



Laporan Tata Kelola Perusahaan

Good Corporate Governance Report



PT Bank Woori Saudara Indonesia 1906, Tbk
Tahun Buku 2022/*Financial Year 2022*

Komitmen Penerapan Tata Kelola Perusahaan yang Baik

Commitment to Implementation of Good Corporate Governance

Bank Woori Saudara memiliki komitmen yang tinggi dalam menerapkan prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG). BWS memandang GCG merupakan unsur penting dalam menjalankan kegiatan usaha dan berperan dalam menunjang pertumbuhan dan stabilitas kinerja yang berkesinambungan.

Bank Woori Saudara is highly committed to implementing the principles of good corporate governance or Good Corporate Governance (GCG). BWS views GCG as an essential element in carrying out business activities and supports sustainable growth and performance stability.

Sebagai lembaga *intermediary* yang memiliki peran sentral dalam mendukung pembangunan dan pertumbuhan perekonomian nasional, BWS menerapkan seluruh prinsip GCG dengan mengemban tanggung jawab yang mencerminkan nilai-nilai GCG serta menjunjung tinggi akuntabilitas di setiap aktivitas bisnis dan operasional Bank. Untuk itu, penerapan prinsip-prinsip GCG telah menjadi sebuah kebutuhan dalam rangka menjaga kepercayaan para pemangku kepentingan yang menjadi modal utama bagi BWS untuk tumbuh berkelanjutan.

As an intermediary institution that has a central role in supporting the development and growth of the national economy, BWS implements all GCG principles by carrying out responsibilities that reflect GCG values and upholding accountability in every business and operational activity of the Bank. For this reason, applying GCG principles has become necessary to maintain stakeholders' trust, which is the principal capital for BWS to grow sustainably.



Landasan Penerapan Tata Kelola Perusahaan yang Baik

The Foundation for the Implementation of Good Corporate Governance

Penerapan prinsip Tata Kelola Perusahaan yang Baik di BWS mengacu pada ketentuan regulator, ketentuan internal, serta *best practices* yang berlaku dan diteladani dalam skala nasional maupun internasional.

Applying the principles of Good Corporate Governance at BWS refers to regulatory provisions, internal provisions, and best practices that apply and are emulated on a national and international scale.

Peraturan perundang-undangan yang dijadikan rujukan dalam penerapan Tata Kelola Perusahaan yang Baik di BWS antara lain:

Laws and regulations that are used as references in the implementation of Good Corporate Governance at BWS include the following:

1. Undang-Undang Nomor 8 Tahun 1995 tentang Pasar Modal.
2. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas
3. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
4. Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
5. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum.

1. *Law Number 8 of 1995 concerning Capital Markets.*
2. *Law Number 40 of 2007 concerning Limited Liability Companies.*
3. *OJK Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.*
4. *OJK Regulation Number 21/POJK.04/2015 concerning the Implementation of Public Company Governance Guidelines.*
5. *OJK Regulation Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.*

6. Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
7. Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.

6. OJK Circular Letter Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.
7. OJK Circular Letter Number 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

Dalam penerapan Tata Kelola Perusahaan yang Baik, BWS juga mengacu pada beberapa pedoman tata kelola (*best practices*) sebagai berikut:

In implementing Good Corporate Governance, BWS also refers to several governance guidelines (best practices) as follows:

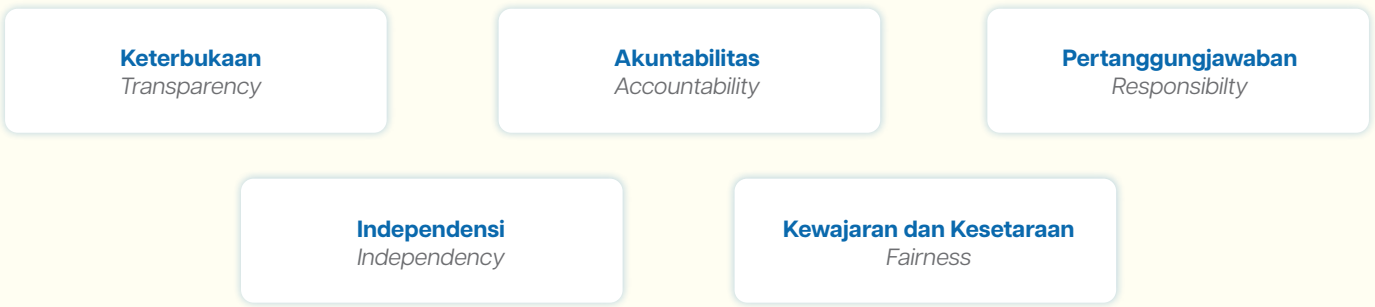
1. Roadmap Pedoman Tata Kelola Perusahaan Indonesia yang dikeluarkan oleh OJK.
2. Pedoman Umum *Good Corporate Governance* (GCG) Indonesia yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG).
3. *ASEAN Corporate Governance Scorecard* yang dikeluarkan oleh ASEAN Capital Market Forum (ACMF).

1. *Roadmap of Indonesian Corporate Governance Guidelines issued by OJK.*
2. *Indonesian General Guidelines for Good Corporate Governance (GCG) issued by the National Committee on Governance Policy (KNKG).*
3. *ASEAN Corporate Governance Scorecard issued by the ASEAN Capital Market Forum (ACMF).*

Prinsip Tata Kelola Perusahaan *Corporate Governance Principles*

Dalam menerapkan GCG, Bank mengacu pada 5 (lima) prinsip dasar yaitu: Transparansi, Akuntabilitas, Tanggung Jawab, Independensi, dan Kewajaran, sebagaimana telah dirilis dalam Pedoman Umum GCG yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG).

In implementing GCG, the Bank refers to 5 (five) basic principles, namely: Transparency, Accountability, Responsibility, Independence, and Fairness, as released in the GCG General Guidelines issued by the National Committee on Governance Policy (KNKG).



- Prinsip Keterbukaan
Prinsip keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan Bank dalam menyampaikan informasi material dan relevan mengenai segala sesuatu tentang Bank. Bank menerapkan prinsip keterbukaan ini antara lain dalam:
 - » Penyusunan dan penjelasan Rencana Kerja dan Anggaran Tahunan.
 - » Laporan Tahunan.
 - » Laporan Keuangan berkala yang meliputi laporan keuangan tahunan, semesteran, dan triwulanan.

- *Transparency Principle*
The principle of transparency in the decision-making process and the Bank's clarity in conveying material and relevant information regarding everything about the Bank. The Bank applies this principle of openness, among others, in:
 - » *Preparation and explanation of the Annual Work Plan and Budget.*
 - » *Annual report.*
 - » *Periodic financial reports include annual, semester, and quarterly financial statements.*

- Prinsip Akuntabilitas
Prinsip kejelasan fungsi, struktur, sistem, tata pelaksanaan dan tanggung jawab di dalam organisasi sehingga pengelolaan Bank dapat berjalan efektif dan efisien.

Bank memiliki 3 (tiga) tingkatan akuntabilitas dalam setiap aktivitas, meliputi:

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

- Prinsip Pertanggungjawaban
Prinsip yang mengemukakan kesesuaian pengelolaan Bank dengan peraturan dan perundang-undangan yang berlaku serta prinsip-prinsip pengelolaan Bank yang sehat.

Bank menerapkan prinsip pertanggungjawaban antara lain dengan:

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

- Prinsip Independensi
Prinsip yang menekankan sikap profesionalisme tanpa benturan kepentingan, pengaruh, serta tekanan dari pihak manapun yang bertentangan dengan peraturan dan perundang-undangan yang berlaku serta prinsip pengelolaan Bank yang baik.

Penerapan unsur Independensi di lingkungan Bank adakah sebagai berikut:

- » Saling menghormati hak, kewajiban, tugas, wewenang serta tanggung jawab di antara organ Bank.
- » Pemegang saham dan Komisaris tidak boleh melakukan intervensi terhadap pengurusan Bank.
- » Dewan Komisaris, Direksi, dan pegawai selalu menghindari terjadinya benturan kepentingan dalam mengambil keputusan.

- *Principle of Accountability*
The principle of clarity of functions, structures, systems, implementation procedures, and responsibilities within the organization so that the management of the Bank can run effectively and efficiently.

The Bank has 3 (three) levels of accountability in each activity, including:

- » *Corporate Accountability*
It is responsible for the business activities carried out. Each organ of the Bank can be held accountable according to their respective duties and responsibilities concerning the applicable laws and regulations.
- » *Team Accountability*
It is the responsibility of a work/business/supporting unit to achieve/not achieve its tasks.
- » *Individual Accountability*
It is the responsibility for individual performance activities carried out within the Bank.

- *Principle of Accountability*
Principles stating conformity of Bank management with applicable laws and regulations and codes of sound Bank management.

The Bank applies the principle of responsibility, among others, by:

- » *Comply with the provisions of the Articles of Association and applicable laws and regulations.*
- » *Carry out tax obligations correctly and on time.*
- » *Carry out corporate social responsibility.*
- » *Carry out information disclosure obligations following established regulations*

- *Independence Principle*
The principle that emphasizes professionalism without conflict of interest, influence and pressure from any party that is contrary to the applicable laws and regulations and the principles of good bank management.

The implementation of the element of Independence within the Bank is as follows:

- » *Respect each other's rights, obligations, duties, authorities and responsibilities among the Bank's organs.*
- » *Shareholders and Commissioners may not intervene in the management of the Bank.*
- » *The Board of Commissioners, Directors and employees always avoid conflicts of interest in making decisions.*



- » Kegiatan Bank yang memiliki potensi benturan kepentingan harus memperoleh persetujuan terlebih dahulu dari Pemegang saham Independen atau wakil mereka yang diberi wewenang untuk itu dalam RUPS (Rapat Umum Pemegang Saham) sebagaimana diatur, dan mematuhi peraturan tentang benturan kepentingan.
 - » Penerapan kebijakan dan sistem yang meminimalkan terjadinya benturan kepentingan, seperti dalam kebijakan kepegawaian, pengadaan dan keuangan.
- Prinsip Kewajaran dan Kesetaraan
Prinsip perlakuan adil dan setara dalam memenuhi hak-hak pemangku kepentingan berdasarkan ketentuan dan peraturan perundang-undangan yang berlaku.
Prinsip Kewajaran dan Kesetaraan di Bank diterapkan antara lain dengan:
 - » Pemegang saham berhak menghadiri dan memberikan suara dalam RUPS sesuai dengan ketentuan yang berlaku.
 - » Bank memperlakukan semua rekanan secara adil dan transparan.
 - » Bank memberikan kondisi kerja yang baik dan aman bagi setiap pegawai sesuai dengan kemampuan Bank dan peraturan perundang-undangan yang berlaku.
- » *Bank activities that have the potential for conflict of interest must obtain prior approval from Independent shareholders or their representatives authorized to do so at the GMS (General Meeting of Shareholders) as stipulated, and comply with regulations regarding conflict of interest.*
 - » *Implementation of policies and systems that minimize the occurrence of conflicts of interest, such as in personnel, procurement and finance policies.*
- *Principles of Fairness and Equality*
The principle of fair and equal treatment in fulfilling the rights of stakeholders based on the applicable laws and regulations.
The Principles of Fairness and Equality in the Bank are implemented among others by:
 - » *Shareholders have the right to attend and vote at the GMS in accordance with applicable regulations.*
 - » *The Bank treats all partners fairly and transparently.*
 - » *The Bank provides excellent and safe working conditions for each employee in accordance with the capabilities of the Bank and the applicable laws and regulations.*

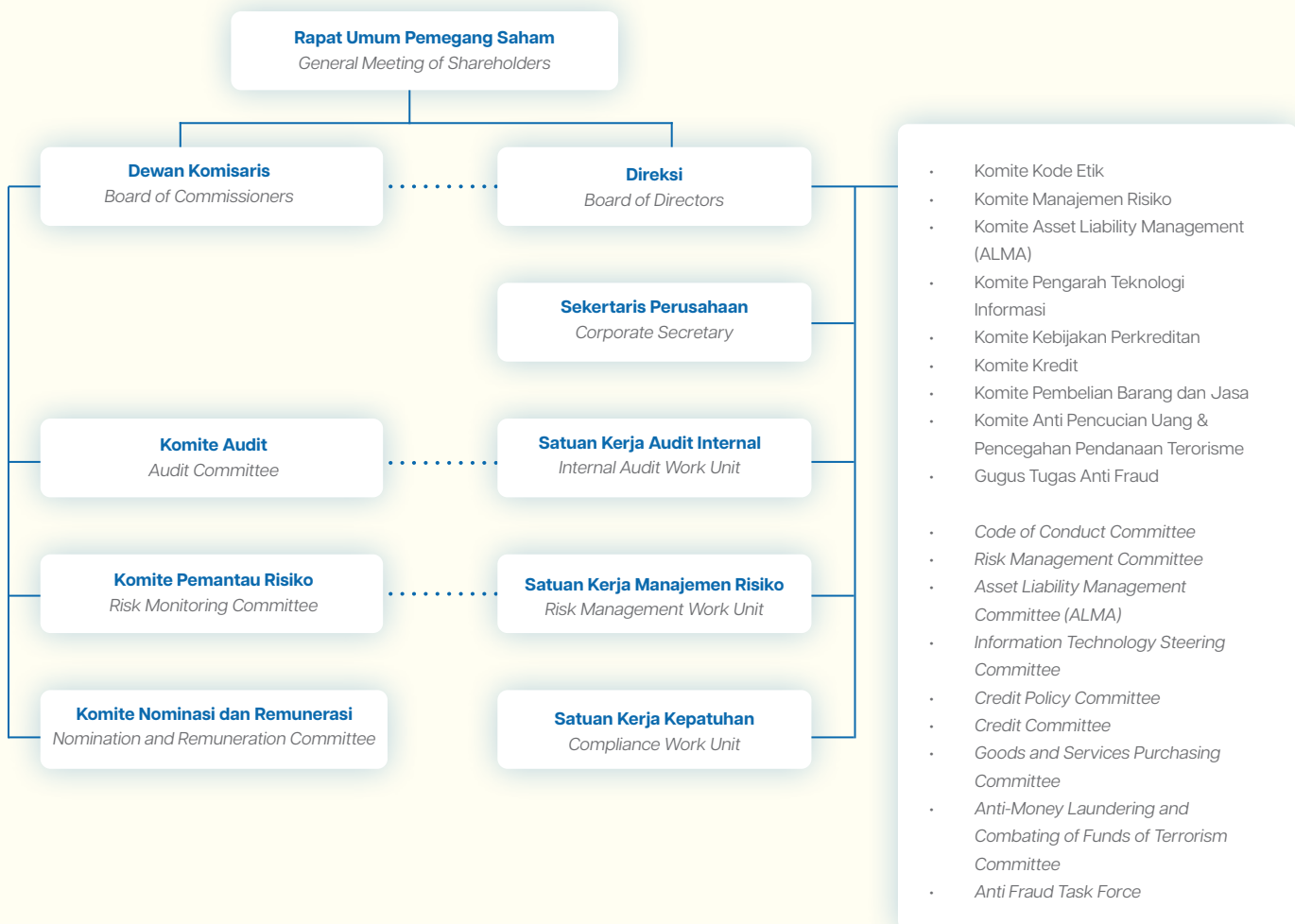
Struktur dan Mekanisme Tata Kelola

Governance Structure and Mechanism

Struktur Tata Kelola Bank memiliki beberapa aspek utama yang berperan dalam menunjang penguatan kontrol dan pengelolaan Bank yang prudent. Sesuai Undang-undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, infrastruktur keorganisasian sebuah Perseroan Terbatas mencakup kepentingan pemegang saham yang dituangkan melalui Rapat Umum Pemegang Saham (RUPS), Direksi dengan tugasnya mengelola, serta Dewan Komisaris yang berfungsi melakukan pengawasan. Sistem kepengurusan Perseroan Terbatas menganut model 2 (dua) badan atau *Two-tier System*, yaitu Dewan Komisaris dan Direksi dengan kewenangan dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam Peraturan dan Perundang-undangan serta Anggaran Dasar.

The Bank's Governance Structure has several main aspects that support the strengthening of control and prudent management of the Bank. Following Law Number 40 of 2007 concerning Limited Liability Companies, the organizational infrastructure of a Limited Liability Company includes the interests of shareholders as outlined through the General Meeting of Shareholders (GMS), the Directors with the task of managing, and the Board of Commissioners whose function is to supervise. The management system of a Limited Liability Company adheres to a 2 (two) body model or *Two-tier System*, namely the Board of Commissioners and the Board of Directors, with clear authorities and responsibilities according to their respective functions as mandated in the Regulations and Legislation and the Articles of Association.

Struktur Tata Kelola Governance Structure





Sesuai dengan ketentuan Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, struktur tata kelola di BWS terdiri dari:

1. Rapat Umum Pemegang Saham (RUPS) adalah organ perusahaan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-Undang dan/atau anggaran dasar;
2. Dewan Komisaris adalah organ perusahaan yang bertugas melakukan pengawasan secara umum dan/atau khusus sesuai dengan anggaran dasar serta memberi nasihat kepada Direksi;
3. Direksi adalah organ perusahaan yang berwenang dan bertanggung jawab penuh atas pengurusan perusahaan untuk kepentingan perusahaan, sesuai dengan maksud dan tujuan perusahaan serta mewakili perusahaan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan anggaran dasar.

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

Following the provisions of Law Number 40 of 2007 concerning Limited Liability Companies, the governance structure at BWS consists of the following:

1. *The General Meeting of Shareholders (GMS) is a company organ that has powers that are not granted to the Board of Directors or the Board of Commissioners within the limits specified in the Law and/or the articles of association;*
2. *The Board of Commissioners is a company organ that is tasked with carrying out general and/or specific supervision following the articles of association and providing advice to the Board of Directors;*
3. *The Board of Directors is a company organ authorized and entirely responsible for managing the company for the benefit of the company, following the company's aims and objectives, and representing the company, both inside and outside the court, following the provisions of the articles of association.*

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



Mekanisme dan Proses Tata Kelola *Governance Mechanisms and Process*

Tata kelola perusahaan merupakan serangkaian proses yang memiliki keterkaitan satu dengan lainnya. Walaupun setiap organ memiliki tugas dan fungsi yang berbeda, namun pada akhirnya seluruh organ mengarah pada tujuan yang sama. Karena itu dibutuhkan suatu mekanisme yang dapat mengatur proses tersebut dapat berjalan sebagai mana mestinya.

