040. Manajemen Bank Jatim memiliki komitmen yang kuat untuk memberikan dukungan dan perlindungan kepada setiap pelapor *fraud* serta menjamin kerahasiaan identitas dan laporan *fraud* yang disampaikan. Seluruh pengaduan yang masuk dikelola oleh Divisi Audit Intern.

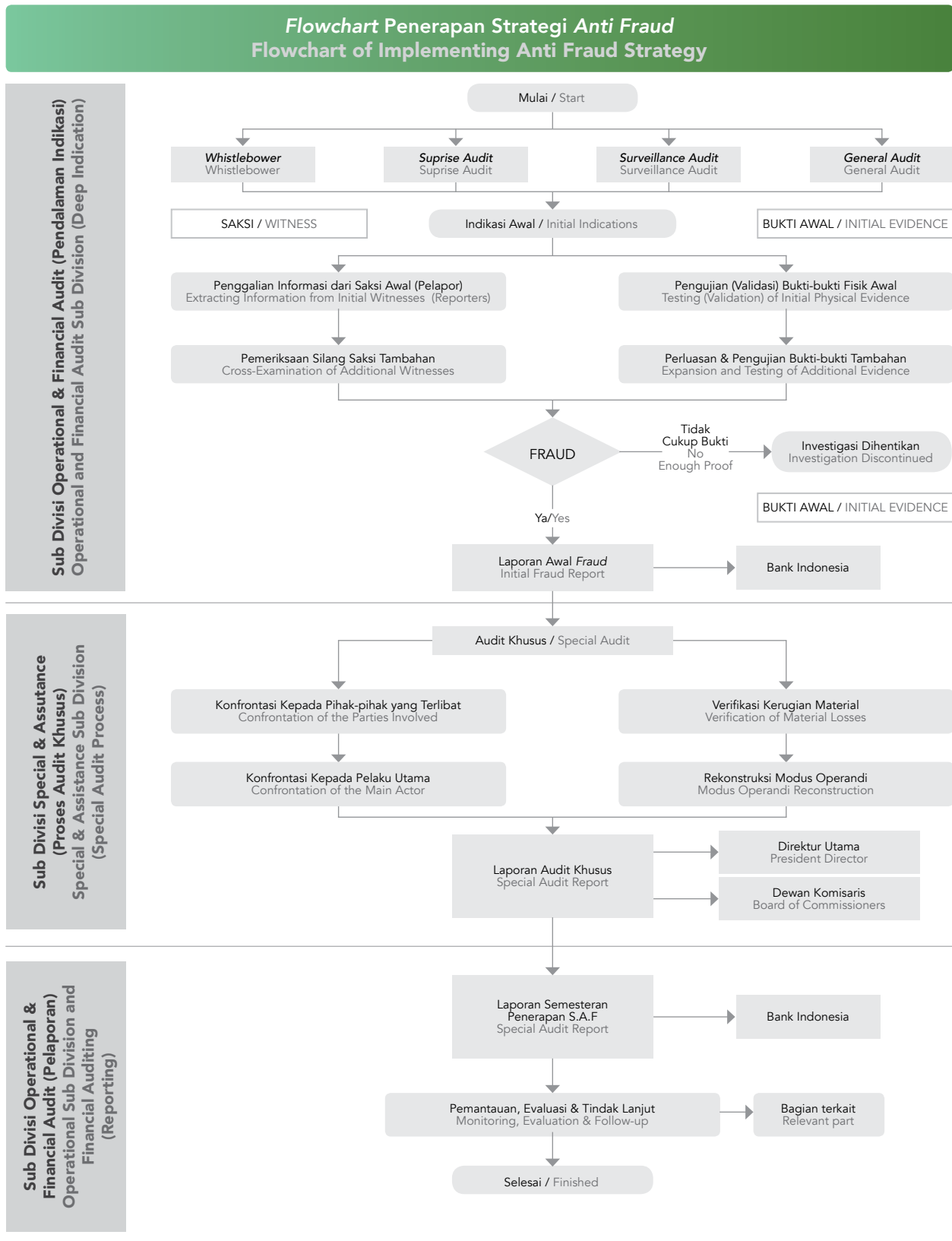
Based on the table above, Bank Jatim has paid fines for non-compliance with regulators amounting to IDR 287,000,000. While in 2022, Bank Jatim has no fines to pay as a result of non-compliance with the law.

Public Complaints [OJK F.24, GRI 2-16]

Bank Jatim has provided a means of complaints for the citizens to report and submit complaints related to social and environmental issues within the Bank Jatim operating area. The public can submit their complaints through the whistleblowing system. Complaints can be submitted by coming directly to the head office of Bank Jatim, sending a letter to the Audit Division of Bank Jatim at Basuki Rahmat Street No. 98-104 Surabaya, website via <https://wbs.bankjatim.co.id/> dan sms/whatsapp telepon ke 081330003040. Bank Jatim management has a strong commitment to provide support and protection to every fraud whistleblower and guarantee the confidentiality of identity and fraud reports submitted. All incoming complaints are managed by the Internal Audit Division.

Adapun mekanisme pengaduan masyarakat yang dimiliki oleh Bank Jatim adalah sebagai berikut.

The public complaint mechanism owned by Bank Jatim is as follows.



Sampai dengan 31 Desember 2023, terdapat 777 pengaduan melalui sarana whistleblower. Dari 777 pengaduan tersebut, 776 pengaduan diantaranya tidak dilakukan penyelesaian lebih lanjut, karena laporan tidak termasuk dalam fraud/memenuhi unsur fraud; Laporan termasuk dalam kategori pengaduan layanan nasabah; dan laporan termasuk dalam kategori pertanyaan operasional bank. Terdapat 1 (satu) pengaduan melalui sarana whistleblower yang ditindaklanjuti bersama dengan Divisi Human Capital dan telah berstatus "Selesai".

Berikut adalah tabel jumlah pengaduan melalui sarana whistleblower selama 2023:

As of December 31, 2023, there were 777 complaints through the whistleblower tool. Of the 777 complaints, 776 of them were not further resolved because the report was not included in fraud/fulfilled the elements of fraud; the report was included in the category of consumer service complaint; and the report was included in the category of bank operational questions. There was 1 (one) complaint through the whistleblower tool that was followed up together with the Human Capital Division and has the status of "Completed".

The following is a table of the number of complaints through whistleblower facilities during 2023:

No	Keterangan Description	Jumlah Pengaduan Number of Complaints
1	Jumlah Pengaduan Tahun 2023 Number of Complaints in 2023	777
2	Jumlah Pengaduan yang Diproses Number of Complaints Processed	1
3	Jumlah Pengaduan yang Telah Selesai Diproses Number of Complaints That Have Been Processed	1
4	Jumlah Pengaduan yang Belum Selesai Diproses Number of Complaints That Have Not Been Processed	-
5	Jumlah Pengaduan yang Tidak Relevan Number of Irrelevant Complaints	776

Pengaduan Nasabah

Bank Jatim senantiasa berupaya untuk meningkatkan kualitas produk dan layanan sehingga nasabah terpenuhi harapannya, sekaligus mendapatkan kepuasan maksimal. Namun demikian, Bank Jatim tidak menutup kemungkinan adanya potensi nasabah 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. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan yang telah dicabut dan digantikan dengan POJK No.22 tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan serta Undang Undang Nomor 27 Tahun 2022 tentang Pelindungan Data Pribadi.

Jangka waktu untuk menindaklanjuti dan menyelesaikan pengaduan nasabah 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

Customer Complaints

Bank Jatim constantly strives to improve the quality of products and services so that customers meet their expectations, while getting maximum satisfaction. However, Bank Jatim does not rule out the possibility of potential customers who have not met their expectations so they need to submit complaints. Therefore, Bank Jatim provides a complaint channel, while providing the best solution as soon as possible. Bank Jatim's handling of complaints is in compliance with POJK No. 6/POJK.07/2022 concerning Consumer and Public Protection in the Financial Services Sector which has been revoked and replaced with POJK No.22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector and Law Number 27 of 2022 concerning Personal Data Protection.

The time for following up and resolving customer complaints is no later than 20 working days after the date of receipt of the complaint, and in the event of certain conditions, discretion is given to extend the time to a maximum of the next 20 working days. However, as a form of service and professionalism, Bank Jatim makes every effort to resolve the complaint before the deadline expires. Regarding the handling of complaints, as one of the obligations, Bank Jatim

penanganan pengaduan, sebagai salah satu kewajiban, Bank Jatim melaporkan penanganan dan penyelesaian pengaduan nasabah tersebut kepada Bank Indonesia dan Otoritas Jasa Keuangan setiap triwulan.

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, X, Instagram, dan Whatsapp Bussiness*) dan media massa.
3. Mengembangkan dan penyempurnaan Sistem Pengaduan dan Perlindungan nasabah Terintegrasi sebagai sarana pengaduan yang terintegrasi dengan seluruh cabang, capem, *agent Contact Center* dan unit terkait sehingga penanganan pengaduan menjadi lebih cepat dan optimal.
4. Menyempurnakan dan mensosialisasikan SOP Perlindungan nasabah kepada seluruh pegawai sebagai acuan dalam penyelesaian pengaduan nasabah secara efektif dan efisien sehingga mengurangi tingkat risiko hukum, reputasi dan finansial.

Adapun satuan kerja yang bertanggungjawab untuk menangani pengaduan nasabah dan mengupayakan penyelesaiannya di Bank Jatim adalah sebagai berikut:

- a. Sub Divisi *Service Excellent* 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.

Di sisi lain, agar pengaduan nasabah dapat terselesaikan dengan baik sesuai jangka waktu yang telah ditentukan, Bank Jatim telah mengedukasi nasabah dengan cara:

1. Mensosialisasikan Tata cara Mediasi Perbankan dan Mekanisme Pengaduan nasabah melalui pengumuman dan brosur yang telah ditempatkan pada area yang mudah diakses oleh nasabah.
2. Untuk ketertiban *monitoring* penyelesaian pengaduan nasabah, petugas penerima pengaduan di Cabang, Capem, Kantor Fungsional dan *Payment Point* di samping wajib melakukan eskalasi ke Aplikasi Helpdesk Penerimaan dan Penyelesaian Pengaduan nasabah yang akan ditindaklanjuti oleh Sub Divisi *Service Excellent*.

reports the handling settlement of customer complaints to Bank Indonesia and the Financial Services Authority every quarter.

In handling customers' complaints, Bank Jatim has established various policies as follows:

1. Optimizing the function of Call Center information of Bank Jatim 14044 in improving the quality of service to customers' complaints online (by phone).
2. Quickly follow up customer complaints through Bank Jatim official email, social media (*Facebook, X, Instagram, and Whatsapp Bussiness*) and mass media.
3. Develop and refine the Integrated Customer Complaints and Protection System as a means of complaints integrated with all branches, sub-branches, and Contact Center agents, and related units in order to have a faster, more optimal complaint handling.
4. Refine and socialize the SOP for Customer Protection to all employees as a reference in resolving customer complaints effectively and efficiently so as to reduce the level of legal, reputational and financial risks.

The work units responsible for handling customer complaints and seeking resolution in Bank Jatim are as follows:

- a. *Service Excellent* Sub-Division, especially in the administration, submission of reports Handling and Settlement of complaints in a quarterly basis to Bank Indonesia; and the Financial Services Authority.
- b. Branch Office Head of Operations, especially in terms of settlement of complaints that include the operations of Branch Office in carrying out the policies/provisions of all functional activities of Bank Jatim set by management.

On the other hand, in order that customer complaints can be resolved properly according to the predetermined period of time, Bank Jatim has educated customers by:

1. Socializing Banking Mediation Procedures and Customer Complaint Mechanisms through announcements and brochures that have been placed in easily accessible areas.
2. Monitoring the settlement of customer complaints, officers receiving complaints at branches, sub-division branches, Functional Offices and Payment Points in addition to being required to escalate to the Helpdesk Application for Receiving and Settling Customer Complainants which will be followed up by the *Service Excellent* Sub-Division.

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 OJK melalui Lembaga Alternatif Penyelesaian Sengketa Sektor jasa Keuangan (LAPS SJK). Proses ini dilakukan secara fleksibel 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.

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*.

As a form of customer protection, Bank Indonesia and the Financial Services Authority (OJK) have also regulated disputes with a maximum value of IDR 500 millions, arising from unresolved customer complaints against banks that can be resolved using the banking mediation mechanism, which is a dispute resolution process between customers and banks facilitated by OJK through the Financial Services Sector Alternative Dispute Resolution Institution (LAPS LJK). This process is carried out flexibly in order to reach a settlement in the form of a voluntary agreement (*win-win solution*) on part/all of the disputed issues with a simple, cheap and fast spirit (60 days at maximum) and based on the principle of confidentiality.

The spirit of providing the best services, as well as providing convenience to all customers, is also shown by forming a *Call Center* unit "Info Bank Jatim 14044" which operates 24/7 throughout the year. This call center can provide the following services:

- a. Informing the Banking products/services provided by Bank Jatim;
- b. Providing solutions to problems faced by customers in using the services and products of Bank Jatim;
- c. Accomodating customer complaints to be continued to the relevant section in Bank Jatim as an effort to further resolve; and
- d. Performing early security of the customer's account immediately after the customer's report of the occurrence of events that led to the loss of ATM card, forgetting the password of internet banking/mobile banking and unregistering SMS banking.



Sesuai data yang masuk, selama tahun 2023, Bank Jatim menerima pengaduan nasabah dari berbagai saluran pengaduan sebagaimana tabel berikut:

Tabel Jumlah Pengaduan Nasabah Tahun 2023
Table of Number of Customer Complaints in 2023

No	Bulan Month	Gagal Tarik Tunai Failed Cash Withdrawal	Gagal Transfer Failed Transfer	Transaksi EDC EDC Transaction	Transaksi Multipayment Multipayment Transaction
1	Januari January	369	219	9	322
2	Februari February	261	161	10	131
3	Maret March	234	132	8	69
4	April April	391	783	19	161
5	Mei May	433	257	31	138
6	Juni June	311	455	23	112
7	Juli July	264	304	9	145
8	Agustus August	613	500	27	201
9	September September	329	607	7	150
10	Oktober October	366	618	16	198
11	November November	400	424	21	155
12	Desember December	466	288	23	138
TOTAL		4.437	4.748	203	1.920

Tabel Jumlah Pengaduan Nasabah Tahun 2021-2023
Table of Number of Customer Complaints for 2021-2023

Tahun	Jenis Pengaduan Type of Complaint				
	Gagal Tarik Tunai Failed Cash Withdrawal	Gagal Transfer Failed Transfer	Transaksi EDC EDC Transaction	Transaksi Multipayment Multipayment Transaction	Kendala Kartu ATM ATM Card Constraints
2023	4.437	4.748	203	1.920	210
2022	3.462	1.733	166	2878	379
2021	6.710	3.046	304	2252	198

Sesuai tabel di atas, jumlah pengaduan pada tahun 2023 tercatat sebanyak 12.869 pengaduan, meningkat dibandingkan tahun 2022 yang sebesar 9.311 pengaduan. Dari jumlah pengaduan tersebut, sebanyak 12.741 pengaduan atau sebesar 99% telah diselesaikan, dan sebanyak 128 pengaduan sedang dalam proses penyelesaian.

According to entry data in 2023, Bank Jatim received customer complaints from various complaint channels s shown in the following table:

	Kendala Kartu ATM ATM Card Constraints	Transaksi QRIS QRIS Transaction	Kendala Pelayanan/Produk Service/Product Constraints	Gagal Setor Tunai Failed Cash Deposit	Terindikasi Penipuan Fraud Indication	Total Pengaduan Per Bulan Total Complaints Per Month
	33	22	1	18	11	1.004
	29	6	0	4	5	607
	10	12	11	12	13	501
	23	19	11	16	21	1.444
	14	38	21	16	6	954
	15	25	13	15	18	987
	14	75	18	22	14	865
	9	129	21	18	19	1.537
	16	86	19	16	20	1.250
	19	146	18	19	28	1.428
	19	106	25	27	18	1.195
	9	100	16	18	39	1.097
	210	764	174	201	212	12.869

	Jenis Pengaduan Type of Complaint				Total Pengaduan Total Complaints
	Transaksi QRIS QRIS Transaction	Kendala Pelayanan/Produk Service/Product Constraints	Gagal Setor Tunai Failed Cash Deposit	Terindikasi Penipuan Fraud Indication	
	764	174	201	212	12.869
	360	8	200	125	9.311
	287	37	200	104	13.138

According to the table above, the number of complaints in 2023 was recorded at 12.869 complaints, an increase compared to 2022 which amounted to 9.311 complaints. Of these numbers, 12.741 complaints or 99% have been resolved, and 128 complaints are in the process of being resolved.

Praktik Keamanan [GRI 410-1]

Pemahaman terhadap hak asasi manusia perlu diimplementasikan kepada petugas keamanan dalam mendukung berjalannya kegiatan operasional Bank. Hal ini dikarenakan petugas keamanan berhadapan langsung dengan masyarakat. Bank Jatim memiliki kebijakan dalam memfasilitasi pendidikan kepada seluruh pegawai termasuk pegawai alih daya/pegawai pihak ketiga tidak terbatas kepada petugas keamanan namun seluruh tenaga alih daya. Pada tahun 2023, Bank Jatim telah menerima pelatihan dari pihak ketiga untuk seluruh petugas satpam baik tenaga organik dan tenaga alih daya tentang produk *knowledge* dan pelatihan satpam profesional dengan tujuan menyegarkan kembali tentang tugas pokok seorang tenaga satpam dengan harapan dapat memberikan pelayanan yang prima.

Privasi dan Keamanan Data Nasabah [GRI 418-1]

Sebagai lembaga jasa keuangan, Bank Jatim mengumpulkan data lengkap dari setiap nasabah, baik individu maupun korporat, yang wajib dijaga kerahasiaannya. Bank Jatim senantiasa berkomitmen untuk menjaga privasi data nasabah dengan melakukan peningkatan keamanan sistem teknologi informasi dalam mengelola data dan/atau informasi pribadi nasabah. Melalui upaya tersebut, selama tahun pelaporan Bank Jatim tidak mendapat laporan pengaduan mengenai pelanggaran terhadap pelanggaran privasi nasabah dan hilangnya data nasabah sehingga Bank Jatim tidak mendapat sanksi atau denda dari regulator.

Security Practices [GRI 410-1]

An understanding of human rights needs to be implemented among security officers to support the Bank's operational activities. This is because security officers deal directly with the public. Bank Jatim has a policy of facilitating education for all employees including outsourced employees/third party employees, not limited to security officers but all outsourced staff. In 2023, Bank Jatim has received training from a third party for all security guards, both organic and outsourced, regarding product knowledge and professional security guard training with the aim of refreshing the basic duties of a security guard in the hope of providing excellent service.