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

Corporate governance is a series of process that are related to one another. Although each organ has different tasks and functions, in the end, all organs lead to the same goal. Because of that, we need a mechanism that can regulate the process to run as it should.

For this reason, the Company has issued some appropriate policies and procedures that regulate the functions, duties, and authorities of each organ to achieve the expected goals and control the pattern of relationships between organizations so that a healthy relationship is based on the principle of mutual respect for each organization.

Perkembangan Penerapan GCG di Tahun 2022

Development of GCG Implementation in 2022

Sebagai komitmen untuk meningkatkan penerapan GCG, Bank melakukan berbagai kegiatan di tahun 2022, sebagai berikut:

- a. Melaksanakan audit laporan keuangan oleh Kantor Akuntan Publik yang terdaftar di OJK yang telah mendapat persetujuan dari RUPS.
- b. Melaksanakan penerapan manajemen risiko sesuai peraturan OJK mengenai Penerapan Manajemen Risiko bagi Bank Umum.
- c. Meningkatkan penerapan dan *monitoring* atas kebijakan dan pedoman benturan kepentingan yang mengikat seluruh karyawan Bank.
- d. Melakukan pengkinian terhadap rincian pihak terkait guna meningkatkan dan mempermudah pengawasan terhadap penyediaan dana dengan pihak terkait.
- e. Menyusun Rencana Bisnis yang berpedoman pada Peraturan OJK mengenai Rencana Bisnis Bank Umum.
- f. Menyusun Rencana Aksi Keuangan Berkelanjutan sesuai Peraturan OJK mengenai Penerapan Keuangan Berkelanjutan.
- g. Menyusun Laporan Keuangan Publikasi dalam rangka pelaksanaan transparansi kondisi keuangan Bank.
- h. Melakukan transparansi informasi produk dan aktivitas Bank sesuai dengan Kebijakan Perlindungan Konsumen yang dilakukan melalui media yang dapat diakses dengan mudah oleh masyarakat untuk mengurangi dampak risiko hukum dan risiko reputasi terhadap Bank.
- i. Membuat *Self Assessment* dan Laporan *Good Corporate Governance* serta melaporkannya kepada pihak-pihak tertentu.
- j. Mengupayakan peningkatan praktik perbankan yang sehat baik di bidang pendanaan maupun perkreditan.
- k. Komitmen jajaran manajemen dan karyawan BWS terhadap penerapan pengendalian gratifikasi dan anti suap
- l. Pengkinian kebijakan dan Prosedur Internal BWS:
 - Kebijakan Perkreditan Bank
 - Kebijakan Batas Maksimum Pemberian Kredit
 - Kebijakan Manajemen Risiko
 - Strategi Anti-Fraud
 - Kebijakan Umum Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme
 - Kode Etik Komite Audit
 - Kebijakan Kepatuhan
 - Komite Pengarah Teknologi Informasi
 - Kebijakan dan Pedoman Dewan Komisaris

As a commitment to improving GCG implementation, the Bank will carry out various activities in 2022, as follows:

- a. Carry out an audit of financial reports by a Public Accounting Firm registered with the OJK, which has received approval from the GMS.
- b. Carry out the implementation of risk management by OJK regulations regarding implementing Risk Management for Commercial Banks.
- c. Improving implementation and monitoring of conflict of interest policies and guidelines that bind all Bank employees.
- d. Updating the details of related parties to improve and facilitate supervision of the provision of funds with associated parties.
- e. Prepare a Business Plan in accordance with OJK Regulations OJK Regulations regarding Business Plans for Commercial Banks.
- f. Prepare a Sustainable Finance Action Plan in accordance with OJK Regulations regarding Financial Implementation Sustainable.
- g. Prepare Published Financial Reports to implement transparency of the Bank's financial condition.
- h. Transparency of product information and Bank activities by Customer Protection Policy Use of Customer Personal Data is carried out through media that the public can easily access to reduce the impact of legal risk and reputation risk on the Bank.
- i. Make Self Assessments and Good Corporate Governance Reports and report them to certain parties.
- j. Strive to improve sound banking practices in the funding and credit sectors.
- k. Commitment of BWS management and employees to the implementation of gratuity and anti-bribery controls
- l. Updating BWS Internal policies and Procedures:
 - Bank Credit Policy
 - Maximum Credit Limit Policy
 - Risk Management Policy
 - Anti-Fraud Strategy
 - General Policy for Implementing Anti-Money Laundering and Combating of Funds of Terrorism Programs
 - Code of Ethics of the Audit Committee
 - Compliance Policy
 - Information Technology Steering Committee
 - Policy and Guidelines for the Board of Commissioners



Rapat Umum Pemegang Saham

General Meeting of Shareholders

Rapat Umum Pemegang Saham (RUPS) merupakan forum pengambil keputusan bagi pemegang saham, yang dalam struktur GCG mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan dan Anggaran Dasar Bank. Wewenang RUPS di antaranya mencakup evaluasi kinerja tahunan Dewan Komisaris dan Direksi dari sisi keuangan, sosial dan lingkungan, termasuk mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi, serta menyetujui rencana aksi korporasi.

The General Meeting of Shareholders (GMS) is a decision-making forum for shareholders, which in the GCG structure has authority that is not given to the Board of Directors or the Board of Commissioners in accordance with statutory provisions and the Bank's Articles of Association. The powers of the GMS include evaluating the annual performance of the Board of Commissioners and Directors from a financial, social and environmental perspective, including appointing and dismissing members of the Board of Commissioners and Directors, as well as approving corporate action plans.



Jenis RUPS GMS type

BWS mengenal dua jenis RUPS, yaitu:

1. RUPS Tahunan

RUPS Tahunan diadakan setiap tahun, paling lambat enam bulan setelah penutupan tahun buku Bank. Hal-hal yang diputuskan dalam RUPS Tahunan meliputi:

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

RUPS Luar Biasa yang diadakan sewaktu-waktu berdasarkan kebutuhan untuk kepentingan Bank.

BWS recognizes two types of GMS, namely:

1. Annual GMS

The Annual GMS is held every year six months after the closing of the Bank's financial year. Matters decided in the Annual GMS include:

 - a. *Approval of the Bank's Annual Report, including the report on the supervisory duties of the Board of Commissioners and ratification of the Bank's Financial Statements*
 - b. *Provision of release and discharge (acquit et de charge) for the Board of Directors and the Board of Commissioners for the management and supervision carried out during the relevant financial year, as long as these actions are recorded in the Annual Report and annual calculations and are following applicable regulations*
 - c. *Determination of the use of the Bank's net profit*
 - d. *Appointment of a public accounting firm to audit the Bank's books*
 - e. *Determination of salaries and other benefits for the Board of Directors and honorarium for the Bank's Board of Commissioners*
 - f. *Other matters that require the approval of the GMS*
2. Extraordinary GMS

Extraordinary GMS is held at any time based on the needs for the benefit of the Bank.

Wewenang RUPS GMS Authority

Kewenangan RUPS antara lain mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi, mengevaluasi kinerja Dewan Komisaris dan Direksi, menyetujui perubahan Anggaran Dasar, menyetujui laporan tahunan dan menetapkan bentuk dan jumlah remunerasi anggota Dewan Komisaris dan Direksi serta mengambil keputusan terkait tindakan korporasi atau keputusan strategis lainnya yang diajukan Direksi. Keputusan yang diambil dalam RUPS didasarkan pada kepentingan Bank. Tanpa mengurangi kekuasaan dan wewenang yang dimiliki oleh RUPS, RUPS atau pemegang saham tidak dapat melakukan intervensi terhadap pelaksanaan tugas, fungsi dan wewenang Dewan Komisaris dan Direksi untuk menjalankan kewajiban dan haknya sesuai dengan Anggaran Dasar dan Peraturan Perundang-undangan. Pengambilan Keputusan RUPS dilakukan secara wajar dan transparan.

The authority of the GMS includes appointing and dismissing members of the Board of Commissioners and Directors, evaluating the performance of the Board of Commissioners and Directors, approving amendments to the Articles of Association, approving annual reports, and determining the form and amount of remuneration for members of the Board of Commissioners and Directors as well as making decisions regarding corporate actions or other strategic decisions that submitted by the Board of Directors. Decisions made at the GMS are based on the interests of the Bank. Without reducing the power and authority possessed by the GMS, the GMS or the shareholders cannot intervene in the implementation of the duties, functions, and rules of the Board of Commissioners and Board of Directors to carry out their obligations and rights following the Articles of Association and Laws and Regulations. GMS decision-making is carried out fairly and transparently.

Pemegang Saham Shareholders

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

Shareholders, as owners of capital, have rights and responsibilities following laws and regulations and the Articles of Association of the Bank.

Bank merupakan Perseroan Terbatas yang mencatat dan memperdagangkan sahamnya di Bursa Efek Indonesia. Sebanyak 8,42% saham Bank dicatatkan di Bursa, dan dimiliki oleh masyarakat dengan kepemilikan masing-masing kurang dari 5%.

The Bank is a Limited Liability Company that records and trades its shares on the Indonesia Stock Exchange. As much as 8.42% of the Bank's shares are listed on the Exchange and are owned by the public with ownership of less than 5% each.

Woori Bank Korea

84,20%

Arifin Panigoro

7,37%

Masyarakat, masing-masing
kurang dari 5%
Public, less than 5% each

8,43%

PT Bank Woori Saudara Indonesia 1906, Tbk

Kode Saham / Stock Code : SDRA



Hak Pemegang Saham Dalam RUPS

Dalam penyelenggaraan RUPS, setiap Pemegang Saham memiliki hak untuk:

1. Pemegang Saham dapat mengajukan usulan agenda RUPS sesuai ketentuan yang berlaku dalam anggaran dasar dan peraturan perundangan yang berlaku, selambat-lambatnya tujuh hari sebelum tanggal panggilan rapat.
2. Dalam setiap mata acara RUPS, Pemegang Saham diberi kesempatan untuk mengajukan pertanyaan dan/atau menyatakan pendapatnya terkait dengan materi agenda RUPS, dengan mekanisme sebagai berikut:
 - a. Ketua rapat akan memberikan kesempatan kepada setiap Pemegang Saham atau kuasanya untuk mengajukan pertanyaan dan/atau menyatakan pendapatnya dalam setiap mata acara;
 - b. Hanya Pemegang Saham atau kuasanya yang sah berhak untuk mengajukan pertanyaan dan/atau menyatakan pendapat;
 - c. Pemegang Saham atau kuasanya yang ingin mengajukan pertanyaan dan/atau menyatakan pendapatnya diminta untuk mengangkat tangan, dan menyerahkan formulir pertanyaan yang telah diisi kepada petugas untuk diserahkan kepada ketua rapat;
 - d. Setelah formulir pertanyaan tersebut terkumpul, maka secara bergilir Pemegang Saham atau kuasanya tersebut diberikan kesempatan mengajukan pertanyaan atau pendapatnya di depan mikrofon yang telah disediakan;
 - e. Kemudian ketua rapat atau wakilnya yang ditunjuk akan menjawab atau menanggapi satu per satu.
3. Dalam hal keputusan tidak bisa dilakukan dengan musyawarah untuk mufakat, Pemegang Saham dapat menggunakan haknya dalam pengambilan suara, dengan ketentuan sebagai berikut:
 - a. Pemungutan suara dilakukan dengan memberikan surat suara;
 - b. Setiap saham memberikan hak kepada pemegangnya untuk mengeluarkan satu suara. Apabila seorang Pemegang Saham memiliki lebih dari satu saham, maka ia hanya diminta untuk memberikan suara satu kali dan suaranya itu mewakili seluruh saham yang dimilikinya atau diwakilinya;
 - c. Sesuai ketentuan OJK, Pemegang Saham yang memberikan suara abstain, dianggap mengeluarkan suara yang sama dengan mayoritas Pemegang Saham yang mengeluarkan suara.

Rights of Shareholders in GMS

In organizing the GMS, each Shareholder has the right to:

1. *Shareholders may submit proposals for the GMS agenda following the applicable provisions in the articles of association and applicable laws and regulations seven days before the date of the summons for the meeting.*
2. *In each agenda item of the GMS, Shareholders are allowed to ask questions and/or express their opinions regarding the material on the GMS agenda with the following mechanism:*
 - a. *The chairman of the meeting will provide an opportunity for each shareholder or their proxy to ask questions and/or express their opinions on each agenda item;*
 - b. *Only Shareholders or their legal proxies have the right to ask questions and/or express opinions;*
 - c. *Shareholders or their proxies who wish to ask questions and/or express their opinions are asked to raise their hands and submit the completed question form to the officer to be submitted to the chairman of the meeting;*
 - d. *After the question forms have been collected, the Shareholders or their proxies are allowed to ask questions or opinions in front of the microphone provided;*
 - e. *Then the chairman of the meeting or the appointed deputy will answer or respond to them individually.*
3. *If a decision cannot be made by deliberation to reach a consensus, Shareholders may exercise their right to vote with the following conditions:*
 - a. *Voting is done by giving a ballot;*
 - b. *Each share entitles its holder to cast one vote. If a shareholder owns more than one share, they are only asked to vote once, and the ballots represent all the shares he owns or represents;*
 - c. *According to OJK regulations, Shareholders who cast abstain votes are considered to have launched the same voice as the majority of Shareholders who cast ballots.*

Mekanisme Penyelenggara RUPS *Mechanism of Organizing GMS*

Mekanisme penyelenggaraan RUPS Bank mengacu pada:

1. Undang Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan OJK Nomor 15/POJK.04/2020 tanggal 21 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka (POJK 15/2020);
3. Peraturan OJK Nomor 16/POJK.04/2020 tanggal 21 April 2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik (POJK 16/2020); dan
4. Anggaran Dasar Bank.

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

- Pemberitahuan mata acara RUPS kepada OJK disampaikan paling lambat 5 (lima) hari kerja sebelum pengumuman RUPS, dengan tidak memperhitungkan tanggal pengumuman RUPS.
- Pengumuman RUPS dilakukan paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS, dengan tidak memperhitungkan tanggal pengumuman dan tanggal pemanggilan.
- Pemanggilan RUPS dilakukan paling lambat 21 (dua puluh satu) hari sebelum pelaksanaan RUPS, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS.
- Pemegang Saham yang berhak hadir dalam RUPS adalah pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham Bank 1 (satu) hari kerja sebelum pemanggilan RUPS.
- Pengumuman ringkasan risalah RUPS dilakukan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan.
- Penyampaian risalah RUPS kepada OJK dilakukan paling lambat 30 (tiga puluh) hari setelah RUPS diselenggarakan.

The mechanism for organizing the Bank's GMS refers to the following:

1. *Law Number 40 of 2007 concerning Limited Liability Companies;*
2. *OJK Regulation Number 15/POJK.04/2020, dated April 21, 2020, concerning Planning and Organizing the General Meeting of Shareholders of Public Companies (POJK 15/2020);*
3. *OJK Regulation Number 16/POJK.04/2020 dated April 21, 2020 concerning Implementation of Electronic General Meeting of Shareholders of Public Companies (POJK 16/2020); and*
4. *Bank's Articles of Association.*

Provisions regarding notifications, announcements, summons, right to attend, a report of the summary of the minutes, and delivery of the minutes of the GMS are as follows:

- *Notification of the agenda of the GMS to OJK is submitted no later than 5 (five) working days before the announcement of the GMS, excluding the date of the information of the GMS.*
- *Announcement of the GMS is made no later than 14 (fourteen) days before the summons for the GMS, excluding the date of the announcement and the date of the warrant.*
- *Summons for the GMS are made no later than 21 (twenty-one) days before the GMS, excluding the summons and the GMS date.*
- *Shareholders entitled to attend the GMS are those whose names are registered in the Bank's Register of Shareholders 1 (one) working day before the summons for the GMS.*
- *Announcement of the summary of the minutes of the GMS is made no later than 2 (two) working days after the GMS is held.*
- *Submission of the minutes of the GMS to the OJK is carried out no later than 30 (thirty) days after the GMS is held.*

Pelaksanaan RUPS Tahun 2022 *Implementation of the 2022 GMS*

Pada 2022, BWS menyelenggarakan RUPS Tahunan pada 30 Maret 2022 di Gedung Treasury Tower Lantai 27 District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan 12190.

In 2022, BWS will hold an Annual General Meeting of Shareholders on March 30, 2022, at the Treasury Tower Building, 27th Floor, District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 South Jakarta 12190.

Adapun tahapan penyelenggaraan RUPS tersebut adalah sebagai berikut: *The stages of holding the GMS are as follow:*

Kegiatan Activity	Tanggal Date	Keterangan Information
Pemberitahuan Agenda RUPS kepada OJK <i>Notification of GMS Agenda to OJK</i>	14 Februari 2022 <i>February 14, 2022</i>	Surat disampaikan kepada OJK melalui SPE OJK <i>The letter is submitted to OJK through SPE OJK</i>
Pengumuman RUPS <i>Announcement of GMS</i>	21 Februari 2022 <i>February 21, 2022</i>	Melalui Website BEI, Website KSEI dan Website Bank <i>Through IDX Websites, KSEI Websites and Bank Websites</i>
Pemanggilan RUPS <i>Summons of GMS</i>	8 Maret 2022 <i>March 8, 2022</i>	Melalui Website BEI, Website KSEI dan Website Bank <i>Through IDX Websites, KSEI Websites and Bank Websites</i>
Pelaksanaan RUPS <i>Implementation of GMS</i>	30 Maret 2022 <i>March 30, 2022</i>	Melalui Website BEI, Website KSEI dan Website Bank <i>Through IDX Websites, KSEI Websites and Bank Websites</i>
Pengumuman Hasil dan Keputusan <i>Announcement of Results and Decisions</i>	1 April 2022 <i>April 1, 2022</i>	Melalui Website BEI, Website KSEI dan Website Bank <i>Through IDX Websites, KSEI Websites and Bank Websites</i>

Kehadiran Pemegang Saham, Dewan Komisaris dan Direksi pada RUPS Tahunan

RUPS Tahunan dihadiri oleh para pemegang saham atau kuasanya yang sah sejumlah 7.610.558.475 saham atau sama dengan 88,82% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan oleh Bank.