Customer Data Privacy and Security [GRI 418-1]

As a financial services institution, Bank Jatim collects complete data from every customer, both individual and corporate, which must be kept confidential. Bank Jatim is always committed to maintaining customer data privacy by improving the security of information technology systems in managing customer data and/or personal information. Through these efforts, during the reporting year Bank Jatim did not receive any complaints regarding violations of customer privacy and loss of customer data so that Bank Jatim did not receive sanctions or fines from the regulator.



Tanggung Jawab Pengembangan Produk dan/atau Jasa Keberlanjutan

Responsibilities for Sustainable Product and/or Service Development

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan [OJK F.26]

Bank Jatim terus berupaya untuk melakukan inovasi sehingga produk dan layanan yang dimiliki semakin memudahkan nasabah dalam melakukan transaksi perbankan. Pada tahun 2023, Bank Jatim telah meluncurkan produk dan layanan baru sebagai berikut:

1. *Customer Self Service* (CSS)
Customer Self Service (CSS) adalah suatu layanan untuk nasabah dalam melakukan *monitoring* untuk seluruh mutasi dan transaksi rekening yang disediakan dalam bentuk aplikasi web.
2. JConnect Remittance
JConnect Remittance adalah layanan perbankan berupa pengiriman uang dalam bentuk valuta asing dari luar negeri ke dalam negeri. Untuk saat ini Bank Jatim telah memiliki layanan pengiriman uang (*incoming*) dari luar negeri ke Indonesia. Diharapkan dengan adanya penambahan layanan pengiriman uang atau penukaran valas ritel ini dapat memenuhi kebutuhan nasabah maupun nasabah WIC (*walk in customer*) untuk melakukan transfer uang yang dilakukan pekerja asing ke penerima di negara asalnya.
3. Penyaluran Pembiayaan KUR Syariah
Penyaluran pembiayaan KUR Syariah ini merupakan produk pembiayaan untuk segmen KUR super mikro, segmen KUR mikro, segmen KUR kecil, segmen KUR pekerja migran Indonesia, segmen KUR Khusus, dan segmen KUR linkage.
4. Penyaluran Kartu Kredit Pemerintah Daerah (KKPD)
Penyaluran Kartu Kredit Pemerintah Daerah (KKPD) ini merupakan penyaluran alat pembayaran dengan menggunakan kartu yang dapat digunakan Satker untuk melakukan pembayaran atas transaksi belanja Daerah dalam penggunaan Uang Persediaan (UP).

Khusus untuk produk yang terkait dengan keberlanjutan, Bank Jatim telah mengembangkan produk pembiayaan di antaranya adalah Kredit Kendaraan Bermotor (KKB) Berwawasan Lingkungan dan Kredit Kepemilikan Rumah (KPR) Berwawasan Lingkungan. Kredit KKB Berwawasan Lingkungan ini diberikan kepada nasabah yang akan membeli kendaraan bermotor listrik berbasis baterai. Sedangkan Kredit KPR Berwawasan

Innovation and Development of Sustainable Finance Products/ Services [OJK F.26]

Bank Jatim continues to strive to innovate so that its products and services make it easier for customers to carry out banking transactions. In 2023, Bank Jatim has launched new products and services as follows:

1. *Customer Self Service* (CSS)
Customer Self Service (CSS) is a service for customers in monitoring all account mutations and transactions provided in the form of a web application.
2. JConnect Remittance
JConnect Remittance is a banking service in the form of sending money in the form of foreign currency from abroad to within the country. Currently, Bank Jatim has a money transfer service (*incoming*) from abroad to Indonesia. It is hoped that the addition of money transfer or retail foreign exchange services can meet the needs of customers and WIC customers (*walk in customers*) to transfer money from foreign workers to recipients in their home countries.
3. Distribution of Sharia KUR Financing
This Sharia KUR financing distribution is a financing product for the super micro-KUR segment, micro KUR segment, small KUR segment, Indonesian migrant worker KUR segment, Special KUR segment, and linkage KUR segment.
4. Distribution of Regional Government Credit Cards (KKPD)
The distribution of Regional Government Credit Cards (KKPD) is the distribution of payment instruments using cards which can be used by Satker (*work unit*) to make payments for regional shopping transactions using Reserve Money (UP).

Specifically for products related to sustainability, Bank Jatim has developed financing products including environmentally sound motor vehicle loans (KKB) and environmentally sound home ownership loans (KPR). This Environmentally Friendly KKB Credit is given to customers who want to buy battery-based electric motorized vehicles. Meanwhile, Environmentally Friendly KPR Credit is given to customers who want to buy

Lingkungan diberikan kepada nasabah yang akan membeli hunian dengan konsep desain dan proses pembangunan menggunakan material ramah lingkungan.

Produk/Jasa yang Sudah Dievaluasi Keamanannya Bagi Nasabah [OJK F.27]

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. 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. 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.

Dampak Produk/Jasa [OJK F.28]

Bank Jatim selalu mempertimbangkan dampak dan risiko suatu produk dan jasa yang telah diluncurkan. Dalam upaya meminimalisir dampak negatif dan risiko yang timbul, Bank Jatim senantiasa memegang prinsip kehati-hatian dalam menyalurkan dana dalam bentuk kredit yang ditawarkan. Bank juga telah memberikan informasi yang jelas dan rinci pada seluruh produk dan jasa yang ditawarkan. Informasi tersebut telah disampaikan secara transparan kepada calon nasabah. Berbagai upaya tersebut memberikan hasil dengan tidak adanya dampak negatif atas produk dan jasa pada tahun pelaporan.

Jumlah Produk yang Ditarik Kembali [OJK F.29]

Selama tahun 2023, Bank Jatim telah menghentikan aktivitas layanan sebagai Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Umroh melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor 062/05/06/DIR/PGP/KEP tanggal 13 Desember 2023 tentang Pencabutan Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor 059/040/DIR/BIS/KEP Tanggal 29 Januari 2020 tentang Pedoman Pelaksanaan Bank Penerima Setoran Biaya Penyelenggaraan Ibadah Umroh PT Bank Pembangunan Daerah Jawa Timur Tbk. Hal ini dikarenakan Sistem Komputerisasi Pengelolaan Terpadu Umrah dan Haji Khusus (Siskopatuh) dengan sistem perbankan sudah tidak lagi terhubung.

housing with a design concept and construction process using environmentally friendly materials.

Products/ Services Which Have Been Evaluated for Safety for Customers [OJK F.27]

All products and services offered by Bank Jatim have met all requirements and received approval from the Financial Services Authority so that they have been tested for security for customers. Bank Jatim continuously carries out various activities to increase financial inclusion so that customers and potential customers get correct information about the products and services that Bank Jatim has. On the other hand, in marketing products and services, apart from providing complete information on each product, Bank Jatim also always carries out marketing and promotional communications based on applicable marketing and promotional ethics.

Product/Service Impact [OJK F.28]

Bank Jatim always considers the impact and risks of a product and service that has been launched. To minimize the negative impacts and risks that arise, Bank Jatim always adheres to the principle of prudence in channelling funds in the form of credit offered. The bank has also provided clear and detailed information on all the products and services offered. This information has been conveyed transparently to prospective customers. These various efforts yielded results with no negative impact on products and services in the reporting year.

Number of Products Recalled [OJK F.29]

During 2023, Bank Jatim has stopped service activities as a Bank Receiving Deposits for Umrah Worship Organizing Fees through the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk Number 062/05/06/DIR/PGP/KEP dated December 13, 2023 concerning the Revocation of the Decision of the Directors of PT East Java Regional Development Bank Tbk Number 059/040/DIR/BIS/KEP Dated January 29, 2020 concerning Implementation Guidelines for Banks Receiving Deposits for Umrah Worship Organizing Fees PT East Java Regional Development Bank Tbk. This is because the Computerized Integrated Management System for Special Umrah and Hajj (Siskopatuh) and the banking system were no longer connected.

Selain itu juga terdapat beberapa produk dan layanan Tresuri yang telah dihentikan/ditutup yaitu produk Three Parties Deposit Mechanism (TPDM) dan Layanan Pengelolaan Kas Titipan dan Pendanaan dan Instrumen Utang. Produk Three Parties Deposit Mechanism (TPDM) telah ditarik kembali dikarenakan sudah tidak berlaku karena pengelolaan dana haji sudah tidak di Kementerian Agama Republik Indonesia. Sedangkan, Layanan Pengelolaan Kas Titipan dan Pendanaan dan Instrumen Utang telah ditarik kembali melalui Surat Keputusan Direksi PT Bank Pembangunan Daerah Jawa Timur Tbk Nomor 062/05/05/DIR/PGP/KEP tanggal 12 Desember 2023 tentang Pencabutan Buku Pedoman Pelaksanaan (BPP) Pengelolaan Kas Titipan dan Pendanaan dan Instrumen Utang. Penarikan kembali ini dilakukan layanan tersebut karena sudah tidak relevan untuk bisnis Bank Jatim.

Apart from that, there are also several Treasury products and services that have been discontinued/closed, namely Three Parties Deposit Mechanism (TPDM) products and Deposit Cash Management Services and Funding and Debt Instruments. The Three Parties Deposit Mechanism (TPDM) product has been withdrawn because it is no longer valid because the management of Hajj funds is no longer under the Ministry of Religion of the Republic of Indonesia. Meanwhile, Cash Deposit and Funding Management Services and Debt Instruments have been withdrawn through the Decree of the Directors of PT Bank Pembangunan Daerah Jawa Timur Tbk Number 062/05/05/DIR/PGP/KEP dated December 12, 2023, concerning the Revocation of the Management Implementation Guidelines (BPP) Cash Deposit and Funding and Debt Instruments. This service was recalled because it was no longer relevant for Bank Jatim's business.

Survei Kepuasan Nasabah Terhadap Produk dan/atau Jasa [OJK F.30]

Bank Jatim secara berkala menyelenggarakan survei kepuasan nasabah guna mengetahui tingkat kepuasan mereka terhadap kualitas produk dan layanan yang ditawarkan Bank Jatim. Dari kegiatan survei, Bank Jatim juga mendapat masukan dari responden sehingga bisa melakukan perbaikan kualitas layanan sesuai dengan harapan nasabah. Pada tahun 2023, survei kepuasan nasabah telah dilakukan pada tanggal 20 November 2023 dengan responden sebanyak 750 orang dari 48 kantor cabang (perwakilan dari tiap wilayah di Provinsi Jawa Timur). Hasil survei kepuasan nasabah menunjukkan sebanyak 94,73% responden menyatakan puas terhadap kualitas produk dan layanan yang diberikan Bank Jatim. Hasil ini meningkat dibandingkan hasil survei tahun 2022 dengan tingkat kepuasan sebesar 91,63%.

Customer Satisfaction Survey With Products and/or Services [OJK F.30]

Bank Jatim regularly conducts customer satisfaction surveys to determine their level of satisfaction with the quality of the products and services offered by Bank Jatim. From survey activities, Bank Jatim also received input from respondents so that it could improve service quality in line with customer expectations. In 2023, a customer satisfaction survey was conducted on November 20, 2023 with 750 respondents from 48 branch offices (representatives from each region in East Java Province). The results of the customer satisfaction survey showed that 94.73% of respondents expressed satisfaction with the quality of the products and services provided by Bank Jatim. This result has increased compared to the 2022 survey results with a satisfaction level of 91.63%.

Tabel Survei Kepuasan Nasabah
Customer Satisfaction Survey Table

Keterangan Information	Kepuasan Nasabah Customer Satisfaction		
	2023	2022	2021
Indeks Kepuasan Nasabah Customer Satisfaction Index	94,73%	91,63%	93,37%

Verifikasi Tertulis dari Pihak Independen [OJK G.1, GRI 2-5] Written Verification from the Independent Party

Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk Tahun 2023 **telah diverifikasi** oleh pihak independen yang kompeten di bidangnya. Bank Jatim telah menunjuk SR Asia Indonesia untuk melakukan verifikasi laporan keberlanjutan ini. Bank Jatim juga memastikan bahwa tidak terdapat benturan kepentingan dalam proses verifikasi laporan ini. Proses verifikasi dilakukan dengan menggunakan tipe 1 dan tipe 2 berdasarkan standar AA1000 Assurance Standard v.3.

The Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk 2023 **has been verified** by an independent party who is competent in the field. Bank Jatim has appointed SR Asia Indonesia to verify this sustainability report. Bank Jatim also ensures that there is no conflict of interest in the verification process of this report. The verification process is carried out using type 1 and type 2 based on the AA1000 Assurance Standard v.3 standard.



Independent Assurance Statement

The 2022 Sustainability Report of PT Bank Pembangunan Daerah Jawa Timur Tbk

Number : 01/000-174/1/2024/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 Sejahtera Rambah Asia or “SR Asia” is issuing an **Independent Assurance Statement** (“the Statement”) of the **2023 Sustainability Report** (“the Report”) of **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, 2023**. The Reporting Organization 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 January 29th, 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.

Others

As part of our examination of the Company's Report dated December 31st, 2023, the Company has made adjustments to the Report that was previously used with references to become in accordance. The company has restated its sustainability report December 31st 2023 in accordance with the in-accordance principle. In our opinion, these adjustments are appropriate and have been appropriately implemented. Prior to this report, we issued the assurance report No.01/000-174/I/2024/SR-Asia/Indonesia, dated January 30th, 2024. Apart from those relating to the adjustment of principles with reference to in accordance, we do not express an opinion or other forms of assurance for the Report ending on that date.

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, 2023**.
2. Topics in the Report content that have been identified as "Material" by the Bank: **Economic performance, Customer Privacy, Anti-Corruption, Tax, Security Practices, and Non Discrimination**.
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.

SR Asia Independent Assurance Statement, version 2023, page 2 of 4



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 detailing all aspects seen, recorded, and observed during the assurance work.

Adherence to AA1000AP (2018) and GRI Universal Standards

Inclusivity – The Bank has engaged with several stakeholders. The Bank periodically conducts meetings with stakeholders. Overall, the Bank has shaped and reached out to the opinions and expectations of stakeholders in the Bank’s strategy present in the Report, and also the Bank has implemented strategic engagement methods in accordance with the AA1000 Stakeholder Engagement Standard. Furthermore, the Bank can approach and engage with vendors or suppliers to prepare the Bank’s strategy related to sustainability values in the future.

Materiality – We noted that the Bank has obtained an understanding during the prioritization of material sustainability topics for the organization and its stakeholders. The Bank has also involved both internal and external stakeholders during the determination of material topics to be reported within their sustainability report. However, the Bank shall disclose material topics which cover environmental aspects, such topics related to energy or emission. The Bank may also start to disclose GHG emission generated from their financing activities by industry sector.

Responsiveness – In general, this report shows that the Bank has responded thoroughly to stakeholders’ concerns and expectations. The Bank has also implemented WBS as a reporting channel for any violations or non-compliance, which can be accessed by internal and external parties. The Bank also has mechanisms and policies regarding grievance to external parties. Based on data, the Bank has resolved 99% of the total grievance received in 2023.

Impact – The Bank’s economic performance has identified an increase in its revenue. We also appreciate the Bank has increased the provision of credit/financing for sustainable business activities. For the environmental aspect, the Bank also contributes their commitment for climate change awareness by calculating its energy consumption and GHG emission scope 1, 2, and 3 in the Bank’s headquarter. Therefore, we advise the Bank to improve their commitment by identifying and calculating their energy consumption and GHG emission in all branch offices. Furthermore, for the social aspect based on the Report, we suggest the Bank to keep improving their Community Involvement Development programs that are designed to build a more independent society in the future.

Statement of Use: “In Accordance with the GRI Standards” – We evaluated the Report content in adherence to the GRI Universal Standards principles, disclosures, and requirements for reporting. The Company has referred to the 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.

SR Asia Independent Assurance Statement, version 2023, page 3 of 4

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 – The Bank does not have a complex or controversial case escalation mechanism to address challenges and risks related to environmental, social and good governance factors effectively and efficiently. The Bank does not yet have specific ESG policies and procedures that regulate financing to industries that have high risks related to ESG Risk. Apart from that, the Bank does not have an ESG committee or sub-committee. responsible for overseeing and ensuring that the bank integrates ESG aspects into its operational, strategic, and decision-making activities that covers both funding & lending side.

Recommendation

1. Set up a formal escalation mechanism for complex ESG Issues by training their employees to identify and escalate ESG issues properly, maintaining clear documentation of all escalated cases and the actions taken, and regularly review and update the escalation mechanism as needed.
2. Develop comprehensive ESG Policies for financing projects within industries carrying high and medium ESG risks, consisting of the bank's expectations for borrowers, the due diligence process, and risk assessment methodology for identifying high-risk and medium-risk projects.
3. Establish ESG Committee or Sub-Committee composed of representatives from different divisions within the bank, with clear definition of their roles and responsibilities, such as to review and update the Bank's ESG strategy and policies.
4. The Bank to improve their commitment by identifying and calculating their energy consumption and GHG emission in all branch offices and the Bank to keep improving their Community Involvement Development programs that are designed to build a more independent society in the future.

The assurance provider,
July 15th, 2024



Lim Hendra

Country Director for Indonesia
Social Responsibility Asia

PT Sejahtera Rambah Asia (SR Asia)

Indonesia

PT Sejahtera Rambah Asia, Jl. Tebet Barat Dalam VIII A No. 25, Jakarta 12810, INDONESIA
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SR Asia Independent Assurance Statement, version 2023, page 4 of 4

Lembar Umpan Balik [OJK G.2 GRI 2-26]

Feedback Sheet

Setelah membaca Laporan Keberlanjutan PT Bank Pembangunan Daerah Jawa Timur Tbk Tahun 2023, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan melalui email atau media lain yang tersedia.

After reading the 2023 PT Bank Pembangunan Daerah Jawa Timur Tbk Sustainability Report, we ask stakeholders to provide feedback via email or other available media.

1. Mohon beri tanda ceklis (✓) pada kolom setuju atau tidak setuju

Please put a tick (✓) in the agree or disagree column.

Pertanyaan Questions	Setuju Agree	Tidak Setuju Disagree
Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan Perusahaan. This report has provided useful information regarding the Company's economic, social, and environmental performance.		
Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang. The data and information disclosed is easy to understand, complete, transparent, and balanced.		
Data dan informasi yang disajikan berguna dalam pengambilan keputusan. The data and information presented is useful in decision making.		
Laporan ini menarik dan mudah dibaca. This report is interesting and easy to read.		

2. Mohon berikan nilai mengenai topik material yang terdapat dalam laporan Keberlanjutan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).

Please provide a rating regarding the material topics contained in this Sustainability report (grade 1 = most important, 2 = important, 3 = not important, 4 = very unimportant).

<input type="checkbox"/> Privasi Nasabah Customer Privacy	<input type="checkbox"/> Praktik Keamanan Security Practices
<input type="checkbox"/> Anti Korupsi Anti-Corruption	<input type="checkbox"/> Kinerja Ekonomi Economic Performance
<input type="checkbox"/> Pajak Tax	<input type="checkbox"/> Non Diskriminasi Non-Discrimination

3. Mohon berikan komentar/saran/usulan bagi laporan ini.

Please provide comments/suggestions/recommendations for this report.