Selain itu, RUPS Tahunan juga dihadiri oleh anggota Dewan Komisaris dan Direksi Bank, yaitu sebagai berikut:

Attendance of Shareholders, Board of Commissioners, and Directors at the Annual GMS

The Annual GMS was attended by shareholders or their legal proxies in the amount of 7,610,558,475 shares, or equal to 88.82% of the total number of shares with valid voting rights issued by the Bank.

In addition, the Annual GMS was also attended by members of the Bank's Board of Commissioners and Directors, namely as follows:

Jabatan Position	Nama Name	Keterangan Information
Dewan Komisaris <i>Board of Commissioners</i>		
Presiden Komisaris <i>President Commissioner</i>	Arief Budiman	Hadir <i>Present</i>
Komisaris Independen <i>Independent Commissioner</i>	Ahmad Fajarprana	Hadir <i>Present</i>
Komisaris Independen <i>Independent Commissioner</i>	Adi Haryadi	Hadir melalui media video telekonferensi. <i>Present via video teleconference.</i>
Direksi <i>Board of Directors</i>		
Presiden Direktur <i>President Director</i>	Hwang Gyusoon	Hadir melalui media video telekonferensi. <i>Present via video teleconference.</i>
Direktur <i>Director</i>	Sadhana Priatmadja	Hadir melalui media video telekonferensi. <i>Present via video teleconference.</i>
Direktur <i>Director</i>	Mochammad Tri Budiono	Hadir melalui media video telekonferensi. <i>Present via video teleconference.</i>
Direktur <i>Director</i>	Benny Sudarsono Tan	Hadir melalui media video telekonferensi. <i>Present via video teleconference.</i>
Direktur <i>Director</i>	Kang Bong Joo	Hadir melalui media video telekonferensi. <i>Present via video teleconference.</i>
Direktur <i>Director</i>	Edwin Sulaeman	Hadir <i>Present</i>

Selain itu, RUPS Tahunan juga dihadiri oleh pihak independen, yaitu:

1. Notaris: Ashoya Ratam, S.H., M.Kn
2. Biro Administrasi Efek: Sinartama Gunita

In addition, the Annual GMS was also attended by independent parties, namely:

1. Notary: Ashoya Ratam, S.H., M.Kn
2. Securities Administration Bureau: Sinartama Gunita

Agenda dan Keputusan RUPS Tahunan Tahun 2022

Agenda and Resolutions of the 2022 Annual GMS

Mata Acara Rapat Pertama First Meeting Agenda	Persetujuan Laporan Tahunan Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku 2021. Approval of the Company's Annual Report, including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners and Ratification of the Company's Financial Statements for the 2021 financial year.										
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	Nihil Nil										
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting										
	<table border="1"> <thead> <tr> <th data-bbox="344 786 624 846">Setuju Agree</th> <th data-bbox="624 786 903 846">Tidak Setuju Disagree</th> <th data-bbox="903 786 1182 846">Abstain Abstain</th> <th data-bbox="1182 786 1465 846">Total Suara Setuju Total Votes Agree</th> </tr> </thead> <tbody> <tr> <td data-bbox="344 846 624 1070"> 7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting. </td> <td data-bbox="624 846 903 1070" style="text-align: center;"> Nihil Nil </td> <td data-bbox="903 846 1182 1070" style="text-align: center;"> Nihil Nil </td> <td data-bbox="1182 846 1465 1070"> 7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting. </td> </tr> </tbody> </table>	Setuju Agree	Tidak Setuju Disagree	Abstain Abstain	Total Suara Setuju Total Votes Agree	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.	Nihil Nil	Nihil Nil	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.		
Setuju Agree	Tidak Setuju Disagree	Abstain Abstain	Total Suara Setuju Total Votes Agree								
7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.	Nihil Nil	Nihil Nil	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.								
Keputusan Rapat Meeting Resolutions	<ol style="list-style-type: none"> 1. Menyetujui dan menerima dengan baik Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2021. Approved and accepted the Company's Annual Report, including the Board of Commissioners' Oversight Report for the 2021 financial year. 2. Mengesahkan Laporan Keuangan Perseroan untuk tahun buku 2021 yang telah diaudit oleh Kantor Akuntan Publik SUHARLI, SUGIHARTO dan REKAN, sesuai laporannya tertanggal 1 Maret 2022, dengan pendapat wajar, dalam semua hal yang material. Ratify the Company's Financial Statements for the 2021 financial year, which have been audited by the Public Accounting Firm SUHARLI, SUGIHARTO, and Associate, according to their report dated March 1, 2022, with a fair opinion, in all material respects. 3. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (volledig acquit et de charge) kepada segenap anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2021, sepanjang tindakan tersebut bukan merupakan tindak pidana dan tindakan tersebut tercermin dalam Laporan Tahunan Perseroan untuk tahun buku 2021. Provide full release and discharge (volledig acquit et de charge) to all members of the Board of Directors and Board of Commissioners for the management and supervisory actions that have been carried out during the 2021 financial year, as long as these actions are not criminal acts and these actions are reflected in the Annual Report Company for the 2021 financial year. 										
Tindak Lanjut/ Realisasi Follow Up/ Realization	Persetujuan dan pengesahan telah dituangkan dalam Akta Risalah RUPS Approval and validation have been stated in the Deed of Minutes of the GMS										
Mata Acara Rapat Kedua Second Meeting Agenda	Penetapan Penggunaan Laba Bersih Perseroan untuk tahun buku 2021. Determination of the Use of the Company's Net Profit for the 2021 financial year.										
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	Nihil Nil										



Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Setuju Agree	Tidak Setuju Disagree	Abstain Abstain	Total Suara Setuju Total Votes Agree
	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat <i>7,610,558,475 shares, or 100% of the total shares with valid voting rights present at the Meeting.</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat <i>7,610,558,475 shares, or 100% of the total shares with valid voting rights present at the Meeting.</i>
Keputusan Rapat Meeting Resolutions	<p>1. Menyetujui dan menetapkan penggunaan Laba Bersih Perseroan tahun buku 2021 sebesar Rp629.167.343.946,- (enam ratus dua puluh sembilan miliar seratus enam puluh tujuh juta tiga ratus empat puluh tiga ribu sembilan ratus empat puluh enam Rupiah) sebagai berikut: <i>Approve and determine the use of the Company's Net Profit for the 2021 fiscal year in the amount of IDR629,167,343,946,- (six hundred twenty-nine billion one hundred sixty-seven million three hundred forty-three thousand nine hundred and forty six Rupiah) as follows:</i></p> <p>a. Sebesar Rp158.512.335.734,- (seratus lima puluh delapan miliar lima ratus dua belas juta tiga ratus tiga puluh lima ribu tujuh ratus tiga puluh empat Rupiah) atau Rp18,5,- (delapan belas koma lima Rupiah) per saham atau sebesar kurang lebih 25,19% (dua puluh lima koma satu sembilan persen) dari Laba Bersih Perseroan dibagikan sebagai Dividen Tunai kepada para Pemegang Saham. <i>IDR158,512,335,734 (one hundred fifty-eight billion five hundred and twelve million three hundred thirty-five thousand seven hundred thirty-four Rupiah) or IDR18,5 (eighteen points five Rupiah) per share or less more than 25.19% (twenty-five point one nine percent) of the Company's Net Profit is distributed as Cash Dividends to the Shareholders.</i></p> <p>b. Sebesar Rp37.750.040.637,- (tiga puluh tujuh miliar tujuh ratus lima puluh juta empat puluh ribu enam ratus tiga puluh tujuh Rupiah) atau sebesar kurang lebih 6% (enam persen) dari Laba Bersih Perseroan disisihkan sebagai Cadangan sebagaimana dimaksud dalam Pasal 70 Undang-undang Nomor 40 tahun 2007 tentang Perseroan Terbatas. <i>A total of IDR37,750,040,637 (thirty-seven billion seven hundred fifty million forty thousand six hundred thirty-seven Rupiah) or approximately 6% (six percent) of the Company's Net Profit shall be set aside as Reserves as referred to in Article 70 Law Number 40 of 2007 concerning Limited Liability Companies.</i></p> <p>c. Sebesar Rp432.904.967.575,- (empat ratus tiga puluh dua miliar sembilan ratus empat juta sembilan ratus enam puluh tujuh ribu lima ratus tujuh puluh lima Rupiah) atau sebesar kurang lebih 68,81% (enam puluh delapan koma delapan satu persen) dari Laba Bersih Perseroan ditetapkan sebagai Laba Ditahan. <i>IDR432,904,967,575,- (four hundred thirty-two billion nine hundred four million nine hundred sixty-seven thousand five hundred seventy-five Rupiah) or approximately 68.81% (sixty-eight point eight one percent) of The Company's Net Profit is determined as Retained Earnings.</i></p> <p>2. Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan untuk menetapkan jadwal dan tata cara pembagian Dividen Tunai Tahun Buku 2021 sesuai dengan ketentuan yang berlaku. <i>Approve granting power and authority to the Company's Board of Directors to determine the schedule and procedure for distributing Cash Dividends for the 2021 Fiscal Year following applicable regulations.</i></p>			
Tindak Lanjut/ Realisasi Follow Up/ Realization	<p>Pembayaran pembagian dividen tunai telah dilaksanakan oleh Bank pada tanggal 27 April 2022 <i>Payment of cash dividend distribution has been carried out by the Bank on April 27, 2022</i></p>			
Mata Acara Rapat Ketiga Third Meeting Agenda	<p>Penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku 2022. <i>Appointment of a Public Accounting Firm to audit the Company's Financial Statements for the 2022 financial year.</i></p>			
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	<p>Nihil <i>Nil</i></p>			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Setuju Agree	Tidak Setuju Disagree	Abstain Abstain	Total Suara Setuju Total Votes Agree
	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat <i>7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat <i>7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.</i>

Keputusan Rapat Meeting Resolutions	<ol style="list-style-type: none"> Menyetujui memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk tahun buku 2022. <i>Approved giving authority to the Company's Board of Commissioners to appoint a Public Accountant to audit the Company's Financial Statements for the 2022 financial year.</i> Menyetujui memberikan kewenangan kepada Dewan Komisaris untuk menetapkan imbalan jasa Akuntan Publik tersebut serta persyaratan lain penunjukannya, serta menunjuk Akuntan Publik Pengganti dalam hal Akuntan Publik yang telah ditunjuk tersebut, karena sebab apapun tidak dapat menyelesaikan tugas audit Laporan Keuangan Perseroan untuk tahun buku 2022, dengan ketentuan bahwa dalam melakukan penunjukan Akuntan Publik, Dewan Komisaris wajib memperhatikan rekomendasi dari Komite Audit Perseroan serta memenuhi kriteria sebagaimana diatur dalam POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan. <i>Approved the granting of authority to the Board of Commissioners to determine the fees for the services of the Public Accountant and other requirements for his appointment and to appoint a Substitute Public Accountant if the designated Public Accountant, for any reason, cannot complete the audit of the Company's Financial Statements for the 2022 financial year, provided that in appointing a Public Accountant, the Board of Commissioners must pay attention to recommendations from the Company's Audit Committee and meet the criteria as stipulated in POJK Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accountant Firms in Financial Services Activities.</i>
Tindak Lanjut/ Realisasi Follow Up/ Realization	Sesuai dengan Surat Persetujuan Nomor 008/BWS.KEP/DEKOM/VIII/2022 tertanggal 25 Agustus 2022 <i>In accordance with the Approval Letter Number 008/BWS.KEP/DEKOM/VIII/2022 dated August 25, 2022</i>

Mata Acara Rapat Keempat Fourth Meeting Agenda	Penetapan gaji/honorarium dan tunjangan lainnya bagi anggota Direksi dan anggota Dewan Komisaris Perseroan untuk tahun buku 2022 serta tantiem bagi anggota Direksi dan anggota Dewan Komisaris Perseroan untuk tahun buku 2021. <i>Determination of salaries/honorarium and other benefits for members of the Board of Directors and members of the Board of Commissioners of the Company for the 2022 financial year and tandem for members of the Board of Directors and members of the Board of Commissioners of the Company for the 2021 financial year.</i>
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Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	Nihil <i>Nil</i>
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Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Setuju <i>Agree</i>	Tidak Setuju <i>Disagree</i>	Abstain <i>Abstain</i>	Total Suara Setuju <i>Total Votes Agree</i>
	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat <i>7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	7.610.558.475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat <i>7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting.</i>

Keputusan Rapat Meeting Resolutions	<ol style="list-style-type: none"> Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan gaji dan tunjangan lainnya bagi anggota Direksi Perseroan untuk tahun buku 2022 serta menetapkan besarnya uang jasa (tantiem) bagi anggota Direksi untuk tahun buku 2021. <i>Approved granting power and authority to the Company's Board of Commissioners to determine salaries and other benefits for members of the Company's Board of Directors for the 2022 financial year and to determine the number of fees (tandem) for members of the Board of Directors for the 2021 financial year.</i> Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapatkan persetujuan dari Woori Bank Korea selaku Pemegang Saham Pengendali Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan untuk tahun buku 2022 serta menetapkan besarnya uang jasa (tantiem) bagi anggota Dewan Komisaris untuk tahun buku 2021. <i>Approved granting power and authority to the Company's Board of Commissioners by first obtaining approval from Woori Bank Korea as the Controlling Shareholder of the Company to determine the honorarium and other benefits for members of the Company's Board of Commissioners for the 2022 financial year and determine the number of fees (tandem) for members Board of Commissioners for the 2021 financial year.</i>
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Tindak Lanjut/ Realisasi Follow Up/ Realization	SK Nomor 004/KEP.DEKOM/IV/2022 Tentang Penetapan Remunerasi Bagi Dewan Direksi dan Komisaris PT Bank Woori Saudara Indonesia 1906, Tbk <i>SK Number 004/KEP.DEKOM/IV/2022</i> <i>Regarding Determination of Remuneration for the Board of Directors and Commissioners of PT Bank Woori Saudara Indonesia 1906, Tbk</i>
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Mata Acara Rapat Kelima Fifth Meeting Agenda	Perubahan Pengurus Perseroan Changes in the Management of the Company										
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	Nihil Nil										
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Setuju Agree</th> <th style="width: 25%;">Tidak Setuju Disagree</th> <th style="width: 25%;">Abstain Abstain</th> <th style="width: 25%;">Total Suara Setuju Total Votes Agree</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> 7.610.558,475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting </td> <td style="vertical-align: top; text-align: center;"> Nihil Nil </td> <td style="vertical-align: top; text-align: center;"> Nihil Nil </td> <td style="vertical-align: top;"> 7.610.558,475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting </td> </tr> </tbody> </table>	Setuju Agree	Tidak Setuju Disagree	Abstain Abstain	Total Suara Setuju Total Votes Agree	7.610.558,475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting	Nihil Nil	Nihil Nil	7.610.558,475 saham atau 100% dari jumlah seluruh saham dengan hak suara yang sah yang hadir dalam Rapat 7,610,558,475 shares, or 100% of the total shares with valid voting rights, attended the Meeting		
Setuju Agree	Tidak Setuju Disagree	Abstain Abstain	Total Suara Setuju Total Votes Agree								
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Keputusan Rapat Meeting Resolutions	<ol style="list-style-type: none"> 1. Menyetujui pemberhentian dengan hormat SADHANA PRIATMADJA dari jabatannya selaku Direktur yang membawahi fungsi kepatuhan Perseroan; <i>Approved the honorable dismissal of SADHANA PRIATMADJA from his position as Director in charge of the Company's compliance function;</i> <ol style="list-style-type: none"> a. Menyetujui pengangkatan: <i>Approve the appointment:</i> <ol style="list-style-type: none"> i. WURYANTO sebagai Direktur yang membawahi fungsi kepatuhan Perseroan; <i>WURYANTO as the Director in charge of the Company's compliance function;</i> ii. CHOI JUNG HOON sebagai Komisaris Perseroan; <i>CHOI JUNG HOON as Commissioner of the Company;</i> b. dengan ketentuan sebagai berikut: <i>with the following conditions:</i> <ol style="list-style-type: none"> 1). Pengangkatan WURYANTO sebagai Direktur yang membawahi fungsi kepatuhan Perseroan dan CHOI JUNG HOON sebagai Komisaris Perseroan akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) serta telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia ("<i>Tanggal Efektif</i>"). <i>The appointment of WURYANTO as Director in charge of the compliance function of the Company and CHOI JUNG HOON as Commissioner of the Company will be effective after obtaining approval from the OJK for the fit and proper test and having complied with all provisions of the applicable laws and regulations. In the Republic of Indonesia ("Effective Date").</i> 2). Pemberhentian SADHANA PRIATMADJA tersebut berlaku efektif terhitung sejak Tanggal Efektif penggantinya yaitu WURYANTO tersebut. <i>The termination of SADHANA PRIATMADJA is effective as of the Effective Date of the replacement, namely WURYANTO.</i> 3). Untuk menghindari keraguan, Tanggal Efektif pemberhentian SADHANA PRIATMADJA, pengangkatan WURYANTO dan pengangkatan CHOI JUNG HOON tersebut ditetapkan dalam keputusan Direksi Perseroan dengan memperhatikan ketentuan angka (1) dan angka (2) di atas. <i>For the avoidance of doubt, the Effective Date of the dismissal of SADHANA PRIATMADJA, the appointment of WURYANTO, and the position of CHOI JUNG HOON is stipulated in the decision of the Board of Directors of the Company with due observance of the provisions in number (1) and number (2) above.</i> 2. Berakhirnya masa jabatan anggota Direksi dan Dewan Komisaris yang diangkat tersebut adalah sampai dengan ditutupnya RUPS Tahunan Tahun Buku 2022, yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk dapat memberhentikannya sewaktu-waktu. <i>The term of office for the appointed members of the Board of Directors and Board of Commissioners is until the closing of the 2022 Annual GMS, which will be held in 2023, without prejudice to the rights of the Company's General Meeting of Shareholders to be able to dismiss them at any time.</i>										