.....

.....

.....

.....

Identitas Pemangku Kepentingan

Stakeholder Identity

Nama / Name :

Pekerjaan / Job :

Institusi/Perusahaan / Institutions/Companies :

Kontak (telepon, email) / Contact (phone, email) :

Kategori Pemangku Kepentingan

Stakeholder Categories

- Nasabah / Customers
- Investor / Investors
- Pekerja / Workers
- Masyarakat / Society
- Regulator / Regulators
- Lembaga Swadaya Masyarakat (LSM) / Non-Governmental Organizations (NGOs)
- Lain-lain, sebutkan / Others, please specify

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:

Please send your suggestions and responses to the information presented in this report to:



Corporate Secretary

PT Bank Pembangunan Daerah Jawa Timur Tbk.
Jalan Basuki Rachmat no 98 – 104, Surabaya 60271
Phone: (031) 531 0090 - 99
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Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun 2022 [GRI 3.1] Response to 2022 Sustainability Report Feedback

Atas Laporan Keberlanjutan tahun 2022, Bank Jatim tidak mendapatkan umpan balik dari pemangku kepentingan, sehingga tidak terdapat informasi terkait tindak lanjut yang dilakukan. Namun demikian, Bank Jatim terus menyempurnakan kualitas laporan sehingga memenuhi panduan, yaitu Consolidated Set of GRI Standard 2021, POJK No.51/POJK.03/2017, dan SEOJK No.16/SEOJK.04/2021.

Regarding the 2022 Sustainability Report, Bank Jatim did not receive feedback from stakeholders, so there is no information regarding the follow-up actions taken. However, Bank Jatim continues to improve the quality of reports so that they meet the guidelines, namely Consolidated Set of GRI Standard 2021, POJK No.51/POJK.03/2017, and SEOJK No.16/SEOJK.04/2021.

Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 [OJK G.4]

List of Disclosures According to Financial Services Authority Regulation Number 51/POJK.03/2017

No Indeks	Nama Indeks Index Name	Halaman Page
A	STRATEGI KEBERLANJUTAN SUSTAINABILITY STRATEGY	
A.1	Penjelasan Strategi Keberlanjutan Explanation of Sustainability Strategy	20-23
B	IKHTISAR KINERJA ASPEK KEBERLANJUTAN PERFORMANCE OVERVIEW OF SUSTAINABILITY ASPECTS	
B.1	Aspek Ekonomi Economic Aspects	36-37
B.2	Aspek Lingkungan Hidup Environmental Aspects	38-39
B.3	Aspek Sosial Social Aspects	32-33, 40-41
C	PROFIL PERUSAHAAN COMPANY PROFILE	
C.1	Visi, Misi, dan Nilai Keberlanjutan Vision, Mission, and Sustainability Values	44
C.2	Alamat Perusahaan Company's address	56
C.3	Skala Usaha Scale enterprises	46, 56
C.4	Produk, Layanan dan Kegiatan Usaha yang Dijalankan Products, Services and Business Activities Carried Out	58
C.5	Keanggotaan Asosiasi Association Membership	60
C.6	Perubahan Emiten dan Perusahaan Publik yang Bersifat Signifikan Significant Changes in Issuers and Public Companies	61
D	PENJELASAN DIREKSI EXPLANATION OF THE BOARD OF DIRECTORS	
D.1	Penjelasan Direksi Directors' Explanation	62-71
E	TATA KELOLA KEBERLANJUTAN SUSTAINABILITY GOVERNANCE	
E.1	Penanggung Jawab Penerapan Keuangan Berkelanjutan Responsible for Implementing Sustainable Finance	88-92
E.2	Pengembangan Kompetensi terkait Keuangan Berkelanjutan Competency Development related to Sustainable Finance	93-96
E.3	Penilaian Risiko atas Penerapan Keuangan Berkelanjutan Risk Assessment of the Implementation of Sustainable Finance	97-98
E.4	Hubungan dengan Pemangku Kepentingan Relationships with Stakeholders	99-102
E.5	Permasalahan terhadap Penerapan Keuangan Berkelanjutan Problems with the Implementation of Sustainable Finance	102-103

No Indeks	Nama Indeks Index Name	Halaman Page
F	KINERJA KEBERLANJUTAN SUSTAINABLE PERFORMANCE	
F.1	Kegiatan Membangun Budaya Keberlanjutan Activities to Build a Culture of Sustainability	106
	Kinerja Ekonomi Economic Performance	
F.2	Perbandingan Target dan Kinerja Produksi, Portofolio, Target Pembiayaan, atau Investasi, Pendapatan dan Laba Rugi Comparison of Production Targets and Performance, Portfolio, Financing Targets, or Investment, Income and Profit and Loss	106-107
F.3	Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Keuangan Berkelanjutan Comparison of Portfolio Targets and Performance, Financing Targets, or Investments in Financial Instruments or Projects that are in Line with Sustainable Finance	107-110
	Kinerja Lingkungan Hidup Environmental Performance	
	Aspek Umum General Aspects	
F.4	Biaya Lingkungan Hidup Environmental Costs	127-128
	Aspek Material Material Aspect	
F.5	Penggunaan Material yang Ramah Lingkungan Use of Environmentally Friendly Materials	128
	Aspek Energi Energy Aspect	
F.6	Jumlah dan Intensitas Energi yang Digunakan Amount and Intensity of Energy Used	129-130
F.7	Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan Efforts and Achievements of Energy Efficiency and Use of Renewable Energy	130-131
	Aspek Air Water Aspect	
F.8	Penggunaan Air Water usage	131
	Aspek Keanekaragaman Hayati Biodiversity Aspects	
F.9	Dampak dari Wilayah Operasional yang Dekat atau Berada di Daerah Konservasi atau Memiliki Keanekaragaman Hayati Impact of Operational Areas that are Near or Located in Conservation Areas or Have Biodiversity	132
F.10	Usaha Konservasi Keanekaragaman Hayati Biodiversity Conservation Efforts	132
	Aspek Emisi Emission Aspect	
F.11	Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya Number and Intensity of Emissions Produced Based on Type	132-134
F.12	Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan Emission Reduction Efforts and Achievements Made	130-131, 134
	Aspek Limbah dan Efluen Waste and Effluent Aspects	
F.13	Jumlah Limbah dan Efluen yang Dihasilkan Berdasarkan Jenis Amount of Waste and Effluent Generated by Type	135
F.14	Mekanisme Pengelolaan Limbah dan Efluen Waste and Effluent Management Mechanism	135
F.15	Tumpahan yang Terjadi (jika ada) Occurring Spills (if any)	135

No Indeks	Nama Indeks Index Name	Halaman Page
	Aspek Pengaduan Terkait Lingkungan Hidup Aspects of Complaints Related to the Environment	
F.16	Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan Number and Material of Environmental Complaints Received and Resolved	135
	Kinerja Sosial Social Performance	
F.17	Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Konsumen Commitment to Providing Equivalent Products and/or Services to Consumers	136
	Aspek Ketenagakerjaan Employment Aspects	
F.18	Kesetaraan Kesempatan Bekerja Equal Employment Opportunities	136-138
F.19	Tenaga Kerja Anak dan Tenaga Kerja Paksa Child Labor and Forced Labor	155
F.20	Upah Minimum Regional Regional minimum wage	155-157
F.21	Lingkungan Bekerja yang Layak dan Aman Decent and Safe Working Environment	157-160
F.22	Pelatihan dan Pengembangan Kemampuan Pegawai Employee Capacity Training and Development	141-151
	Aspek Masyarakat Community Aspects	
F.23	Dampak Operasi Terhadap Masyarakat Sekitar Impact of Operations on Surrounding Communities	160-161
F.24	Pengaduan Masyarakat Public Complaints	165-171
F.25	Kegiatan Tanggung Jawab Sosial Lingkungan (TJSL) Environmental Social Responsibility Activities (TJSL)	161-164
	Tanggung Jawab Pengembangan Produk/Jasa Berkelanjutan RESPONSIBILITY FOR SUSTAINABLE PRODUCT/SERVICE DEVELOPMENT	
F.26	Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan Innovation and Development of Sustainable Financial Products/Services	173-174
F.27	Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Nasabah Products/Services that have been evaluated for safety for customers	174
F.28	Dampak Produk/Jasa Jasa Product/Service Impact	174
F.29	Jumlah Produk yang Ditarik Kembali Number of Products Recalled	174-175
F.30	Survei Kepuasan Nasabah Terhadap Produk dan/atau Jasa Keuangan Berkelanjutan Customer Satisfaction Survey with Sustainable Financial Products and/or Services	175
G	LAIN-LAIN: STRATEGY	
G.1	Verifikasi Tertulis dari Pihak Independen (jika ada) Written Verification from an Independent Party (if any)	176-180
G.2	Lembar Umpan Balik Feedback Sheet	181-182
G.3	Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya Response to Previous Year's Sustainability Report Feedback	183
G.4	Daftar Pengungkapan Sesuai Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. List of Disclosures in Accordance with Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.	184-190

*) N/A : Not Applicable

Indeks Isi Consolidated GRI Standard 2021

Consolidated GRI Standard Content Index 2021

Indeks Isi Standar GRI GRI Standard Content Index	Pengungkapan Disclosure	Hal Page
Pernyataan Penggunaan Statement of Use	PT Bank Pembangunan Daerah Jawa Timur Tbk telah melaporkan informasi yang dikutip dalam indeks konten GRI untuk periode 1 Januari 2023 hingga 31 Desember 2023 sesuai dengan (“in accordance to”) pada Consolidated GRI Standard 2021. PT Bank Pembangunan Daerah Jawa Timur Tbk has reported the information quoted in the GRI content index for the period January 1, 2023 to December 31, 2023 in accordance to the Consolidated GRI Standard 2021.	
GRI	GRI 1: LANDASAN 2021 GRI 1: FOUNDATION 2021	
GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosures 2021	Organisasi dan Praktik Pelaporan Organization and Reporting Practices	
	GRI 2-1 Detail organisasi Organization details	45, 56-57
	GRI 2-2 Entitas yang termasuk dalam pelaporan keberlanjutan Entities included in sustainability reporting	4-6
	GRI 2-3 Periode pelaporan, frekuensi dan titik kontak Reporting period, frequency and contact points	4-6
	GRI 2-4 Informasi tentang penyajian kembali Information about restatements	4-6
	GRI 2-5 Asurans Eksternal External Assurance	176-180
	Aktivitas dan Pekerja Activities and Employee	
	GRI 2-6 Aktivitas, rantai pasok, dan relasi bisnis lainnya Activities, supply chains and other business relationships	45, 56, 58, 61
	GRI 2-7 Karyawan Employee	45-55
	GRI 2-8 Pekerja yang bukan karyawan Workers who are not employees	45-55
	Tata Kelola Governance	
	GRI 2-9 Struktur dan komposisi tata kelola Governance structure and composition	76-66, 88-92
	GRI 2-10 Nominasi dan pemilihan badan tata kelola tertinggi Nomination and election of the highest governance body	80-81
	GRI 2-11 Ketua badan tata kelola tertinggi Chair of the highest governance body	76-66
	GRI 2-12 Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak The role of the highest governance body in overseeing impact management	88-92
	GRI 2-13 Pendelegasian tanggung jawab untuk mengelola dampak Delegation of responsibility for managing impacts	88-92
	GRI 2-14 Peran badan tata kelola tertinggi dalam pelaporan keberlanjutan The role of the highest governance body in sustainability reporting	72-73
	GRI 2-15 Benturan kepentingan Conflict of interest	77-80
	GRI 2-16 Komunikasi kepedulian terhadap permasalahan kritical Communication of concern for critical problems	165-171

Indeks Isi Standar GRI GRI Standard Content Index	Pengungkapan Disclosure	Hal Page
	GRI 2-17 Pengetahuan kolektif dari badan tata kelola tertinggi Collective knowledge from the highest governance body	93-96
	GRI 2-18 Evaluasi kinerja badan tata kelola tertinggi Evaluation of the performance of the highest governance body	81-82
	GRI 2-19 Kebijakan remunerasi Remuneration policy	82-87
	GRI 2-20 Proses untuk menentukan remunerasi Process for determining remuneration	82-87
	GRI 2-21 Rasio kompensasi total tahunan Annual total compensation ratio	82-87
	Strategi, Kebijakan dan Praktik Strategy, Policy and Practice	
	GRI 2-22 Pernyataan tentang strategi pembangunan berkelanjutan Statement on sustainable development strategy	63-65
	GRI 2-23 Komitmen kebijakan Policy commitment	23-32
	GRI 2-24 Menanamkan komitmen kebijakan Instil policy commitment	23-32
	GRI 2-25 Proses untuk memulihkan dampak negatif Process for reversing negative impacts	32-33
	GRI 2-26 Mekanisme pemberian umpan balik/saran dan menyampaikan kekhawatiran Mechanism for providing feedback/suggestions and raising concerns	181-182
	GRI 2-27 Kepatuhan terhadap hukum dan peraturan Compliance with laws and regulations	164-165
	GRI 2-28 Keanggotaan asosiasi Association membership	60
	Keterlibatan Pemangku Kepentingan Stakeholder Engagement	
	GRI 2-29 Pendekatan keterlibatan pemangku kepentingan Stakeholder engagement approach	99-102
	GRI 2-30 Perjanjian kerja bersama Collective labour agreement	154-155
GRI 3: Topik Material 2021 GRI 3: Materials Topics 2021	GRI 3-1 Proses menentukan topik material The process of determining material topics	7-9
	GRI 3-2 Daftar topik material List of material topics	10-11
	GRI 3-3 Pengelolaan Topik Material Material Topic Management	12-17
TOPIK EKONOMI ECONOMIC TOPICS		
GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016	GRI 201-1 Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value is generated and distributed	111-112
	GRI 201-2 Implikasi finansial serta risiko dan peluang lain akibat dari perubahan iklim Financial implications and other risks and opportunities resulting from climate change	112
	GRI 201-3 Kewajiban program imbalan pasti dan program pensiun lainnya Obligations of defined benefit plans and other pension plans	112-113
	GRI 201-4 Bantuan finansial dari pemerintah Financial assistance from the government	113



Indeks Isi Standar GRI GRI Standard Content Index	Pengungkapan Disclosure	Hal Page
GRI 205: Anti Korupsi 2016 GRI 205: Anti- Corruption 2016	GRI 205-1 Operasi-operasi yang dinilai memiliki risiko korupsi Operations that are assessed as having a risk of corruption	118-119
	GRI 205-2 Komunikasi dan pelatihan tentang kebijakan antikorupsi dan Prosedur Communication and training on anti-corruption policies and procedures	119-123
	GRI 205-3 Insiden korupsi yang terkonfirmasi dan tindakan yang diambil Confirmed corruption incidents and actions taken	123-124
GRI 207: Pajak 2019 GRI 207: Taxes 2019	GRI 207-1 Pendekatan terhadap Pajak Approach to Taxes	124
	GRI 207-2 Tata Kelola, Kontrol dan Manajemen Risiko Pajak Governance, Control and Tax Risk Management	125-126
	GRI 207-3 Keterlibatan pemangku kepentingan dan pengelolaan kekhawatiran terkait untuk mengenakan pajak Stakeholder engagement and management of concerns related to imposing taxes	126
	GRI 207-4 Laporan Per Negara Country Reports	45, 46, 47, 126-127
TOPIK LINGKUNGAN ENVIRONMENTAL TOPICS		
GRI 302: Energi 2016 GRI 302: Energy 2016	GRI 302-1 Konsumsi energi dalam organisasi Energy consumption in organizations	129-130
	GRI 302-2 Konsumsi energi di luar organisasi Energy consumption outside the organization	129-130
	GRI 302-3 Intensitas energi Energy intensity	130-131
	GRI 302-4 Pengurangan konsumsi energi Reduction of energy consumption	130-131
	GRI 302-5 Pengurangan pada energi yang dibutuhkan untuk produk dan jasa Reduction in the energy required for products and services	130-131
GRI 305: Emisi 2016 GRI 305: 2016 Emissions	GRI 305-1 Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions	132-134
	GRI 305-2 Emisi Energi GRK (Cakupan 2) Tidak Langsung Indirect GHG Energy Emissions (Scope 2).	132-134
	GRI 305-3 Emisi GRK (Scope 3) tidak langsung lainnya Other indirect GHG (Scope 3) emissions	132-134
	GRI 305-4 Intensitas Emisi GRK GHG Emission Intensity	132-134
	GRI 305-5 Pengurangan emisi GRK GHG emission reduction	134
	GRI 305-6 Emisi zat perusak ozon (ODS) Emissions of ozone depleting substances (ODS)	134
	GRI 305-7 Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NOx), sulfur oxides (SOX), and other significant air emissions	134
TOPIK SOSIAL SOCIAL TOPIC		
GRI 401: Kepegawaian 2016 GRI 401: Civil Service 2016	GRI 401-1 Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover	138-140
	GRI 401-2 Tunjangan yang diberikan kepada karyawan purnawaktu 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	155-157
	GRI 401-3 Cuti melahirkan Maternity leave	153-154






Indeks Isi Standar GRI GRI Standard Content Index	Pengungkapan Disclosure		Hal Page
GRI 404: Pelatihan dan Pendidikan 2016 GRI 404: Training and Education 2016	GRI 404-1	Rata-rata jam pelatihan per tahun per karyawan Average training hours per year per employee	141-151
	GRI 404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs to improve employee skills and transition assistance programs	141-151
	GRI 404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees who receive regular performance and career development reviews	152-153
GRI 406: Non Diskriminasi 2016 GRI 406: Non-Discrimination 2016	GRI 406-1	Insiden diskriminasi dan tindakan perbaikan yang diambil Incidents of discrimination and corrective actions taken	136-138
GRI 410: Praktik Keamanan 2016 GRI 410: Security Practices 2016	GRI 410-1	Personel keamanan yang terlatih dalam kebijakan atau prosedur hak asasi manusia Security personnel trained in human rights policies or procedures	172
GRI 418: Privasi Pelanggan 2016 GRI 418: Customer Privacy 2016	GRI 418-1	Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan Substantiated complaints regarding violations of customer privacy and loss of customer data	172
G4 SUPLEMEN SEKTOR KEUANGAN G4 FINANCIAL SECTOR SUPPLEMENT			
G4 Suplemen Sektor Keuangan G4 Financial Sector Supplement	FS1	Kebijakan dengan komponen lingkungan dan sosial yang spesifik yang diaplikasikan pada lini bisnis. Policies with specific environmental and social components applied to business lines.	20-23
	FS2	Prosedur untuk memeriksa dan menyaring risiko lingkungan dan sosial pada lini bisnis. Procedures for examining and screening environmental and social risks in business lines.	97-98
	FS4	Proses untuk meningkatkan kompetensi staf untuk menerapkan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis. Process to improve staff competency to implement environmental and social policies and procedures as applied to business lines.	93-96
	FS5	Interaksi dengan klien/penanam modal/mitra bisnis terkait risiko serta kesempatan terkait lingkungan dan sosial. Interaction with clients/investors/business partners regarding environmental and social risks and opportunities.	99-102, 128
	FS6	Persentase dari portofolio untuk lini bisnis menurut wilayah, menurut ukuran (contoh: mikro/SME/besar), dan menurut sektor. Percentage of portfolio for business lines by region, by size (example: micro/SME/large), and by sector.	113-115
	FS7	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide social benefits specific to each line of business.	107-110, 113-115
	FS8	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan lingkungan yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide environmental benefits specific to each line of business.	107-110
	FS9	Cakupan dan frekuensi audit serta prosedur penilaian risiko Scope and frequency of audits and risk assessment procedures	98-99
	FS13	Titik akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis. Access points in low population or poor areas by type.	115-118
	FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan bagi orang-orang yang kurang beruntung. Initiative to improve access to financial services for disadvantaged people.	115-118
	FS15	Kebijakan untuk rancangan dan penjualan produk dan layanan yang adil. Policies for the fair design and sale of products and services.	136
	FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis atau penerima manfaat. Initiatives to improve financial literacy by type or beneficiary.	115-118