<p>Keputusan Rapat Meeting Resolutions</p>	<p>3. Dengan demikian, setelah efektifnya pemberhentian dan pengangkatan anggota Direksi dan Dewan Komisaris sebagaimana dimaksud pada angka 1 keputusan mata acara ini, susunan anggota Direksi dan Dewan Komisaris Perseroan menjadi sebagai berikut:</p> <p><i>Thus, after the effective dismissal and appointment of members of the Board of Directors and Board of Commissioners, as referred to in point 1 of the resolution of this agenda item, the composition of the members of the Board of Directors and Board of Commissioners of the Company is as follows:</i></p> <p>DIREKSI/BOARD OF DIRECTORS</p> <table border="0"> <tr> <td>Presiden Direktur/President Director</td> <td>HWANG GYUSOON</td> </tr> <tr> <td>Direktur/Director</td> <td>MOCHAMAD TRI BUDIONO</td> </tr> <tr> <td>Direktur/Director</td> <td>BENNY SUDARSONO TAN</td> </tr> <tr> <td>Direktur/Director</td> <td>EDWIN SULAEMAN</td> </tr> <tr> <td>Direktur/Director</td> <td>KANG BONG JOO</td> </tr> <tr> <td>Direktur/Director</td> <td>WURYANTO</td> </tr> </table> <p>DEWAN KOMISARIS/BOARD OF COMMISSIONERS</p> <table border="0"> <tr> <td>Presiden Komisaris/President Commissioner</td> <td>ARIEF BUDIMAN</td> </tr> <tr> <td>Komisaris Independen/Independent Commissioner</td> <td>AHMAD FAJARPRANA</td> </tr> <tr> <td>Komisaris Independen/Independent Commissioner</td> <td>ADI HARYADI</td> </tr> <tr> <td>Komisaris/Commissioner</td> <td>CHOI JUNG HOON</td> </tr> </table> <p>4. Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat dan peraturan perundangan, termasuk untuk menyatakan dalam akta Notaris tersendiri dan memberitahukan perubahan anggota Direksi dan Dewan Komisaris Perseroan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai ketentuan yang berlaku.</p> <p><i>Approved granting power and authority to the Board of Directors of the Company with the right of substitution to take all necessary actions related to decisions on the agenda of the Meeting and laws and regulations, including to state in a separate Notary deed and notify changes in the members of the Board of Directors and Board of Commissioners of the Company to the Ministry of Law and Rights Human Rights of the Republic of Indonesia following applicable regulations.</i></p>	Presiden Direktur/President Director	HWANG GYUSOON	Direktur/Director	MOCHAMAD TRI BUDIONO	Direktur/Director	BENNY SUDARSONO TAN	Direktur/Director	EDWIN SULAEMAN	Direktur/Director	KANG BONG JOO	Direktur/Director	WURYANTO	Presiden Komisaris/President Commissioner	ARIEF BUDIMAN	Komisaris Independen/Independent Commissioner	AHMAD FAJARPRANA	Komisaris Independen/Independent Commissioner	ADI HARYADI	Komisaris/Commissioner	CHOI JUNG HOON
Presiden Direktur/President Director	HWANG GYUSOON																				
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Direktur/Director	KANG BONG JOO																				
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Komisaris Independen/Independent Commissioner	ADI HARYADI																				
Komisaris/Commissioner	CHOI JUNG HOON																				
<p>Tindak Lanjut/Realisasi Follow Up/Realization</p>	<p>Pergantian susunan Dewan Komisaris dan Direksi Bank telah dilaksanakan sesuai dengan keputusan RUPS Tahunan tersebut.</p> <p><i>Changes in the composition of the Bank's Board of Commissioners and Board of Directors have been implemented in accordance with the resolution of the Annual GMS.</i></p>																				
<p>Mata Acara Rapat Keenam Sixth Meeting Agenda</p>	<p>Laporan pertanggungjawaban realisasi penggunaan dana hasil penawaran umum.</p> <p><i>Accountability report on the realization of the use of proceeds from the public offering.</i></p>																				
<p>Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions</p>	<p>Nihil Nil</p>																				
<p>Pengambilan Keputusan Decision-making</p>	<p>Dengan Pemungutan Suara By Voting</p> <p>Oleh karena mata acara Rapat ini bersifat laporan, maka tidak dilakukan perhitungan suara dan pengambilan keputusan Rapat</p> <p><i>Because the Agenda of this Meeting is like a report, the vote count and decision-making of the Meeting are not carried out</i></p>																				
<p>Keputusan Rapat Meeting Resolutions</p>	<p>Oleh karena Mata Acara Keenam ini hanya bersifat Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum untuk Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu III (PMHMETD III), dengan demikian dalam Mata Acara ini tidak dilakukan pengambilan keputusan.</p> <p><i>Therefore this Sixth Agenda is only a Report on the Realization of the Use of Proceeds from a Public Offering for Capital Increase by Providing Pre-emptive Rights III (PMHMETD III), therefore no decision is made in this Agenda.</i></p>																				
<p>Tindak Lanjut/Realisasi Follow Up/Realization</p>	<p>Pelaporan dilakukan setiap 6 bulan hingga dana hasil penawaran umum terealisasi sesuai dengan rencana yang telah dilaporkan.</p> <p><i>Reporting is done every 6 months until the proceeds from the public offering are realized according to the plan that has been reported</i></p>																				

Risalah RUPS Tahunan telah dituangkan dalam Akta Nomor 50 tanggal 30 Maret 2022 yang dibuat di hadapan Ashoya Ratam, Sarjana Hukum, Magister Kenotariatan, selaku Notaris di Jakarta Selatan.

The minutes of the Annual GMS have been set forth in Deed Number 50 dated March 30, 2022 made before Ashoya Ratam, Bachelor of Law, Master of Notary Affairs, as Notary in South Jakarta.



Keputusan dan Realisasi Keputusan RUPS Tahun Sebelumnya

Decisions and Realization of the Previous Year's GMS Decisions

Di tahun 2021, Bank menyelenggarakan RUPS sebanyak 2 (dua) kali, yaitu RUPS Tahunan yang diselenggarakan pada 30 Maret 2021 dan RUPS Luar Biasa yang diselenggarakan pada 14 Juli 2021. Adapun keputusan dan realisasi keputusan RUPS tersebut adalah sebagai berikut:

In 2021, the Bank will hold 2 (two) GMS, namely the Annual GMS, which will be held on March 30, 2021, and the Extraordinary GMS, which will be held on July 14, 2021. The resolutions and realization of the GMS resolutions are as follows:

RUPS Tahunan Tahun 2021

2021 Annual GMS

Agenda Agenda	<p>Persetujuan Laporan Tahunan termasuk Laporan Pengawasan Dewan Komisaris dan Pengesahan Laporan Keuangan Bank untuk tahun buku 2020</p> <p><i>Approval of the Annual Report, including the Board of Commissioners' Supervisory Report and Ratification of the Bank's Financial Statements for the 2020 Financial Year</i></p>
Keputusan Decision	<ol style="list-style-type: none"> Menyetujui dan menerima dengan baik Laporan Tahunan Perseroan Tahun Buku 2020 termasuk di dalamnya Laporan Tugas Pengawasan Dewan Komisaris untuk Tahun Buku 2020. <i>Approved and accepted the Company's Annual Report for the 2020 Fiscal Year, including the Board of Commissioners' Supervisory Task Report for the 2020 Fiscal Year.</i> Mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2020 yang telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis dan Rekan - firma anggota jaringan global PwC, dengan pendapat wajar, dalam semua hal yang material, sebagaimana tercantum dalam Laporan tertanggal 26 Februari 2021. <i>Ratify the Company's Financial Statements for the 2020 Fiscal Year, which have been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis, and Associate - a member firm of PwC's global network, with a fair opinion, in all material respects, as stated in the Report dated February 26, 2021.</i> Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) kepada segenap anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2020, sepanjang tindakan tersebut bukan merupakan tindak pidana dan tindakan tersebut tercermin dalam Laporan Tahunan Perseroan untuk Tahun Buku 2020. <i>Provide full release and discharge (volledig acquit et de charge) to all members of the Board of Directors and Board of Commissioners for the management and supervisory actions that have been carried out during the 2020 financial year, as long as these actions are not criminal acts and these actions are reflected in the Annual Report Company for the 2020 Fiscal Year.</i>
Tindak Lanjut Follow-up	<p>Tidak diperlukan tindak lanjut oleh Manajemen terkait keputusan Mata Acara Rapat ini, hasil keputusan Rapat ini telah dituangkan dalam Akta Risalah RUPS</p> <p><i>The Management requires no follow-up regarding the resolution of this Meeting Agenda. The results of this Meeting's decision have been outlined in the Deed of Minutes of the GMS.</i></p>

Agenda Agenda	<p>Penetapan Penggunaan Laba Bersih Bank untuk tahun buku 2020</p> <p><i>Determination of the Use of Bank Net Profits for the 2020 fiscal year</i></p>
Keputusan Decision	<ol style="list-style-type: none"> Menyetujui dan menetapkan penggunaan Laba Bersih Perseroan Tahun Buku 2020 sebesar Rp536.000.667.583,- (lima ratus tiga puluh enam miliar enam ratus enam puluh tujuh ribu lima ratus delapan puluh tiga Rupiah), sebagai berikut: <i>Approve and determine the use of the Company's Net Profit for the Fiscal Year 2020 in the amount of IDR536,000,667,583, - (five hundred thirty-six billion six hundred sixty-seven thousand five hundred and eighty-three Rupiah), as follows:</i> <ol style="list-style-type: none"> Sebesar Rp65.809.262.540,- (enam puluh lima miliar delapan ratus sembilan juta dua ratus enam puluh dua ribu lima ratus empat puluh Rupiah) atau Rp10,- (sepuluh Rupiah) per saham atau sebesar kurang lebih 12,28% (dua belas koma dua puluh delapan persen) dari Laba Bersih Perseroan dibagikan sebagai Dividen Tunai. <i>IDR65,809,262,540 (sixty-five billion eight hundred nine million two hundred sixty-two thousand five hundred and forty Rupiah) or IDR10 (ten Rupiah) per share or approximately 12.28% (twelve point twenty eight percent) of the Company's Net Profit to be distributed as Cash Dividends.</i> Sebesar Rp470.191.405.043,- (empat ratus tujuh puluh miliar seratus sembilan puluh satu juta empat ratus lima ribu empat puluh tiga Rupiah) atau sebesar kurang lebih 87,72% (delapan puluh tujuh koma tujuh puluh dua persen) dari Laba Bersih Perseroan ditetapkan sebagai Laba Ditahan. <i>IDR470,191,405,043,- (four hundred seventy billion one hundred ninety-one million four hundred five thousand and forty-three Rupiah) or approximately 87.72% (eighty-seven point seventy two percent) of the Company's Net Profit designated as Retained Earnings.</i> Menyetujui untuk memberikan kuasa dan wewenang kepada Direksi Perseroan untuk menetapkan jadwal dan tata cara pembagian Dividen Tunai Tahun Buku 2020 sesuai dengan ketentuan yang berlaku. <i>Approved granting power and authority to the Company's Board of Directors to determine the schedule and procedure for distributing Cash Dividends for the 2020 Fiscal Year following applicable regulations.</i>

<p>Tindak Lanjut Follow-up</p>	<p>Laba bersih Perseroan Tahun Buku 2020 telah digunakan sesuai dengan keputusan RUPS, pembayaran dividen tunai telah dilaksanakan oleh Bank pada tanggal 30 April 2021. <i>The Company's net profit for the Fiscal Year 2020 has been used following the resolution of the GMS, and the payment of cash dividends was carried out by the Bank on April 30, 2021.</i></p>
<p>Agenda Agenda</p>	<p>Penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Bank untuk tahun buku 2021 <i>Appointment of a Public Accounting Firm to audit the Bank's Financial Statements for the 2021 financial year</i></p>
<p>Keputusan Decision</p>	<ol style="list-style-type: none"> Menyetujui memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk Tahun Buku 2021. <i>Approved giving authority to the Company's Board of Commissioners to appoint a Public Accountant to audit the Company's Financial Statements for the 2021 Fiscal Year.</i> Menyetujui memberikan kewenangan kepada Dewan Komisaris untuk menetapkan honorarium Akuntan Publik tersebut serta persyaratan lain penunjukannya, serta menunjuk Akuntan Publik Pengganti dalam hal Akuntan Publik yang telah ditunjuk tersebut, karena sebab apapun tidak dapat menyelesaikan tugas audit Laporan Keuangan Perseroan untuk Tahun Buku 2021, dengan ketentuan bahwa dalam melakukan penunjukan Akuntan Publik, Dewan Komisaris wajib memperhatikan rekomendasi dari Komite Audit Perseroan serta memenuhi kriteria sebagaimana diatur dalam POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan. <i>Approved granting authority to the Board of Commissioners to determine the honorarium of the Public Accountant and other terms of appointment and to appoint a Substitute Public Accountant if the designated Public Accountant, for any reason, cannot complete the audit of the Company's Financial Statements for the 2021 Fiscal Year, with provisions that in appointing a Public Accountant, the Board of Commissioners must pay attention to recommendations from the Company's Audit Committee and meet the criteria as stipulated in POJK Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Service Activities.</i>
<p>Tindak Lanjut Follow-up</p>	<p>Bentuk tindak lanjut dari Manajemen BWS yaitu dengan menetapkan penggunaan jasa Audit External untuk BWS Tahun Buku 2021 berdasarkan Surat Persetujuan Nomor 013/BWS-DEKOM/VIII/2021 tertanggal 31 Agustus 2021 dan Surat Perikatan Audit Nomor 195/SSR-HO/BWS-A21/MS/IX-2021 tertanggal 15 September 2021 yang telah disetujui oleh kedua pihak. <i>The form of follow-up from BWS Management is by determining the use of External Audit Services for BWS for the 2021 Fiscal Year based on the Approval Letter Number 013/BWS-DEKOM/VIII/2021 dated August 31, 2021, and Audit Engagement Letter Number 195/SSR-HO/BWS-A21/MS/IX-2021 dated September 15, 2021, which both parties have approved.</i></p>
<p>Agenda Agenda</p>	<p>Penetapan gaji/honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris dan anggota Direksi Bank untuk tahun buku 2021 serta tantiem bagi anggota Dewan Komisaris dan anggota Direksi untuk tahun buku 2020 <i>Determination of salary/honorarium and other benefits for members of the Board of Commissioners and members of the Bank's Board of Directors for the 2021 financial year and tandem for members of the Board of Commissioners and members of the Board of Directors for the 2020 financial year</i></p>
<p>Keputusan Decision</p>	<ol style="list-style-type: none"> Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan gaji dan tunjangan lainnya bagi anggota Direksi Perseroan untuk Tahun Buku 2021. <i>Approved granting power and authority to the Company's Board of Commissioners to determine salaries and other benefits for members of the Company's Board of Directors for the 2021 Fiscal Year.</i> Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan terlebih dahulu mendapatkan persetujuan dari Woori Bank Korea selaku Pemegang Saham Pengendali Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan untuk Tahun Buku 2021 serta menetapkan besarnya uang jasa (tantiem) bagi anggota Direksi dan anggota Dewan Komisaris untuk Tahun Buku 2020. <i>Approved granting power and authority to the Company's Board of Commissioners by first obtaining approval from Woori Bank Korea as the Controlling Shareholder of the Company to determine the honorarium and other benefits for members of the Company's Board of Commissioners for the 2021 Fiscal Year and determine the number of fees (tandem) for members Directors and members of the Board of Commissioners for the 2020 Fiscal Year.</i>
<p>Tindak Lanjut Follow-up</p>	<p>Bentuk realisasi atas hasil keputusan dari Mata Acara tersebut diatas telah dituangkan dalam Surat Keputusan Nomor 009/KEP.DEKOM/III/2021 yang telah ditandatangani oleh Dewan Komisaris pada tanggal 30 Maret 2021. <i>The form of realization of the results of the decisions from the Agenda mentioned above has been stated in Decree Number 009/KEP.DEKOM/III/2021, signed by the Board of Commissioners on March 30, 2021.</i></p>



Agenda
Agenda

Perubahan anggota Dewan Komisaris dan anggota Direksi
Changes in members of the Board of Commissioners and members of the Board of Directors

Keputusan
Decision

1. Menyetujui pemberhentian Sdr. Choi Jung Hoon dari jabatannya selaku Presiden Direktur Perseroan terhitung sejak ditutupnya Rapat.
Approved the dismissal of Mr. Choi Jung Hoon from his position as President Director of the Company as of the closing of the Meeting.
 - a. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Sdr. Choi Jung Hoon selaku Presiden Direktur Perseroan atas semua tindakan pengurusan yang telah dijalankannya sejak tanggal 1 Januari 2021 sampai dengan ditutupnya Rapat, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan tahun buku yang bersangkutan dan sejauh Laporan Tahunan dan Laporan Keuangan Perseroan yang bersangkutan tersebut disetujui dan disahkan oleh Rapat Umum Pemegang Saham Tahunan Perseroan untuk tahun buku 2021, yang akan diselenggarakan pada tahun 2022.
Provide full release and release of responsibility (volledig acquit et de charge) to Mr. Choi Jung Hoon as the President Director of the Company for all management actions that have been carried out since January 1, 2021 until the closing of the Meeting, insofar as these actions are reflected in the Annual Report and Financial Statements of the Company for the relevant financial year and to the extent that the Annual Report and Financial Statements of the Company concerned are approved and ratified by the Company's Annual General Meeting of Shareholders for the 2021 financial year, which will be held in 2022.
2. Menyetujui pengangkatan Sdr. Hwang Gyusoon selaku Presiden Direktur Perseroan terhitung sejak ditutupnya Rapat, yang akan berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia, dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan Tahun Buku 2022, yang akan diselenggarakan pada tahun 2023, dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk dapat memberhentikannya sewaktu-waktu.
Approve the appointment of Mr. Hwang Gyusoon as President Director of the Company as of the closing of the Meeting, which will become effective after obtaining approval from the OJK for the fit and proper test and having complied with all provisions of the laws and regulations in force in the Republic of Indonesia, by term of office until the closing of the 2022 Annual GMS, which will be held in 2023, without prejudice to the right of the Company's General Meeting of Shareholders to be able to terminate it at any time.
3. Selama Sdr. Hwang Gyusoon belum efektif menjabat sebagai Presiden Direktur, menunjuk Sdr. Kang Bong Joo yang saat ini menjabat sebagai Direktur merangkap Pelaksana Tugas (Pit) Presiden Direktur Perseroan.
As long as Mr. Hwang Gyusoon has yet to serve as President Director effectively, appoint Mr. Kang Bong Joo, who currently serves as Director concurrently as Acting (Act) President Director of the Company.
4. Dengan demikian susunan anggota Direksi Perseroan menjadi sebagai berikut:
Thus, the composition of the members of the Board of Directors of the Company is as follows:
DIREKSI/BOARD OF DIRECTORS

Presiden Direktur/President Director	: Hwang Gyusoon*)
Direktur/Director	: Sadhana Priatmadja
Direktur/Director	: Mochamad Tri Budiono
Direktur/Director	: Benny Sudarsono Tan
Direktur/Director	: Edwin Sulaeman
Direktur/Director	: Kang Bong Joo

*) Pengangkatan anggota Direksi Perseroan tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia.
**) The appointment of members of the Company's Board of Directors is effective after obtaining approval from the OJK for a fit and proper test and having complied with all provisions of the laws and regulations in force in the Republic of Indonesia.*
5. Menyetujui pemberhentian Sdr. Park Tae Yong dari jabatannya selaku Komisaris Perseroan terhitung sejak tanggal 28 Agustus 2021. Dengan demikian susunan anggota Dewan Komisaris Perseroan sejak tanggal 28 Agustus 2021 menjadi sebagai berikut:
Approve the dismissal of Mr. Park Tae Yong from his position as Commissioner of the Company as of August 28, 2021. Thus the composition of the members of the Company's Board of Commissioners since August 28, 2021 is as follows:
DEWAN KOMISARIS/BOARD OF COMMISSIONERS

Presiden Komisaris/President Commissioner	: Arief Budiman
Komisaris Independen/Independent Commissioner	: Ahmad Fajarprana
Komisaris Independen/Independent Commissioner	: Adi Haryadi
6. Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini sesuai dengan peraturan perundang-undangan yang berlaku, termasuk untuk menyatakan dalam akta Notaris tersendiri dan memberitahukan perubahan anggota Direksi dan Dewan Komisaris Perseroan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai ketentuan yang berlaku.
Approve to grant power and authority to the Board of Directors of the Company with the right of substitution to take all necessary actions related to the decisions on the agenda of this Meeting following the applicable laws and regulations, including to state in a separate notarial deed and notify changes in the members of the Board of Directors and the Board of Commissioners Company to the Ministry of Law and Human Rights of the Republic of Indonesia by applicable regulations.

Tindak Lanjut
Follow-up

Perubahan susunan anggota Dewan Komisaris dan Direksi Bank telah efektif dan dilaksanakan sesuai dengan keputusan RUPS, susunan anggota Direksi Bank terakhir sebagaimana tercantum dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan PT Bank Woori Saudara Indonesia 1906 Tbk Nomor 44 tanggal 31 Mei 2021 yang dibuat dihadapan Bara Indra Ardiyasha, Sarjana Hukum, selaku pengganti dari Ashoya Ratam, Sarjana Hukum, Magister Kenotariatan, Notaris di Kota Administrasi Jakarta Selatan, yang perubahan data perseroannya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum berdasarkan Surat Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0344926 tanggal 2 Juni 2021, dan susunan anggota Dewan Komisaris Bank terakhir sebagaimana tercantum dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan PT Bank Woori Saudara Indonesia 1906 Tbk Nomor 49 tanggal 30 Agustus 2021 yang dibuat dihadapan Ashoya Ratam, Sarjana Hukum, Magister Kenotariatan, Notaris di Kota Administrasi Jakarta Selatan, yang perubahan data perseroannya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum berdasarkan Surat Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0442192 tanggal 30 Agustus 2021

Changes in the composition of the members of the Bank's Board of Commissioners and Board of Directors have been effective and implemented in accordance with the resolution of the GMS, the latest composition of the members of the Bank's Board of Directors as stated in the Deed of Statement of Resolutions of the Annual General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906 Tbk number 44 dated May 31, 2021 made before Bara Indra Ardiyasha, Bachelor of Law, as a replacement for Ashoya Ratam, Bachelor of Law, Master of Notary, Notary in the Administration City of South Jakarta, whose company data changes have been received and recorded in the Legal Entity Administration System based on the Letter of the Ministry of Law and Human Rights of the Republic of Indonesia number AHU -AH.01.03-0344926 dated June 2, 2021, and the latest composition of the members of the Bank's Board of Commissioners as stated in the Deed of Statement of Resolutions of the Annual General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906 Tbk number 49 dated August 30, 2021 made before Ashoya Ratam, Bachelor of Law, Master of Notary an, Notary in the Administrative City of South Jakarta, whose company data changes have been received and recorded in the Legal Entity Administration System based on the Letter of the Ministry of Law and Human Rights of the Republic of Indonesia number AHU-AH.01.03-0442192 dated August 30, 2021

RUPS Luar Biasa Tahun 2021

Extraordinary GMS 2021

Agenda
Agenda

Penambahan Modal dengan memberikan Hak Memesan Elek Terlebih Dahulu (PMHMETD) dan Perubahan Pasal 4 Anggaran Dasar Perseroan mengenai penambahan Modal Ditempatkan/Disetor Perseroan
Increase in Capital by granting Pre-emptive Rights (PMHMETD) and Amendment to Article 4 of the Company's Articles of Association regarding the addition of Issued/Paid-up Capital of the Company

Keputusan
Decision

- Menyetujui pelaksanaan Penambahan Modal dengan memberikan Hak Memesan Elek Terlebih Dahulu (PMHMETD), sebagaimana dimaksud dalam Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu sebagaimana telah diubah dengan Peraturan OJK Nomor 14/POJK.04/2019 tentang Perubahan Alas Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Elek Terlebih Dahulu ("POJK HMETD") yang akan ditawarkan melalui PMHMETD III, dengan demikian Perseroan akan mengeluarkan saham baru dari portepel dengan jumlah sebanyak-banyaknya 2.680.000.000 (dua miliar enam ratus delapan puluh juta) saham dengan nilai nominal Rp100,- (seratus Rupiah) setiap saham, yang akan dilaksanakan setelah efektifnya Pernyataan Pendaftaran dari Otoritas Jasa Keuangan.

Approved the implementation of Capital Increase by granting Pre-emptive Rights (PMHMETD), as referred to in OJK Regulation Number 32/POJK.04/2015 concerning Capital Increase for Public Companies by Providing Pre-emptive Rights as amended by OJK Regulation Number 14/POJK.04/2019 concerning Changes to the Base of OJK Regulation Number 32/POJK.04/2015 regarding Additional Capital for Public Companies by Providing Pre-emptive Rights ("POJK HMETD"), which will be offered through PMHMETD III, thus the Company will issue new shares from the portfolio with a maximum amount of 2,680,000,000 (two billion six hundred and eighty million) shares with a nominal value of IDR100 (one hundred Rupiah) per share, which will be implemented after the Registration Statement from the OJK becomes effective.



Keputusan
Decision

2. Memberikan wewenang dan kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang pelaksanaan PMHMETD III Perseroan, termasuk namun tidak terbatas dengan memenuhi syarat-syarat peraturan perundang-undangan yang berlaku termasuk POJK HM ETD, termasuk namun tidak terbatas:

Grant authority and power to the Board of Directors of the Company to take all actions related to the implementation of the Company's PMHMETD III, including but not limited to complying with the requirements of the applicable laws and regulations, including POJK HM ETD, including but not limited to:

 - a. Melaksanakan Pernyataan Pendaftaran kepada Otoritas Jasa Keuangan;
Carry out the Registration Statement to the OJK;
 - b. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka PMHMETD III;
Determine the certainty of the number of shares issued in the context of PMHMETD III;
 - c. Menentukan rasio-rasio Pemegang Saham yang berhak atas HMETD III;
Determine the ratios of Shareholders entitled to Preemptive Rights III;
 - d. Menentukan harga PMHMETD III dengan persetujuan Dewan Komisaris;
Determine the PMHMETD III price with the approval of the Board of Commissioners;
 - e. Menentukan kepastian tanggal Daftar Pemegang Saham (DPS) yang berhak atas HMETD III;
Determining the certainty of the date of the List of Shareholders (DPS) who are entitled to Preemptive Rights III;
 - f. Menentukan kepastian penggunaan dana;
Determine the certainty of the use of funds;
 - g. Menentukan kepastian jadwal waktu pelaksanaan PMHMETD III;
Determine the certainty of the schedule for the implementation of PMHMETD III;
 - h. Menandatangani dokumen-dokumen yang diperlukan dalam rangka PMHMETD III termasuk akta-akta dan/atau penambahannya;
Sign the documents required for PMHMETD III, including the deeds and/or additions thereto;
 - i. Mendaftarkan saham-saham Perseroan dalam penitipan kolektif sesuai dengan peraturan Kustodian Sentral
Registering the Company's shares in collective custody following the regulations of the Central Custodian
 - j. Mencatatkan saham Perseroan yang merupakan saham yang telah dikeluarkan dan disetor penuh memperhatikan peraturan perundang-undangan yang berlaku dan peraturan di bidang Pasar Modal.
Listing the Company's shares, which are shares that have been issued and fully paid, taking into account the applicable laws and regulations, and regulations in the Capital Market sector.
3. Memberikan kewenangan dan kuasa kepada Dewan Komisaris Perseroan untuk menyatakan kepastian jumlah saham yang telah dikeluarkan dalam rangka PMHMETD III dan menyatakan kepastian peningkatan modal ditempatkan dan disetor setelah pelaksanaan pengeluaran saham baru dalam rangka PMHMETD III, dan perubahan Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan serta melakukan segala tindakan yang diperlukan sehubungan dengan keputusan tersebut dengan memperhatikan peraturan perundang-undangan yang berlaku.

To grant authority and power to the Company's Board of Commissioners to state the certainty of the number of shares that have been issued in the context of PMHMETD III and to communicate the confidence of an increase in published and paid-up Capital after the implementation of the issuance of new shares in the framework of PMHMETD III, and amendments to Article 4 paragraph 2 and paragraph 3 of the Articles The basis of the Company and take all necessary actions in connection with the decision by taking into account the applicable laws and regulations.

Tindak Lanjut
Follow-up

Keputusan Rapat telah dilaksanakan sesuai ketentuan yang berlaku, perubahan anggaran dasar Bank sehubungan dengan penambahan modal ditempatkan dan disetor dari hasil PMHMETD III sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Woori Saudara Indonesia 1906 Tbk Nomor 10 tanggal 6 Oktober 2021 yang dibuat dihadapan Ashoya Ratam, Sarjana Hukum, Magister Kenotariatan, Notaris di Kota Administrasi Jakarta Selatan, yang pemberitahuan perubahan anggaran dasarnya telah diterima dan dicatat dalam Sistem Administrasi Badan Hukum berdasarkan Surat Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-AH.01.03-0458385 tanggal 8 Oktober 2021

The resolutions of the Meeting have been carried out following the applicable regulations, changes to the articles of association of the Bank in connection with the addition of issued and paid-up capital from PMHMETD III as stated in the Deed of Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906 Tbk Number 10 dated October 6, 2021 which made before Ashoya Ratam, Bachelor of Law, Master of Notary, Notary in Administrative City of South Jakarta, whose notification of the amendment to the articles of association has been received and recorded in the Legal Entity Administration System based on the Letter of the Ministry of Law and Human Rights of the Republic of Indonesia Number AHU-AH.01.03-0458385 October 8, 2021

<p>Agenda Agenda</p>	<p>Perubahan Anggaran Dasar Perseroan. <i>Changes to the Company's Articles of Association.</i></p>
<p>Keputusan Decision</p>	<ol style="list-style-type: none"> Menyetujui perubahan Anggaran Dasar Perseroan antara lain penyesuaian dengan Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik. <i>Approved changes to the Company's Articles of Association, including adjustments to OJK Regulation Number 15/POJK.04/2020 concerning Plans and Implementation of General Meeting of Shareholders of Public Companies and OJK Regulation Number 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies.</i> Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat ini termasuk namun tidak terbatas untuk menyempurnakan atau melakukan perubahan terhadap Anggaran Dasar Perseroan dan menyatakan kembali seluruh perubahan Anggaran Dasar Perseroan tersebut dalam Akta Notaris tersendiri termasuk meminta persetujuan dan memberitahukan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. <i>Granted power and authority to the Board of Directors of the Company with the right of substitution to take all necessary actions related to the decisions on the agenda of this Meeting, including but not limited to perfecting or making changes to the Company's Articles of Association and restating all changes to the Company's Articles of Association in a Notary Deed separately including seeking approval and notifying changes to the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia and taking all necessary actions in this regard by the provisions of the applicable laws and regulations.</i>
<p>Tindak Lanjut Follow-up</p>	<p>Keputusan Rapat telah dilaksanakan sesuai ketentuan yang berlaku, perubahan anggaran dasar Bank sebagaimana tertuang dalam Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa PT Bank Woori Saudara Indonesia 1906 Tbk Nomor 16 tanggal 14 Juli 2021 yang dibuat dihadapan Ashoya Ratam, Sarjana Hukum, Magister Kenotariatan, Notaris di Kota Administrasi Jakarta Selatan, yang pemberitahuan perubahan anggaran dasarnya telah diterima dan dicatat dalam Sistem Administrasi <i>The resolutions of the Meeting have been carried out by the applicable provisions and amendments to the articles of association of the Bank as stated in the Deed of Statement of Resolutions of the Extraordinary General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906 Tbk Number 16 dated July 14, 2021 made before Ashoya Ratam, Bachelor of Law, Master of Notary, Notary in the Administrative City of South Jakarta, whose notification of amendments to the articles of association has been received and recorded in the Administrative System.</i></p>



Dewan Komisaris

Board of Commissioners

Dewan Komisaris merupakan organ perusahaan yang memiliki tugas dan tanggung jawab untuk melakukan pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar, memberi nasihat kepada Direksi, serta memastikan pelaksanaan prinsip-prinsip tata kelola terselenggara dalam setiap kegiatan usaha di seluruh tingkatan atau jenjang organisasi.

The Board of Commissioners is a company organ that has the duties and responsibilities to carry out general and/or specific supervision following the Articles of Association, provide advice to the Board of Directors, and ensure that the implementation of the principles of governance is carried out in every business activity at all levels or levels of the organization.



Dasar Hukum dan Peraturan

Laws and Regulation

- Undang Undang Nomor 40 Tahun 2007 tentang Perusahaan Terbatas.
- Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
- Anggaran Dasar Bank.
- Law Number 40 of 2007 concerning Limited Companies.
- OJK Regulation Number 12/POJK.03/2021 concerning Commercial Banks.
- OJK Regulation Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.
- OJK Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.
- Bank's Articles of Association.



Pedoman Tata Tertib Kerja Dewan Komisaris (Board Charter)

Guidelines for the Work of the Board of Commissioners (Board Charter)

Dalam menjalankan tugas dan menunjang efektifitas dalam pelaksanaan fungsi pengawasan, Dewan Komisaris memerlukan suatu Kebijakan dan Pedoman Kerja sebagai Pedoman Bagi Dewan Komisaris. Kebijakan dan Pedoman Dewan Komisaris Bank ditetapkan melalui Surat Keputusan Dewan Komisaris yang terakhir direvisi tanggal 20 Oktober 2022 melalui Nomor 035/KEP-DEKOM/A-13/X/22.

In carrying out its duties and supporting effectiveness in the supervisory function, the Board of Commissioners requires a Policy and Work Guidelines as Guidelines for the Board of Commissioners. The policies and guidelines for the Bank's Board of Commissioners are stipulated through the Decree of the Board of Commissioners October 20, 2022 via Number 035/KEP-DEKOM/A-13/X/22.

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

The Board of Commissioners Policies and Guidelines contain matters related to the organization, duties and responsibilities, authority, work ethics, openness, committee formation, and rules of conduct for the Board of Commissioners based on applicable regulations including the Regulations of OJK and Best Practices which are reviewed regularly and are binding for each member of the Board of Commissioners.



Komposisi Dewan Komisaris

Composition of the Board of Commissioners

Tahun 2022, jumlah dan komposisi Dewan Komisaris BWS mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 30 Maret 2022. Seluruh anggota Dewan Komisaris berdomisili di Indonesia dan komposisi Dewan Komisaris telah sesuai dengan Peraturan OJK Nomor 55/POJK.03/2016 di mana jumlah anggota Dewan Komisaris paling sedikit adalah 3 (tiga) namun tidak melebihi jumlah anggota Direksi dan paling sedikit 50% anggotanya adalah Komisaris Independen.

In 2022, the number and composition of the BWS Board of Commissioners have changed following the resolutions of the Annual General Meeting of Shareholders held on March 30, 2022. All members of the Board of Commissioners are domiciled in Indonesia. The composition of the Board of Commissioners is by OJK Regulation Number 55/POJK.03/2016, where the number of members of the Board of Commissioners is at least 3 (three) but does not exceed the number of members of the Board of Directors. At least 50% of the members are Independent Commissioners.

Susunan Dewan Komisaris per 31 Desember 2022

Composition of the Board of Commissioners as of December 31, 2022

Nama Name	Jabatan Position	Dasar Penunjukan Basis of Appointment	Dasar Penunjukan Term of Office
Arief Budiman	Presiden Komisaris <i>President Commissioner</i>	Keputusan RUPS Tahunan tahun buku 2019 tanggal 29 Maret 2020 <i>The decision of the Annual General Meeting of Shareholders for the 2019 financial year dated March 29, 2020</i>	Sampai dengan ditutupnya RUPS Tahunan tahun buku 2022 yang diselenggarakan di tahun 2023, dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk dapat memberhentikannya sewaktu-waktu. <i>Until the 2022 Annual GMS closing, which will be held in 2023, without prejudice to the Company's General Meeting of Shareholders' right to terminate it at any time.</i>
Ahmad Fajarprana	Komisaris Independen <i>Independent Commissioner</i>	Keputusan RUPS Luar Biasa tanggal 17 Desember 2020 <i>Extraordinary GMS Decision on December 17, 2020</i>	
Adi Haryadi	Komisaris Independen <i>Independent Commissioner</i>	Keputusan RUPS Tahunan tahun buku 2021 tanggal 30 Maret 2022 <i>The decision of the Annual GMS for the 2021 fiscal year dated March 30, 2022</i>	
Choi Jung Hoon	Komisaris <i>Commissioner</i>		



Penilaian Kelayakan dan Kepatutan Dewan Komisaris

Fit and Proper Assessment of the Board of Commissioners

Seluruh calon anggota Dewan Komisaris wajib dinyatakan lulus dalam Uji Kemampuan dan Kepatutan (*Fit & Proper Test*) yang dilakukan oleh Otoritas Jasa Keuangan. Adapun penjelasan status Uji Kemampuan dan Kepatutan Dewan Komisaris yang menjabat di akhir tahun 2022 dapat dijelaskan pada tabel di bawah ini.