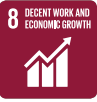
Tautan Standar GRI dengan TPB GRI Standards Link with TPB



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 achieving TPB/SDGs in Indonesia. Support is delivered through links between programs/activities carried out by Bank Jatim with GRI Standards and SDGs, according to the SDG Compass guidelines published by GRI, *United Nations Global Compact*, and *World Business Council for Sustainable Development (WBCSD)*, as in the table below:




Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title
	Mengakhiri kemiskinan dalam segala bentuk di mana pun. Ending poverty in all forms everywhere.	GRI 207: Pajak 2019 GRI 207: 2019 Tax	207-1	Pendekatan terhadap Pajak Approach to Taxes
			207-2	Tata Kelola, Kontrol dan Manajemen Risiko Pajak Governance, Control and Tax Risk Management
			207-3	Keterlibatan pemangku kepentingan dan pengelolaan kekhawatiran terkait untuk mengenakan pajak Stakeholder engagement and management of concerns related to imposing taxes
			207-4	Laporan Per Negara Country Reports
		G4 Suplemen Sektor Keuangan G4 Financial Sector Supplement	FS6	Persentase dari portofolio untuk lini bisnis menurut wilayah, menurut ukuran (contoh: mikro/SME/besar), dan menurut sektor. Percentage of portfolio for business lines by region, by size (example: micro/SME/large), and by sector.
			FS7	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide social benefits specific to each line of business.
			FS13	Titik akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis. Access points in low population or poor areas by type.
	Mengakhiri kelaparan, mencapai ketahanan pangan, memperbaiki nutrisi dan mempromosikan pertanian yang berkelanjutan. Ending hunger, achieve food security, improve nutrition, and promote sustainable agriculture.		FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan bagi orang-orang yang kurang beruntung. Initiative to improve access to financial services for disadvantaged people.
			FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis atau penerima manfaat. Initiatives to improve financial literacy by type or beneficiary.



Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title
	<p>Menjamin kehidupan yang sehat dan mendorong kesejahteraan bagi semua orang di segala usia. Ensuring healthy lives and promote well-being for all people at all ages.</p>	<p>GRI 305: Emisi 2016 GRI 305: 2016 emissions</p>	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions
			305-2	Emisi Energi GRK (Cakupan 2) Tidak Langsung Indirect GHG Energy Emissions (Scope 2).
			305-3	Emisi GRK (Scope 3) tidak langsung lainnya Other indirect GHG (Scope 3) emissions
			305-6	Emisi zat perusak ozon (ODS) Emissions of ozone depleting substances (ODS)
			305-7	Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NOx), sulfur oxides (SOX), and other significant air emissions
		GRI 401: Kepegawaian 2016 GRI 401: Employment 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover
	<p>Menjamin kualitas pendidikan yang inklusif dan merata serta meningkatkan kesempatan belajar sepanjang hayat untuk semua pada tahun 2030. Ensuring inclusive and equitable quality education and increase lifelong learning opportunities for all by 2030.</p>	GRI 404: Pelatihan dan Pendidikan 2016 GRI 404: Training and Education 2016	404-1	Rata-rata jam pelatihan per Tahun per karyawan Average training hours per year per employee
	<p>Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan. Achieving gender equality and empower all women and girls.</p>	<p>GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosure 2021</p>	2-9	Struktur dan komposisi tata kelola Governance structure and composition
			2-10	Nominasi dan pemilihan badan tata kelola tertinggi Nomination and election of the highest governance body
		<p>GRI 401: Kepegawaian 2016 GRI 401: Employment 2016</p>	401-1	Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover
			401-2	Tunjangan yang diberikan kepada karyawan purnawaktu 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
<p>GRI 404: Pelatihan dan Pendidikan 2016 GRI 404: Training and Education 2016</p>	404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees who receive regular performance and career development reviews		
<p>GRI 406: Non Diskriminasi 2016 GRI 406: Non Discrimination 2016</p>	406-1	Insiden diskriminasi dan tindakan perbaikan yang diambil Incidents of discrimination and corrective actions taken		
	<p>Memastikan masyarakat mencapai akses universal air bersih dan sanitasi. Ensuring communities achieve universal access to clean water and sanitation.</p>			
	<p>Menjamin akses energi yang terjangkau, andal, berkelanjutan, dan modern untuk semua lapisan masyarakat. Guarantee access to affordable, reliable, sustainable, and modern energy for all levels of society.</p>	<p>GRI 302: Energi 2016 GRI 302: Energy 2016</p>	302-1	Konsumsi energi di 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	Reduksi konsumsi energi Reduction of energy consumption
			302-5	Pengurangan kebutuhan energi dari produk dan jasa Reducing the energy requirements of products and services

Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title	
	<p>Berusaha meningkatkan pertumbuhan ekonomi yang inklusif dan berkelanjutan, kesempatan kerja yang produktif dan menyeluruh serta pekerjaan yang layak untuk semua. Striving to increase inclusive and sustainable economic growth, productive and comprehensive employment opportunities, and decent work for all.</p>	<p>GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosure 2021</p>	2-7	Karyawan Employee	
			2-8	Pekerja yang bukan karyawan Workers who are not employees	
			2-30	Perjanjian kerja bersama Collective labor agreement	
		<p>GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016</p>	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value is generated and distributed	
			<p>GRI 302: Energi 2016 GRI 302: Energy 2016</p>	302-1	Konsumsi energi di 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	Reduksi konsumsi energi Reduction of energy consumption
		302-5		Pengurangan kebutuhan energi dari produk dan jasa Reducing the energy requirements of products and services	
		<p>GRI 401: Kepegawaian 2016 GRI 401: Employment 2016</p>	401-1	Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover	
			401-2	Tunjangan yang diberikan kepada karyawan purnawaktu 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	
		<p>GRI 404: Pelatihan dan Pendidikan 2016 GRI 404: Training and Education 2016</p>	404-1	Rata-rata jam pelatihan per Tahun per karyawan Average training hours per year per employee	
			404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs to improve employee skills and transition assistance programs	
			404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees who receive regular performance and career development reviews	
		<p>GRI 406: Non Diskriminasi 2016 GRI 406: Non Discrimination 2016</p>	406-1	Insiden diskriminasi dan tindakan perbaikan yang diambil Incidents of discrimination and corrective actions taken	
		<p>G4 Suplemen Sektor Keuangan G4 Financial Sector Supplement</p>	FS6	Persentase dari portofolio untuk lini bisnis menurut wilayah, ukuran, dan sektor Percentage of portfolio for business lines by region, size, and sector	
			FS7	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide social benefits specific to each line of business.	
			FS13	Titik akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis. Access points in low population or poor areas by type.	
			FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan bagi orang-orang yang kurang beruntung. Initiative to improve access to financial services for disadvantaged people.	

Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title
			FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis atau penerima manfaat. Initiatives to improve financial literacy by type or beneficiary.
	Membangun infrastruktur yang tangguh, meningkatkan industri inklusif dan berkelanjutan, serta mendorong inovasi. Building resilient infrastructure, increasing inclusive and sustainable industries, and encouraging innovation.	GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value is generated and distributed
		G4 Suplemen Sektor Keuangan G4 Financial Sector Supplement	FS6	Persentase dari portofolio untuk lini bisnis menurut wilayah, ukuran, dan sektor Percentage of portfolio for business lines by region, size, and sector
			FS7	Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide social benefits specific to each line of business.
	Mengurangi Kesenjangan Intra dan Antar Negara Reducing Intra and Inter-Country Gaps	GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosure 2021	2-7	Karyawan Employee
		GRI 207: Pajak 2019 GRI 207: 2019 Tax	207-1	Pendekatan terhadap Pajak Approach to Taxes
			207-2	Tata Kelola, Kontrol dan Manajemen Risiko Pajak Governance, Control and Tax Risk Management
			207-3	Keterlibatan pemangku kepentingan dan pengelolaan kekhawatiran terkait untuk mengenakan pajak Stakeholder engagement and management of concerns related to imposing taxes
			207-4	Laporan Per Negara Country Reports
		GRI 401: Kepegawaian 2016 GRI 401: Employment 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan Recruitment of new employees and employee turnover
		GRI 404: Pelatihan dan Pendidikan 2016 GRI 404: Training and Education 2016	404-1	Rata-rata jam pelatihan per Tahun per karyawan Average training hours per year per employee
			404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees who receive regular performance and career development reviews
		G4 Suplemen Sektor Keuangan G4 Financial Sector Supplement	FS1	Kebijakan dengan komponen lingkungan dan sosial yang spesifik yang diaplikasikan pada lini bisnis. Policies with specific environmental and social components applied to business lines.
			FS2	Prosedur untuk memeriksa dan menyaring risiko lingkungan dan sosial pada lini bisnis. Procedures for examining and screening environmental and social risks in business lines.
	FS4	Proses untuk meningkatkan kompetensi staf untuk menerapkan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis. Process to improve staff competency to implement environmental and social policies and procedures as applied to business lines.		
	FS5	Interaksi dengan klien/penanam modal/mitra bisnis terkait risiko serta kesempatan terkait lingkungan dan sosial. Interaction with clients/investors/business partners regarding environmental and social risks and opportunities.		

Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title
			FS7	<p>Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide social benefits specific to each line of business.</p>
			FS9	<p>Cakupan dan frekuensi audit serta prosedur penilaian risiko Scope and frequency of audits and risk assessment procedures</p>
			FS13	<p>Titik akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis. Access points in low population or poor areas by type.</p>
			FS14	<p>Inisiatif untuk meningkatkan akses ke layanan keuangan bagi orang-orang yang kurang beruntung. Initiative to improve access to financial services for disadvantaged people.</p>
			FS15	<p>Kebijakan untuk produk dan layanan keuangan yang adil. Policies for the fair design and sale of products and services.</p>
			FS16	<p>Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis atau penerima manfaat. Initiatives to improve financial literacy by type or beneficiary.</p>
	<p>Menjadikan kota dan pemukiman inklusif, aman, tangguh dan berkelanjutan Making cities and settlements inclusive, safe, resilient, and sustainable</p>	<p>G4 Suplemen Sektor Keuangan G4 Financial Sector Supplement</p>	FS7	<p>Nilai moneter dari produk dan layanan yang dirancang untuk memberikan keuntungan sosial yang spesifik untuk setiap lini bisnis. The monetary value of products and services designed to provide social benefits specific to each line of business.</p>
	<p>Menjamin pola produksi dan konsumsi yang bertanggungjawab Ensuring responsible production and consumption patterns</p>	<p>GRI 302: Energi 2016 GRI 302: Energy 2016</p>	302-1	<p>Konsumsi energi di dalam organisasi Energy consumption in the organization</p>
			302-2	<p>Konsumsi energi di luar organisasi Energy consumption outside the organization</p>
			302-3	<p>Intensitas energi Energy intensity</p>
			302-4	<p>Reduksi konsumsi energi Reduction of energy consumption</p>
			302-5	<p>Pengurangan kebutuhan energi dari produk dan jasa Reducing the energy requirements of products and services</p>
		<p>GRI 305: Emisi 2016 GRI 305: Emissions 2016</p>	305-1	<p>Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions</p>
			305-2	<p>Emisi Energi GRK (Cakupan 2) Tidak Langsung Indirect GHG Energy Emissions (Scope 2).</p>
			305-3	<p>Emisi GRK (Scope 3) tidak langsung lainnya Other indirect GHG (Scope 3) emissions</p>
			305-6	<p>Emisi zat perusak ozon (ODS) Emissions of ozone depleting substances (ODS)</p>
			305-7	<p>Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NOx), sulfur oxides (SOX), and other significant air emissions</p>

Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title		
	<p>Mengambil aksi segera untuk memerangi perubahan iklim dan dampaknya karena perubahan iklim adalah tantangan global yang memengaruhi setiap orang. Taking immediate action to combat climate change and its impacts because climate change is a global challenge that affects everyone.</p>	<p>GRI 201: Kinerja Ekonomi 2016 GRI 201: Economic Performance 2016</p>	201-2	Implikasi finansial serta risiko dan peluang lain akibat perubahan iklim Financial implications and other risks and opportunities resulting from climate change		
			<p>GRI 302: Energi 2016 GRI 302: Energy 2016</p>	302-1	Konsumsi energi di 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	Reduksi konsumsi energi Reduction of energy consumption	
		302-5		Pengurangan kebutuhan energi dari produk dan jasa Reducing the energy requirements of products and services		
		<p>GRI 305: Emisi 2016 GRI 305: Emission 2016</p>	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions		
			305-2	Emisi Energi GRK (Cakupan 2) Tidak Langsung Indirect GHG Energy Emissions (Scope 2).		
			305-3	Emisi GRK (Scope 3) tidak langsung lainnya Other indirect GHG (Scope 3) emissions		
			305-4	Intensitas Emisi GRK GHG Emission Intensity		
			305-5	Pengurangan emisi GRK GHG emission reduction		
			<p>Melestarikan dan memanfaatkan secara berkelanjutan sumber daya kelautan dan samudera untuk pembangunan berkelanjutan Preserving and sustainably utilizing marine and ocean resources for sustainable development</p>	<p>GRI 305: Emisi 2016 GRI 305: Emissions 2016</p>	305-1	Emisi GRK (Cakupan 1) langsung Direct (Scope 1) GHG emissions
					305-2	Emisi Energi GRK (Cakupan 2) Tidak Langsung Indirect GHG Energy Emissions (Scope 2).
305-3	Emisi GRK (Scope 3) tidak langsung lainnya Other indirect GHG (Scope 3) emissions					
305-4	Intensitas Emisi GRK GHG Emission Intensity					
305-5	Pengurangan emisi GRK GHG emission reduction					
305-7	Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NOx), sulfur oxides (SOX), and other significant air emissions					
	<p>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 Increasing Sustainable Use of Land Ecosystems, Managing Forests Sustainably, Stopping Desertification, Reversing Land Degradation, and Stopping Biodiversity Loss</p>				<p>GRI 305: Emisi 2016 GRI 305: Emissions 2016</p>	305-1
		305-2	Emisi Energi GRK (Cakupan 2) Tidak Langsung Indirect GHG Energy Emissions (Scope 2).			
		305-3	Emisi GRK (Scope 3) tidak langsung lainnya Other indirect GHG (Scope 3) emissions			
		305-4	Intensitas Emisi GRK GHG Emission Intensity			
		305-5	Pengurangan emisi GRK GHG emission reduction			
		305-7	Nitrogen oksida (NOx), sulfur oksida (SOX), dan emisi udara yang signifikan lainnya Nitrogen oxides (NOx), sulfur oxides (SOX), and other significant air emissions			

Logo	Tujuan Aim	Relevansi GRI Standard Relevance of the GRI Standard	Pengungkapan Disclosure	Judul Indikator Indicator Title	
	<p>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</p> <p>Strengthening Inclusive and Peaceful Societies for Sustainable Development, Providing Access to Justice for All, and Building Effective, Accountable, and Inclusive Institutions at All Levels</p>	<p>GRI 2: Pengungkapan Umum 2021 GRI 2: General Disclosure 2021</p>	2-9	Struktur dan komposisi tata kelola Governance structure and composition	
			2-10	Nominasi dan pemilihan badan tata kelola tertinggi Nomination and election of the highest governance body	
			2-11	Ketua badan tata kelola tertinggi Chair of the highest governance body	
			2-12	Peran badan tata kelola tertinggi dalam mengawasi pengelolaan dampak The role of the highest governance body in overseeing impact management	
			2-15	Benturan kepentingan Conflict of interest	
			2-16	Komunikasi hal-hal penting Communicate important matters	
			2-23	Komitmen kebijakan Policy commitment	
			2-25	Proses untuk memulihkan dampak negatif Process for reversing negative impacts	
			2-26	Mekanisme pemberian umpan balik/saran dan menyampaikan kekhawatiran Mechanism for providing feedback/suggestions and raising concerns	
			2-29	Pendekatan keterlibatan pemangku kepentingan Stakeholder engagement approach	
			<p>GRI 205: Anti Korupsi 2016 GRI 205: Anti-Corruption 2016</p>	205-1	Operasi-operasi yang dinilai memiliki risiko korupsi Operations that are assessed as having a risk of corruption
				205-2	Komunikasi dan pelatihan tentang kebijakan antikorupsi dan Prosedur Communication and training on anti-corruption policies and procedures
				205-3	Insiden korupsi yang terkonfirmasi dan tindakan yang diambil Confirmed corruption incidents and actions taken
<p>GRI 410: Praktik Keamanan 2016 GRI 410: Security Practices 2016</p>	410-1	Personel keamanan yang terlatih dalam kebijakan atau prosedur hak asasi manusia Security personnel trained in human rights policies or procedures			
	<p>GRI 418: Privasi Pelanggan 2016 GRI 418: Customer Privacy 2016</p>	418-1	Pengaduan yang berdasar mengenai pelanggaran terhadap privasi pelanggan dan hilangnya data pelanggan Substantiated complaints regarding violations of customer privacy and loss of customer data		
		<p>Menguatkan Sarana Pelaksanaan dan Merevitalisasi Kemitraan Global untuk Pembangunan Berkelanjutan</p> <p>Strengthening Implementation Means and Revitalizing the Global Partnership for Sustainable Development</p>	<p>GRI 207: Pajak 2019 GRI 207: Tax 2019</p>	207-1	Pendekatan terhadap Pajak Approach to Taxes
				207-2	Tata Kelola, Kontrol dan Manajemen Risiko Pajak Governance, Control and Tax Risk Management
				207-3	Keterlibatan pemangku kepentingan dan pengelolaan kekhawatiran terkait untuk mengenakan pajak Stakeholder engagement and management of concerns related to imposing taxes
	207-4			Laporan Per Negara Country Reports	

2023

Laporan Keberlanjutan
Sustainability Report



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