All candidates for members of the Board of Commissioners must be declared to have passed the Fit & Proper Test conducted by OJK. The Fit and Proper Test status for the Board of Commissioners who will serve at the end of 2022 can be explained in the table below.

Nama Name	Jabatan Position	Status Status	Keterangan Uji Kemampuan dan Kepatutan Description of Fit and Proper Test
Arief Budiman	Presiden Komisaris <i>President Commissioner</i>	Lulus <i>Passed</i>	Telah diperoleh surat persetujuan dari OJK perihal Keputusan Uji Kemampuan dan Kepatutan (<i>Fit and Proper Test</i>) tanggal 29 Agustus 2019. <i>An approval letter has been obtained from OJK regarding the Fit and Proper Test Decision dated August 29, 2019.</i>
Ahmad Fajarprana	Komisaris Independen <i>Independent Commissioner</i>	Lulus <i>Passed</i>	Telah diperoleh surat persetujuan dari OJK perihal Keputusan Uji Kemampuan dan Kepatutan (<i>Fit and Proper Test</i>) tanggal 19 Desember 2014. <i>An approval letter has been obtained from OJK regarding the Fit and Proper Test Decision dated December 19, 2014.</i>



Nama Name	Jabatan Position	Status Status	Keterangan Uji Kemampuan dan Kepatutan Description of Fit and Proper Test
Adi Haryadi	Komisaris Independen Independent Commissioner	Lulus Passed	Telah diperoleh surat persetujuan dari OJK perihal Keputusan Uji Kemampuan dan Kepatutan (Fit and Proper Test) tanggal 9 Februari 2021. An approval letter has been obtained from OJK regarding the Fit and Proper Test Decision Test) on February 9, 2021.
Choi Jung Hoon	Komisaris Commissioner	Lulus Passed	Telah diperoleh surat persetujuan dari OJK perihal Keputusan Uji Kemampuan dan Kepatutan (Fit and Proper Test) tanggal 22 Juni 2022. An approval letter has been obtained from OJK regarding Decision of the Fit and Proper Test on June 22, 2022.



Komisaris Independen Independent Commissioner

Mengacu kepada Peraturan OJK Nomor 55/POJK.03/2016, Dewan Komisaris wajib terdiri dari Komisaris Independen dan Komisaris Non Independen, Komisaris Independen wajib paling sedikit berjumlah 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris. Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen. Komisaris Independen diharapkan menjadi penyeimbang terhadap keputusan yang dibuat oleh pemegang saham mayoritas untuk mewakili pemegang saham minoritas.

Komposisi keanggotaan dalam susunan Dewan Komisaris Bank telah memenuhi jumlah, komposisi, kriteria dan independensi sesuai Peraturan OJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum serta Surat Edaran OJK Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

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

Referring to OJK Regulation Number 55/POJK.03/2016, the Board of Commissioners must consist of Independent and Non-Independent Commissioners. Independent Commissioners are members of the Board of Commissioners who do not have financial, management, share ownership, and/or family relationships with members of the Board of Directors, other members of the Board of Commissioners and/or controlling shareholders, or relationships with the Bank that may affect the person's ability to act independently. Independent Commissioners must be at least 50% (fifty percent) of the total number of members of the Board of Commissioners. Independent Commissioners are expected to counterbalance decisions made by the majority shareholders to represent minority shareholders.

The membership composition in the Bank's Board of Commissioners design has met the number, arrangement, criteria, and independence following OJK Regulation Number 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and OJK Circular Number 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.

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



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

✓ = ada / available | ✘ = tidak ada / not available

Masing-masing Komisaris Independen Bank telah membuat Surat Pernyataan Independen dan telah disampaikan kepada OJK.

Each Independent Commissioner of the Bank has made an Independent Statement and has submitted it to OJK.



SURAT PERNYATAAN

Saya yang bertandatangan di bawah ini :

Nama : Adi Haryadi
 Tempat/Tanggal Lahir :
 Nomor Telepon Rumah :
 Alamat Domisili :
 Jabatan : Calon Komisaris Independen
 Nama Perusahaan : PT Bank Woori Saudara Indonesia 1906 Tbk
 Nomor Telepon Perusahaan : 021-50871906

Dengan ini menyatakan bahwa saya:

1. merupakan pihak yang independen terhadap pemilik bank atau Pemegang Saham Pengendali bank;
2. tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi dan/atau Pemegang Saham Pengendali atau hubungan lain yang dapat mempengaruhi kemampuan saya untuk bertindak independen sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan yang mengatur mengenai Penerapan Tata Kelola Bagi Bank Umum;
3. Apabila dikemudian hari ditemukan bahwa saya memiliki hubungan-hubungan sebagaimana dimaksud pada butir 2 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen dan bersedia untuk diganti.

Demikian pernyataan independensi saya, yang saya buat dengan sebenar-benarnya.

Jakarta, 9 November 2020

Mengetahui:

Choi Jung Hoon
Presiden Direktur

PT Bank Woori Saudara Indonesia 1906 Tbk



Adi Haryadi

SURAT PERNYATAAN INDEPENDENSI

Saya yang bertandatangan dibawah ini:

Nama : Ahmad Fajarprana

Alamat : PT Bank Woori Saudara Indonesia 1906 Tbk, Gedung Woori, Jl. Jendral Sudirman No. 11, Jakarta Selatan, DKI Jakarta

No. Identitas (KTP) : 3170010010000000000

Sehubungan dengan pencalonan diri saya sebagai Komisaris Independen PT Bank Woori Saudara Indonesia 1906 Tbk (“Perseroan”) dan mengingat bahwa saya telah menjabat sebagai Komisaris Independen Perseroan selama 2 (dua) periode masa jabatan berturut-turut maka guna memenuhi ketentuan Pasal 25 ayat (1) Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, dengan ini menyatakan bahwa saya:

1. tidak bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir, kecuali dalam tugas saya sebagai Komisaris Independen Perseroan;
2. tidak memiliki saham baik langsung maupun tidak langsung dalam Perseroan;
3. tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan;
4. tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.

Demikian Surat Pernyataan Independensi ini saya buat dengan sebenar-benarnya dan dinyatakan dalam Rapat Umum Pemegang Saham Tahunan Perseroan pada tanggal 29 April 2020.

Jakarta, 29 April 2020



Ahmad Fajarprana



Fungsi, Tugas, dan Wewenang Dewan Komisaris

Functions, Duties, and Authorities of the Board of Commissioners

Berdasarkan Kebijakan dan Pedoman Dewan Komisaris, fungsi tugas dan wewenang Dewan Komisaris adalah sebagai berikut:

1. Tugas Dewan Komisaris

- a. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, baik mengenai Bank maupun usaha Bank, dan memberikan nasihat kepada Direksi.
- b. Dalam kondisi tertentu, wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar.
- c. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan OJK/ Bank Indonesia dan/atau hasil pengawasan otoritas lain.
- d. Menyampaikan pemberitahuan kepada OJK dan/ atau Bank Indonesia jika ditemukannya pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan dan keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
- e. Wajib membentuk Komite-komite guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris, antara lain:
 1. Komite Audit
 2. Komite Pemantau Risiko
 3. Komite Nominasi dan Remunerasi.
- f. Bersama dengan Direksi menyusun Pedoman dan Kode Etik yang mengikat setiap anggota Dewan Komisaris dan Direksi, serta menyusun kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Bank.

2. Wewenang Dewan Komisaris

- a. Memeriksa semua pembukuan, surat-surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain-lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi.
- b. Meminta penjelasan tentang segala hal mengenai Bank kepada Direksi dan setiap anggota Direksi wajib untuk memberikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris.

Based on the Policy and Guidelines for the Board of Commissioners, the duties and authorities of the Board of Commissioners are as follows:

1. Duties of the Board of Commissioners

- a. Supervise and supervise management policies and the general management of the Bank and the Bank's business, and advise the Board of Directors.
- b. Under certain conditions, it is obligatory to hold an annual GMS and other GMS following its authority as stipulated in the laws and regulations and the Articles of Association.
- c. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's internal audit work unit, external auditors, results of supervision by OJK/Bank Indonesia, and/or results of monitoring by other authorities.
- d. Deliver notification to OJK and/or Bank Indonesia if violations of laws and regulations in the field of finance and banking are found and conditions or circumstances that could endanger the continuity of the Bank's business.
- e. Required to form committees to support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners, including:
 1. Audit Committee
 2. Risk Monitoring Committee
 3. Nomination and Remuneration Committee.
- f. Together with the Board of Directors, prepare Guidelines and a Code of Conduct that are binding on each member of the Board of Commissioners and Board of Directors, as well as develop a code of ethics that applies to all members of the Board of Directors and members of the Board of Commissioners, employees/ employees, and supporting organs owned by the Bank.

2. Authority of the Board of Commissioners

- a. Examine all books, letters, and other evidence, check and match the condition of cash and others and have the right to know all actions that the Board of Directors has carried out.
- b. Request an explanation on all matters regarding the Bank to the Board of Directors, and each member of the Board of Directors is required to provide a basis for all issues asked by the Board of Commissioners.

- c. Memberhentikan sementara anggota Direksi dengan menyebutkan alasannya.
 - d. Melakukan tindakan pengurusan Bank dalam keadaan tertentu untuk jangka waktu tertentu yang ditetapkan berdasarkan Anggaran Dasar Bank atau keputusan RUPS.
 - e. Menerima penjelasan dari Direksi mengenai perubahan atas Kebijakan Strategis Bank.
3. Tanggung Jawab Dewan Komisaris
 - a. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
 - b. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan prinsip GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
 - c. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan nasihat kepada Direksi.
 - d. Dalam melakukan pengawasan, Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
 - e. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:
 - » Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan OJK tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum
 - » Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan yang berlaku.
 - f. Pengambilan keputusan oleh Dewan Komisaris tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
 - g. Setiap anggota Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya.
 - h. Anggota Dewan Komisaris tidak dapat dipertanggungjawabkan atas kerugian Bank apabila dapat membuktikan:
 - » Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
 - » Telah melakukan pengurusan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Bank;
- c. *Temporarily dismiss members of the Board of Directors by stating the reasons.*
 - d. *Carry out bank management actions under certain conditions for a certain period determined based on the Bank's Articles of Association or GMS resolutions.*
 - e. *Received an explanation from the Board of Directors regarding changes to the Bank's Strategic Policy.*
3. *Responsibilities of the Board of Commissioners*
 - a. *The Board of Commissioners must carry out their duties and responsibilities independently.*
 - b. *The Board of Commissioners must ensure the implementation of GCG principles in every business activity of the Bank at all levels or levels of the organization.*
 - c. *The Board of Commissioners is obliged to supervise the implementation of the duties and responsibilities of the Board of Directors, as well as provide advice to the Board of Directors.*
 - d. *In carrying out supervision, the Commissioners are required to direct, monitor, and evaluate the implementation of the Bank's strategic policies.*
 - e. *In carrying out supervision, the Board of Commissioners is prohibited from being involved in making decisions on Bank operational activities, except:*
 - » *Provision of funds to related parties as stipulated in OJK regulations regarding Maximum Limit of Credit Provision and Provision of Large Funds for Commercial Banks.*
 - » *Other matters stipulated in the Articles of Association of the Bank or the applicable laws and regulations.*
 - f. *Decision-making by the Board of Commissioners does not negate the responsibility of the Board of Directors for the implementation of the management of the Bank.*
 - g. *Each member of the Board of Commissioners is jointly and severally responsible for the Bank's losses caused by the mistakes or negligence of members of the Board of Commissioners in carrying out their duties.*
 - h. *Members of the Board of Commissioners cannot be held responsible for losses to the Bank if they can prove:*
 - » *The losses were not due to their mistakes or negligence;*
 - » *Has carried out management in good faith, full of responsibility and prudence for the benefit and following the aims and objectives of the Bank;*



- » Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian; dan
- » Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.

- » *Does not have a conflict of interest, either directly or indirectly, for management actions that result in losses; and*
- » *Has taken action to prevent the loss from arising or continuing.*



Rapat Dewan Komisaris

Board of Commissioners Meeting

Sesuai Peraturan OJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Dewan Komisaris wajib mengadakan rapat paling kurang 1 (satu) kali dalam 2 (dua) bulan. Selain itu, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Following OJK regulations Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, the Board of Commissioners is required to hold meetings at least 1 (one) time in 2 (two) months. In addition, the Board of Commissioners must have a meeting with the Board of Directors at least 1 (once) in 4 (four) months.

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

However, the Board of Commissioners may hold a meeting at any time at the request of 1 (one) or several members of the Board of Commissioners or at the request of the Board of Directors by specifying the matters to be discussed. In each meeting of the Board of Commissioners, minutes of the conference are prepared by the Corporate Secretary and signed by the chairman of the forum and all members of the Board of Commissioners present at the meeting. The minutes of the meeting contain matters discussed and matters decided.

Sepanjang tahun 2022 Dewan Komisaris telah memenuhi kriteria rapat yang dipersyaratkan, yang telah dilaksanakan sebanyak 8 (delapan) kali dan rapat bersama Direksi sebanyak 3 (tiga) kali. Adapun agenda dan rekapitulasi kehadiran Dewan Komisaris dalam rapat di tahun 2022 adalah sebagai berikut:

Throughout 2022 the Board of Commissioners has fulfilled the required meeting criteria, which have been held 8 (eight) times and meetings with the Board of Directors 3 (three) times. The agenda and recapitulation of attendance of the Board of Commissioners at conferences in 2022 are as follows:

Agenda dan Rekapitulasi Kehadiran Dewan Komisaris dalam Rapat Dewan Komisaris

Agenda and Board of Commissioners Attendance Recapitulation at Board of Commissioners Meetings

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
1	24 Januari 2022 January 24, 2022	<ol style="list-style-type: none"> 1. Rekapitulasi progres tindak lanjut temuan OJK tahun 2020 dan 2021 2. Opini atas Rencana Kredit Hapus Buku Tahun 2021 3. Opini Atas Hapus Buku Tagihan Klaim Asuransi Debitur Meninggal Dunia Tahun 2021 4. Laporan Profil Risiko 5. Key Issue Risk 6. Risiko Likuiditas, Pasar, dan Risiko Strategik 	1	1	1	-
		<ol style="list-style-type: none"> 1. Recapitulation of the progress of following up on OJK findings for 2020 and 2021 2. Opinion on the Write Off Credit Plan for 2021 3. Opinion on Write-Off Billing Claims for Debtor Death Insurance in 2021 4. Risk Profile Report 5. Key Issue Risks 6. Liquidity, Market and Strategic Risk 				

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
2	21 Februari 2022 February 21, 2022	1. Rekapitulasi progres tindak lanjut temuan OJK tahun 2021				
		2. Progres penyelesaian kasus <i>fraud</i> tahun 2020 dan 2021				
		3. Hasil <i>Review Kaji Ulang</i> Divisi Audit Internal oleh KAP PKF				
		4. Laporan Profil Risiko				
		5. Posisi Portofolio Kredit, Risiko Likuiditas dan Pasar, Risiko Strategik				
		6. <i>Loan Review Monitoring</i>				
		7. Posisi Portofolio Kredit, Risiko Likuiditas dan Pasar, Risiko Strategik				
		1. <i>Recapitulation of the progress of following up on OJK findings for 2021</i>	1	1	1	-
		2. <i>Progress on settlement of fraud cases in 2020 and 2021</i>				
		3. <i>Results of the Review of the Internal Audit Division Review by KAP PKF</i>				
		4. <i>Risk Profile Report</i>				
		5. <i>Credit Portfolio Position, Liquidity and Market Risk, Strategic Risk</i>				
		6. <i>Loan Review Monitoring</i>				
		7. <i>Credit Portfolio Position, Liquidity and Market Risk, Strategic Risk</i>				
3	20 April 2022 April 20, 2022	1. Rekapitulasi progres tindak lanjut temuan OJK tahun 2021				
		2. <i>Risk Profile</i> Unit Bisnis				
		3. Hasil Audit Sistem Informasi dan Pengujian Keamanan BI-Fast				
		4. Laporan Profil Risiko				
		5. Indikator Pemantauan Risiko				
		6. Risiko Operational-Reputasi: Pemantauan Realisasi Produk dan layanan baru, Keluhan Pelanggan, Pembukaan dan Penutupan Cabang				
		1. <i>Recapitulation of the progress of follow-up on OJK findings for 2021</i>	1	1	1	-
		2. <i>Business Unit Risk Profile</i>				
		3. <i>Results of Information System Audit and BI-Fast Security Testing</i>				
		4. <i>Risk Profile Report</i>				
		5. <i>Risk Monitoring Indicators</i>				
		6. <i>Operational-Reputation Risk: Monitoring Realization of New Products and Services, Customer Complaints, Opening and Closing of Branches</i>				
4	25 Mei 2022 May 25, 2022	1. Rekapitulasi progres tindak lanjut temuan OJK tahun 2021				
		2. Indikator Risiko pada Unit Bisnis				
		3. Hasil pemeriksaan (tematik audit) Debitur NPL dan Tagihan Asuransi Debitur Meninggal Dunia (yang kurang dari 1 tahun setelah pencairan - untuk periode pencairan selama tahun 2021)				
		4. Hasil Pemeriksaan Data Pembayaran Klaim Asuransi Debitur Meninggal Dunia				
		5. Profil Risiko				
		6. <i>Key Issue Risk</i>				
		7. Pemantauan Indikator Risiko				
		8. Portofolio kredit, Risiko pasar dan Likuiditas				
		1. <i>Recapitulation of the progress of follow-up on OJK findings for 2021</i>	1	1	1	-
		2. <i>Risk Indicators in Business Units</i>				
		3. <i>Examination results (thematic audit) of NPL Debtors and Debtor Death Insurance Claims (less than 1 year after disbursement - for the disbursement period during 2021)</i>				
		4. <i>Results of Examination of Data on Payment of Death Insurance Claims of Debtors</i>				
		5. <i>Risk Profile</i>				
		6. <i>Key Issue Risks</i>				
		7. <i>Monitoring of Risk Indicators</i>				
		8. <i>Credit Portfolio, Market Risk and Liquidity</i>				



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
5	14 Juni 2022 June 14, 2022	1. Rekapitulasi progres tindak lanjut temuan OJK tahun 2021				
		2. Indikator Risiko pada Unit Bisnis				
		3. Hasil Review Audit TI pada Layanan Cash Withdrawal Indomaret				
		4. Profil Risiko				
		5. Key Issue Risk				
		6. Pemantauan Indikator Risiko				
		1. Recapitulation of the progress of following up on OJK findings for 2021	1	1	1	-
		2. Risk Indicators in Business Units				
		3. IT Audit Review Results on Indomaret Cash Withdrawal Services				
		4. Risk Profile				
		5. Key Issue Risks				
		6. Monitoring of Risk Indicators				
6	15 Agustus 2022 August 15, 2022	1. Kronologi Insiden gangguan core banking system				
		2. Penyebab dan dampak gangguan				
		3. Solusi dan Penyelesaian transaksi & laporan				
		4. Arahan komisararis terkait insiden gangguan core banking system (WGSS)				
		1. Chronology of core banking system disturbance incidents	1	1	1	-
		2. Causes and effects of disturbances				
		3. Solutions and Completion of transactions & reports				
		4. The commissioner's direction regarding the core banking system (WGSS) disturbance incident				
7	20 Oktober 2022 October 20, 2022	1. Rekapitulasi progres tindak lanjut temuan OJK tahun 2021				
		2. Indikator Risiko pada Unit Bisnis				
		3. Hasil pemeriksaan (tematik audit) Debitur NPL dan Tagihan Asuransi Debitur Meninggal Dunia (yang kurang dari 1 tahun setelah pencairan - untuk periode pencairan selama tahun 2021)				
		4. Profil Risiko Per Maret 2022				
		5. Risiko Masalah Utama				
		6. Pemantauan Tinjauan Kredit				
		1. Recapitulation of the progress of following up on OJK findings for 2021	1	1	1	1
		2. Risk Indicators in Business Units				
		3. Examination results (thematic audit) of NPL Debtors and Debtor Death Insurance Claims (less than 1 year after disbursement - for the disbursement period during 2021)				
		4. Risk Profile As of March 2022				
		5. Major Problem Risks				
		6. Credit Review Monitoring				

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
8	23 November 2022 November 23, 2022	1. Progress Tindak Lanjut Temuan OJK 2021				
		2. Business Unit's Risk Indicator (periode Agustus - September 2022)				
		3. Tematik Audit terkait Mekanisme Take Over, Flagging, dan Status Payroll Debitur				
		4. Laporan Profile Risiko				
		5. Key Issue on Risk				
		6. Operational Risk				
		7. Strategic Risk				
		1. Progress of Follow-up to OJK Findings 2021	1	1	1	-
		2. Business Unit's Risk Indicator (August - September 2022 period)				
		3. Thematic Audits related to the Mechanism of Take Over, Flagging, and Debtor Payroll Status				
		4. Risk Profile Report				
		5. Key Issues on Risk				
		6. Operational risk				
		7. Strategic Risk				
Jumlah Rapat Number of Meetings			8	8	8	3
Jumlah Kehadiran Total of Attendance			8	8	8	1
Persentase Kehadiran Percentage of Attendance			100%	100%	100%	33%

*) efektif menjabat sejak 11 Juli 2022

Keterangan:

AB : Arief Budiman
AF : Ahmad Fajarprana
AH : Adi Haryadi
CJH : Choi Jung Hoon

*) effectively served since July 11, 2022

Description:

AB : Arief Budiman
AF : Ahmad Fajarprana
AH : Adi Haryadi
CJH : Choi Jung Hoon

Agenda dan Rekapitulasi Kehadiran Dewan Komisaris dalam Rapat Dewan Komisaris bersama Direksi

Agenda and Attendance Recapitulation of the Board of Commissioners in the Meeting of the Board of Commissioners with the Board of Directors

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
1	25 Februari 2022 February 25, 2022	<ul style="list-style-type: none"> • Pertumbuhan Bisnis Kredit • Pembayaran Mitra Asuransi • Evaluasi Laporan RBB • Pengembangan Bisnis Kredit • Training Anti Fraud • Asuransi Kredit • Credit Business Growth • Payment of Insurance Partners • Bank Business Plan Report Evaluation • Credit Business Development • Anti-Fraud Training • Credit Insurance 	1	1	1	-



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
2	15 Juni 2022 June 15, 2022	<ul style="list-style-type: none"> Perluasan pemasaran KUPEN, SPAN, Payroll, dan KPH Penerapan program champion Pengembangan Sistem Kredit Hapus Buku Tagihan Asuransi Rencana Penerbitan Visa & Master Card Pengembangan Digital Banking Pelaksanaan Restrukturisasi COVID-19 Expansion of marketing for KUPEN, SPAN, Payroll, and KPH Implementation of the champion program Development of Loan System Delete the Insurance Bill Book Visa & Master Card Issuance Plan Development of Digital Banking Implementation of Restructuring of COVID-19 	1	1	1	-
3	19 Oktober 2022 October 19, 2022	<ul style="list-style-type: none"> Pipeline Kredit Korporat Pembuatan Terms and Condition Khusus TNI & ASN Penambahan Fitur Terbaru Pada Platform Digital Target Pembukaan Cabang Baru Proyek Relokasi DC Rencana Pengembangan Digital Banking Implementasi Performance Appraisal Strategi Hapus Buku Kredit Action plan untuk menurunkan NPL dengan Claim Credit Insurance Profil Risiko Corporate Loan Pipeline Preparation of Special Terms and Conditions for TNI & ASN New Features Added to Digital Platforms Target Opening of New Branches DC Relocation Project Digital Banking Development Plan Implementation of Performance Appraisal Loan Write-off Strategy Action plan to reduce NPL with Claim Credit Insurance Risk Profile 	1	1	1	1
Jumlah Rapat Number of Meetings			8	8	8	1
Jumlah Kehadiran Total of Attendance			8	8	8	1
Persentase Kehadiran Persentase Kehadiran			100%	100%	100%	100%

*) efektif menjabat sejak 11 Juli 2022

Keterangan:

AB : Arief Budiman
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Program Peningkatan Kompetensi Dewan Komisaris Board of Commissioners Competency Improvement Program

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

The Bank provides opportunities for the Board of Commissioners to develop and improve their competence through training, certification, and other competency improvements programs such as seminars and workshops.

Berikut disampaikan pelatihan pendidikan dan/atau peningkatan kompetensi yang diikuti Dewan Komisaris di sepanjang tahun 2022.

The following is an educational training and/or competency improvement program that the Board of Commissioners will attend throughout 2022.

Nama Name	Jabatan Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Arief Budiman	Presiden Komisaris	Inhouse	Sosialisasi Perpajakan (Pengungkapan Sukarela)	Treasury Tower, 16 Juni 2022	DJP (Direktorat Jendral Pajak)
	Presiden Komisaris	Inhouse	Tax Information Dissemination (Voluntary Disclosure)	Treasury Tower, June 16, 2022	DGT (Directorate General of Taxes)
	Eksternal	External	Seminar Indonesia Risk Management Outlook 2023	Le Meridian Hotel Jakarta, 16 November 2022	Lembaga Pengembangan Perbankan Indonesia(LPPI)
		External	Seminar on Indonesia Risk Management Outlook 2023	Le Meridian Hotel Jakarta, November 16,2022	Indonesian Banking Development Institute(LPPI)
	Workshop	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023	Treasury Tower, 26 Desember 2022	Bank Woori Saudara
		Workshop	Directors and Board of Commissioners Workshop: Strategic Plan for 2023	Treasury Tower, December 26, 2022	
E-Learning	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja	E-Learning, 27-30 Desember 2022	Bank Woori Saudara	
	E-Learning	Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace	E-Learning, December 27-30 2022		
Ahmad Fajarprana	Komisaris Independen	Inhouse	Sosialisasi Perpajakan (Pengungkapan Sukarela)	Treasury Tower, 16 Juni 2022	DJP (Direktorat Jendral Pajak)
	Independent Commissioner	Inhouse	Tax Dissemination (Voluntary Disclosure)	Treasury Tower, June 16, 2022	DGT (Directorate General of Taxes)
	Eksternal	External	Committee 50 th ASEAN Bank Council Meeting Denpasar	Labuan Bajo, 30 November – 2 Desember 2022	Perbanas Institute Jakarta
		External	Committee 50 th ASEAN Bank Council Meeting Denpasar	Laboan Bajo, November 30 – December 2, 2022	
	Workshop	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023	Treasury Tower, 26 Desember 2022	Bank Woori Saudara
		Workshop	Directors and Board of Commissioners Workshop: Strategic Plan for 2023	Treasury Tower, December 26, 2022	
E-Learning	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja	E-Learning, 27-30 Desember 2022	Bank Woori Saudara	
	E-Learning	Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace	E-Learning, December 27-30, 2022		

Nama Name	Jabatan Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
A. Haryadi	Komisaris	Inhouse	Sosialisasi Perpajakan (Pengungkapan Sukarela)	Treasury Tower, 16 Juni 2022	DJP (Direktorat Jendral Pajak)
	Commissioner	Inhouse	Tax Dissemination (Voluntary Disclosure)	Treasury Tower, June 16, 2022	DGT (Directorate General of Taxes)
		Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023	Treasury Tower, 26 Desember 2022	Bank Woori Saudara
		Workshop	Directors and Board of Commissioners Workshop: Strategic Plan for 2023	Treasury Tower, December 26, 2022	
		E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja	E-Learning, 27-30 Desember 2022	Bank Woori Saudara
		E-Learning	Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace	E-Learning, December 27-30, 2022	



Program Orientasi Bagi Dewan Komisaris Baru

Orientation Program for New Board of Commissioners

Bank menyelenggarakan program orientasi bagi Komisaris baru dengan tujuan agar Komisaris baru dapat menjalankan tugas dan tanggung jawabnya dengan sebaik-baiknya. Program orientasi meliputi antara lain program sosialisasi, pelatihan, dan sertifikasi yang diwajibkan oleh OJK dan/atau BI.

The Bank organizes an orientation program for new Commissioners with the aim that new Commissioners can carry out their duties and responsibilities as well as possible. The orientation program includes, among other things, outreach, training, and certification programs required by OJK and/or BI.

Di tahun 2022 BWS mengangkat Choi Jung Hoon sebagai Komisaris. Program orientasi dilakukan pula melalui rapat yang dihadiri oleh jajaran Dewan Komisaris dan Direksi untuk menyampaikan gambaran atas kegiatan bisnis yang telah berjalan, rencana Bank kedepan, dan hal lainnya yang Komisaris perlu ketahui. Choi Jung Hoon merupakan Presiden Direktur Bank periode 2018 s.d 2021 sehingga telah memiliki pengetahuan dan wawasan yang memadai terkait bisnis Bank.

In 2022 BWS appointed Choi Jung Hoon as Commissioner. The orientation program is also carried out through meetings attended by the Board of Commissioners and Board of Directors to convey an overview of ongoing business activities, the Bank's future plans, and other matters that the Commissioners need to know. Choi Jung Hoon is the President Director of the Bank for the period 2018 to 2021 so he has adequate knowledge and insight regarding the Bank's business.



Pelaksanaan Tugas Dewan Komisaris Tahun 2022

Implementation of Duties of the Board of Commissioners in 2022

Sepanjang tahun 2022 Dewan Komisaris telah melaksanakan fungsi pengawasannya dan penyampaian saran dan nasihat kepada Direksi, baik yang dilakukan secara langsung maupun dalam bentuk surat menyurat. Selain itu, Dewan Komisaris juga menyampaikan persetujuan atas rencana yang diajukan Direksi.

Throughout 2022 the Board of Commissioners has carried out its supervisory function and provided suggestions and advice to the Directors, both in person and in the form of correspondence. In addition, the Board of Commissioners also conveys approval of the plan submitted by the Board of Directors.

Keputusan dan kegiatan yang dijalankan oleh Dewan Komisaris terdokumentasi dalam bentuk Surat Keputusan yang disampaikan kepada Direksi maupun kepada Pemegang Saham. Sepanjang tahun 2022, Dewan Komisaris membuat sebanyak 12 (dua belas) Surat Keputusan, antara lain adalah sebagai berikut:

Decisions and activities carried out by the Board of Commissioners are documented in the form of Decision Letters submitted to the Board of Directors and Shareholders. Throughout 2022, the Board of Commissioners made as many as 12 (twelve) Decrees, including the following:

No Surat Letter Number	Tanggal Date	Perihal Subject
003/BWS-DEKOM/III/2022	28 April 2022 April 28, 2022	Perubahan Susunan Pengurus dan Penilaian Internal Pengurus Baru <i>Changes in Management Composition and Internal Assessment of New Management</i>
004/BWS.KEP-DEKOM/IV/2022	18 April 2022 April 18, 2022	Penetapan Remunerasi Bagi Direksi Dan Dekom <i>Determination of Remuneration for Board of Directors and Board of Commissioners</i>
005/BWS.KEP-DEKOM/IV/2022	25 April 2022 April 25, 2022	Rencana Revisi RBB 2022 – 2024 <i>2022 - 2024 Bank Business Plan Revised</i>
006/BWS-DEKOM/IV/2022	27 April 2022 April 27, 2022	Surat Persetujuan Penambahan Kredit Medco Daya Abadi Lestari <i>Approval Letter for Additional Loan of Medco Daya Abadi Lestari</i>
007/BWS.KEP-DEKOM/VII/2022	30 Maret 2022 March 30, 2022	Perubahan Komite di Bawah Dewan Komisaris <i>Changes to Committees Under the Board of Commissioners</i>
008/BWS.KEP-DEKOM/VIII/2022	25 Agustus 2022 August 25, 2022	Persetujuan KAP Desember 2022 <i>External Public Accounting Firm approval December 2022</i>
009/BWS.KEP-DEKOM/VII/2022	5 Juli 2022 July 5, 2022	Penyesuaian Limit Fasilitas BOD <i>Adjustment of BOD Facility Limit</i>
010/BWS.KEP-DEKOM/X/2022	6 November 2022 November 6, 2022	Surat Persetujuan Pihak Terkait <i>Letter of Approval of Related Parties</i>
011/BWS.KEP-DEKOM/XI/2022	17 November 2022 November 17, 2022	Persetujuan Rencana Bisnis Bank 2023-2025 <i>Approval of the 2023-2025 Bank Business Plan</i>
012/BWS-DEKOM/XII/2022	30 November 2022 November 30, 2022	Persetujuan Dewan Komisaris Terkait Hapus Buku Tagihan Klaim Asuransi <i>Approval of the Board of Commissioners Regarding Write-Off Insurance Claim Books</i>
013/BWS.KEP-DEKOM/XII/2022	22 Desember 2022 December 22, 2022	Perubahan Keanggotaan Komite Dibawah Dekom <i>Changes in Committee Membership Under the Board of Commissioners</i>
014/BWS.KEP-DEKOM/XII/2022	19 Desember 2022 December 19, 2022	Persetujuan Dewan Komisaris terkait Hapus Buku <i>Approval of Board of Commissioners regarding write-off</i>

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

Based on OJK Regulation Number 5/POJK.03/2016 concerning Bank Business Plans, the Board of Commissioners is required to supervise the implementation of the Bank's Business Plan, which includes, among others, management policies and strategies. The supervision results are outlined in the Supervision Report on implementing the Bank's Business Plan, which is submitted to the OJK every semester.

Pada tahun 2022, Dewan Komisaris telah membuat dan menyampaikan Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank sebagai berikut:

In 2022, the Board of Commissioners prepared and submitted the following Supervision Report on implementing the Bank's Business Plan:

No Surat Letter Number	Tanggal Date	Perihal Regarding
057/BWS-DEKOM/OJK/II/2022	24 Februari 2022 February 24, 2022	Penyampaian Laporan Pengawasan Rencana Bisnis PT Bank Woori Saudara Indonesia 1906, Tbk Periode Semester II/2021 <i>Submission of Business Plan Oversight Report of PT Bank Woori Saudara Indonesia 1906, Tbk SM II/2022 Period</i>
001/BWS-DEKOM/OJK/VIII/2022	26 Agustus 2022 August 26, 2022	Penyampaian Laporan Pengawasan Rencana Bisnis PT Bank Woori Saudara Indonesia 1906, Tbk Periode SM I/2022 <i>Submission of Business Plan Oversight Report of PT Bank Woori Saudara Indonesia 1906, Tbk SM I/2022 Period</i>



Penilaian Kinerja Komite di Bawah Dewan Komisaris

Performance Assessment of Committees under the Board of Commissioners

Dalam menjalankan fungsi, tugas dan tanggung jawabnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi. Setiap tahun, Dewan Komisaris mengevaluasi kinerja dari setiap Komite, baik secara kolektif kolegial maupun individu.

Tahun 2022, Dewan Komisaris memandang bahwa seluruh komite tersebut telah bekerja dengan menjunjung standar kompetensi dan kualitas yang baik. Adapun penilaian masing-masing komite adalah sebagai berikut:

Komite Audit

Komite Audit memiliki tugas dan tanggung jawab untuk membantu dan memfasilitasi Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan kualitas informasi keuangan, sistem pengendalian internal, efektivitas pemeriksaan auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap Peraturan perundang-undangan yang berlaku. Di tahun 2022 Dewan Komisaris berpandangan bahwa Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Sepanjang tahun 2022 Komite Audit telah mengadakan rapat sebanyak 12 (dua belas) kali.

Komite Pemantau Risiko

Komite Pemantau Risiko memiliki tugas dan tanggung jawab dalam menjalankan pengawasan dan pemberian nasihat kepada Direksi untuk memperoleh keyakinan yang memadai agar penerapan manajemen risiko Bank tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan bagi Bank. Di tahun 2022 Dewan Komisaris berpandangan bahwa Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Sepanjang tahun 2022 Komite Pemantau Risiko telah mengadakan rapat sebanyak 12 (dua belas) kali.

Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab untuk membantu dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris. Di tahun 2022 Dewan Komisaris berpandangan bahwa Komite

In carrying out its functions, duties, and responsibilities, the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee assist the Board of Commissioners. Every year, the Board of Commissioners evaluates the performance of each committee, both collectively and individually.

In 2022, the Board of Commissioners viewed that these committees have worked by upholding good standards of competence and quality. The assessment of each committee is as follows:

Audit Committee

The Audit Committee has the duty and responsibility to assist and facilitate the Board of Commissioners in carrying out its supervisory duties and functions on matters related to the quality of financial information, internal control systems, effectiveness of external and internal auditor audits, effectiveness of risk management implementation and compliance with laws and regulations. applicable. In 2022 the Board of Commissioners is of the view that the Audit Committee has properly carried out its duties and responsibilities. Throughout 2022 the Audit Committee has held 12 (twelve) meetings.

Risk Monitoring Committee

The Risk Oversight Committee has duties and responsibilities in carrying out supervision and providing advice to the Board of Directors to obtain adequate assurance that the implementation of the Bank's risk management still meets the elements of adequacy of risk management procedures and methodologies, so that the Bank's business activities can remain under control at the limits/limits set. acceptable and profitable for the Bank. In 2022 the Board of Commissioners is of the view that the Risk Monitoring Committee has carried out its duties and responsibilities properly. Throughout 2022 the Risk Monitoring Committee has held 12 (twelve) meetings.

Nomination and Remuneration Committee

The Nomination and Remuneration Committee has duties and responsibilities to assist in carrying out its functions and duties in areas related to nomination and remuneration of members of the Board of Directors and Board of Commissioners. In 2022 the Board of Commissioners is of the view that the Nomination

Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Sepanjang tahun 2022 Komite Nominasi dan Remunerasi telah mengadakan rapat sebanyak 9 (sembilan) kali.

and Remuneration Committee has carried out its duties and responsibilities properly. Throughout 2022 the Nomination and Remuneration Committee has held 9 (nine) meetings.



Evaluasi dan Penilaian Kinerja Dewan Komisaris

Evaluation and Performance Assessment of the Board of Commissioners

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

The Board of Commissioners' performance is evaluated by Shareholders based on the commission carried out by the Board of Commissioners in supervising the running of the Bank's management by the Board of Directors. In general, the performance of the Board of Commissioners is determined based on the duties and obligations stated in the applicable laws and regulations and the Articles of Association, as well as the Shareholders' mandate. Formal evaluation criteria are submitted openly to Members of the Board of Commissioners from the date of their appointment.

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

The results of the evaluation of the performance of the Board of Commissioners as a whole and the implementation of each Member of the Board of Commissioners individually are an integral part of the compensation and incentive scheme for Members of the Board of Commissioners.

Penilaian kinerja Dewan Komisaris dan pelaksanaannya paling sedikit meliputi:

Assessment of the performance of the Board of Commissioners and its implementation includes at least the following:

- **Prosedur Pelaksanaan Penilaian Kinerja**
Prosedur pelaksanaan evaluasi atas kinerja Dewan Komisaris dilaksanakan sekali setiap tahun, dengan menggunakan indikator *Self Assessment*.
- **Kriteria yang digunakan dalam Penilaian Kinerja:**
 - » Kontribusi dan dukungan Dewan Komisaris dalam mengimplementasikan visi dan misi Bank dalam program kerja di tahun berjalan, dengan tetap berpegang kepada nilai-nilai Bank.
 - » Memonitoring untuk terciptanya GCG.
- **Pihak yang melakukan Penilaian Kinerja**
Pihak-pihak yang melakukan penilaian terhadap kinerja Dewan Komisaris adalah Pemegang Saham. Penilaian terhadap pelaksanaan kinerja Dewan Komisaris dilaksanakan dalam RUPS. Dewan Komisaris akan mempertanggungjawabkan kinerja Dewan Komisaris selama periode 2022.

- **Performance Appraisal Implementation Procedures**
The procedure for evaluating the performance of the Board of Commissioners is carried out once every year, using the Self Assessment indicator.
- **Criteria used in Performance Assessment:**
 - » *Contribution and support of the Board of Commissioners in implementing the Bank's vision and mission in the work program in the current year while adhering to the Bank's values.*
 - » *Monitoring for the creation of GCG.*
- **Parties conducting Performance Appraisals**
The parties who evaluate the performance of the Board of Commissioners are Shareholders. Assessment of the implementation of the version of the Board of Commissioners is carried out at the GMS. The Board of Commissioners will be accountable for the performance of the Board of Commissioners during the 2022 period.



Direksi

Board of Directors

Direksi merupakan organ tata kelola yang bertanggung jawab penuh dalam pelaksanaan kepengurusan Bank melalui RUPS. Pelaksanaan tugas dan tanggung jawab Direksi sesuai dengan kepentingan dan tujuan Bank dan diatur dalam Anggaran Dasar yang merujuk kepada Undang-undang Perseroan Terbatas, ketentuan Bank Indonesia, OJK dan ketentuan terkait lainnya. Direksi dalam menjalankan tugas dan tanggung jawab juga mengacu kepada Kebijakan Direksi yang senantiasa ditingkatkan secara berkala.

The Board of Directors is a governance organ fully responsible for implementing the management of the Bank through the GMS. The implementation of the duties and responsibilities of the Board of Directors follows the interests and objectives of the Bank. It is regulated in the Articles of Association which refer to the Limited Liability Company Law, Bank Indonesia regulations, OJK, and other related provisions. The Board of Directors, in carrying out their duties and responsibilities, also refers to the Board of Directors' Policy, which is being improved regularly.



Dasar Hukum dan Peraturan

Laws and Regulation

- Undang-Undang Nomor 40 Tahun 2007 tentang Perusahaan Terbatas.
- Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
- Anggaran Dasar Bank.
- Law Number 40 of 2007 concerning Limited Companies.
- OJK Regulation Number 12/POJK.03/2021 concerning Commercial Banks.
- OJK Regulation Number 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.
- OJK Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.
- Bank's Articles of Association.



Pedoman Tata Tertib Kerja Direksi (Board Charter)

Guidelines for Board of Directors Work Procedures (Board Charter)

Dalam melakukan tugas dan kewajibannya, Direksi senantiasa merujuk pada Pedoman Kerja Dewan Komisaris dan Direksi yang tertuang dalam Anggaran Dasar Bank dan dijabarkan pada Kebijakan Direksi Nomor 070/KEP-DIR/A-13/IX/20 tanggal 21 September 2020. Dalam kebijakan tersebut, dijelaskan mengenai tahapan aktivitas secara terstruktur, sistematis, mudah dipahami, dan dapat dijalankan dengan konsisten dalam melaksanakan tugasnya masing-masing untuk mencapai visi dan misi Bank, sehingga diharapkan akan tercapai standar kerja yang tinggi selaras dengan prinsip-prinsip GCG.

In carrying out their duties and responsibilities, the Board of Directors always refers to the Work Guidelines for the Board of Commissioners and Board of Directors, which are contained in the Bank's Articles of Association and are spelled out in the Board of Directors Policy Number 070/KEP-DIR/A-13/IX/20 dated September 21, 2022. In this policy, it is explained about the stages of activities in a structured, systematic, easy-to-understand, and consistent manner in carrying out their respective duties to achieve the vision and mission Bank, with the result that it is hoped that high work standards will be completed in line with GCG principles.



Komposisi Direksi

Composition of the Board of Directors

Tahun 2022, komposisi Direksi BWS mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 30 Maret 2022. Seluruh anggota Direksi berdomisili di Indonesia telah sesuai dengan Peraturan OJK Nomor 55/POJK.03/2016 dan salah satu anggota Direksi membawahi fungsi kepatuhan.

In 2022, the composition of the BWS Board of Directors has changed following the resolution of the Annual General Meeting of Shareholders, which was held on March 30, 2022. All members of the Board of Directors are domiciled in Indonesia by OJK Regulation Number 55/POJK.03/2016, and a member of the Board of Directors is in charge of the compliance function.

Susunan Direksi BWS Tahun 2022

BWS Board of Directors Composition in 2022

Nama Name	Jabatan Position	Dasar Penunjukan Basis of Appointment	Dasar Penunjukan Term of Office
Hwang Gyusoon	Presiden Direktur President Director	Keputusan RUPS Tahunan tanggal 30 Maret 2021 Resolution of the Annual General Meeting of Shareholders on March 30, 2021	
Kang Bong Joo	Direktur Director		
Mochamad Tri Budiono	Direktur Director		Sampai dengan ditutupnya RUPS Tahunan tahun buku 2022 yang diselenggarakan di tahun 2023, dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk dapat memberhentikannya sewaktu-waktu. Until the 2022 Annual GMS closing, which will be held in 2023, without prejudice to the Company's General Meeting of Shareholders' right to terminate it at any time.
Benny Sudarsono Tan	Direktur Director	Keputusan RUPS Tahunan tahun buku 2019 tanggal 29 Maret 2020 Decision of the Annual General Meeting of Shareholders for the 2019 financial year dated March 29, 2020	
Edwin Sulaeman	Direktur Director		
Sadhana Priatmadja*	Direktur Risiko dan Kepatuhan Director of Risk and Compliance		
Wuryanto**	Direktur Risiko dan Kepatuhan Director of Risk and Compliance	Keputusan RUPS Tahunan tanggal 30 Maret 2022 Resolution of the Annual General Meeting of Shareholders on March 30, 2021	

*) menjabat hingga 30 Maret 2022

**) menjabat sejak 1 Juli 2022

*) serves until on March 30, 2022

**) served since July 1, 2022



Penilaian Kemampuan dan Kepatutan Direksi

Board of Directors Fit and Proper Test

Seluruh calon anggota Direksi wajib dinyatakan lulus dalam Penilaian Kemampuan dan Kepatutan (*Fit & Proper Test*) yang dilakukan oleh Otoritas Jasa Keuangan. Adapun penjelasan status Penilaian Kemampuan dan Kepatutan Direksi yang menjabat di akhir tahun 2022 dapat dijelaskan pada tabel di bawah ini.

All prospective members of the Board of Directors must be declared to have passed the *Fit & Proper Test* conducted by the OJK. The status of the *Fit and Proper Test* of the Board of Directors who will serve at the end of 2022 can be explained in the table below.



Nama Name	Jabatan Position	Status Status	Keterangan Uji Kemampuan dan Kepatutan Description of Fit and Proper Test
Hwang Gyusoon	Presiden Direktur President Director	Lulus Passed	<p>Telah dinyatakan memenuhi persyaratan untuk menjadi Direktur Utama pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner OJK Nomor KEP-71/D.03/2021 tertanggal 19 Mei 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Hwang Gyusoon Selaku Direktur Utama PT Bank Woori Saudara Indonesia 1906 Tbk</p> <p><i>Has been declared to meet the requirements to become the President Director of the Bank based on the Decree of the Members of the OJK Board of Commissioners Number KEP-71/D.03/2021 dated May 19, 2021 concerning Results of the Fit and Proper Test of Mr. Hwang Gyusoon As President Director of PT Bank Woori Saudara Indonesia 1906 Tbk</i></p>
Kang Bong Joo	Direktur Director	Lulus Passed	<p>Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Korporat pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner OJK Nomor KEP-103/D.03/2020 tertanggal 7 Agustus 2020 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Kang Bong Joo Selaku Direktur Korporat PT Bank Woori Saudara Indonesia 1906 Tbk.</p> <p><i>Has been declared as fulfilling the requirements and approved to become a Corporate Director at the Bank based on the Decree of Members of the OJK Board of Commissioners Number KEP-103/D.03/2020 dated August 7, 2020 concerning Results of the Fit and Proper Test of Mr. Kang Bong Joo As Corporate Director of PT Bank Woori Saudara Indonesia 1906 Tbk.</i></p>
Mochamad Tri Budiono	Direktur Director	Lulus Passed	<p>Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Konsumer pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner OJK Nomor KEP-119/D.03/2018 tertanggal 31 Juli 2018 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Mochamad Tri Budiono Selaku Direktur Konsumer PT Bank Woori Saudara Indonesia 1906 Tbk</p> <p><i>Has been declared to meet the requirements and approved to become a Consumer Director at the Bank based on the Decree of Members of the OJK Board of Commissioners Number KEP-119/D.03/2018 dated July 31, 2018 concerning the Results of the Fit and Proper Test of Mr. Mochamad Tri Budiono As Consumer Director of PT Bank Woori Saudara Indonesia 1906 Tbk</i></p>
Benny Sudarsono Tan	Direktur Director	Lulus Passed	<p>Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur TI & Jaringan dan Operasi pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner OJK Nomor KEP-130/D.03/2019 tertanggal 25 Juli 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Benny Sudarsono Tan Selaku Direktur TI & Jaringan dan Operasi PT Bank Woori Saudara Indonesia 1906 Tbk.</p> <p><i>Has been declared to meet the requirements and approved to become Director of Information Technology & Network and Operations at the Bank based on the Decree of Members of the OJK Board of Commissioners Number KEP-130/D.03/2019 dated July 25, 2019 concerning Results of the Fit and Proper Test of Mr. Benny Sudarsono Tan As Director of Information Technology & Network and Operations of PT Bank Woori Saudara Indonesia 1906 Tbk.</i></p>
Edwin Sulaeman	Direktur Director	Lulus Passed	<p>Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Business Support pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner OJK Nomor KEP-102/D.03/2020 tertanggal 7 Agustus 2020 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Edwin Sulaeman Selaku Direktur Business Support PT Bank Woori Saudara Indonesia 1906 Tbk</p> <p><i>Has been declared to meet the requirements and approved to become Director of Business Support at the Bank based on the Decree of Members of the OJK Board of Commissioners Number KEP-102/D.03/2020 dated August 7, 2020 concerning the Results of the Fit and Proper Test of Mr. Edwin Sulaeman As Director of Business Support PT Bank Woori Saudara Indonesia 1906 Tbk</i></p>
Wuryanto	Direktur Director	Lulus Passed	<p>Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Risikon & Kepatuhan pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner OJK Nomor KEP-86/D.03/2022 tanggal 22 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan atas Pengangkatan Pengurus PT Bank Woori Saudara Indonesia 1906 Tbk</p> <p><i>Has been declared to have met the requirements and was approved to become the Director of Risk & Compliance at the Bank based on the Decree of Members of the OJK Board of Commissioners Number KEP-86/D.03/2022 dated June 22, 2022 concerning Results of Fit and Proper Test for the Appointment of Management of PT Bank Woori Saudara Indonesia 1906 Tbk</i></p>



Tugas dan Tanggung Jawab Direksi

Duties and Responsibilities of the Board of Directors

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

- Menjalankan dan bertanggung jawab atas pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam anggaran dasar.
- Menyelenggarakan RUPS tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar.
- Melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian.
- Melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi di Bank.
- Membentuk komite.
- Melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.
- Menyusun:
 - » Pedoman yang mengikat setiap anggota Direksi sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.
 - » Kode etik yang berlaku bagi seluruh Direksi yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Bank sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.
- Menjaga citra Bank serta menjalin hubungan dengan seluruh pemangku kepentingan.
- Melaksanakan tugas dan tanggung jawab lainnya yang diatur dalam anggaran dasar, peraturan perundang-undangan dan yang ditetapkan dalam RUPS, Rapat Direksi dan peraturan Bank.

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

- *Carry out and be responsible for managing the Bank for the benefit of the Bank, following the aims and objectives of the Bank set out in the articles of association.*
- *Organizing annual GMS and other GMS as stipulated in laws and regulations and the articles of association.*
- *Carry out duties and responsibilities in good faith, full of guilt and prudence.*
- *Implementing GCG principles in every business activity of the Bank at all levels or organizational levels in the Bank.*
- *Establish committees.*
- *Evaluate the committee's performance at the end of each financial year.*
- *Arrange:*
 - » *Guidelines that bind each member of the Board of Directors by the provisions of the applicable laws and regulations.*
 - » *The code of ethics applies to all Directors. It applies to all members of the Board of Directors and members of the Board of Commissioners, employees/employees, and supporting organs owned by the Bank per the provisions of the applicable laws and regulations.*
- *Maintain the image of the Bank and establish relationships with all stakeholders.*
- *Carry out other duties and responsibilities stipulated in the articles of association, laws, and regulations, and those specified in the GMS, Board of Directors Meetings, and Bank regulations.*



Wewenang Direksi

Authority of the Board of Directors

Direksi memiliki wewenang sebagai berikut:

- Menjalankan pengurusan Bank sesuai dengan kebijakan yang dipandang tepat, sesuai dengan maksud dan tujuan yang ditetapkan dalam anggaran dasar.
- Mewakili Bank di dalam dan di luar pengadilan.
- Melakukan perbuatan hukum dalam hal:
 - » Mengalihkan atau melepaskan hak.
 - » Menjadikan jaminan utang seluruh atau sebagian besar harta bank yang besaran nilainya diatur dalam anggaran dasar.

The Board of Directors has the following authorities:

- *Running the management of the Bank following the policies deemed appropriate, by the aims and objectives set out in the articles of association.*
- *Representing the Bank inside and outside the court.*
- *Perform legal actions in terms of:*
 - » *Transfer or waive rights.*
 - » *Making debt guarantees for all or most of the Bank's assets, the amount of which is regulated in the articles of association.*



- » Pelaksanaan transaksi material, transaksi afiliasi dan transaksi benturan kepentingan sebagaimana diatur dalam peraturan perundang-undangan di bidang pasar modal.
- Mengatur pembagian wewenang pengurusan di antara anggota Direksi.

- » Implementation of material transactions, affiliate transactions, and conflict of interest transactions as stipulated in laws and regulations in the capital market sector.
- Regulate the distribution of management authority among members of the Board of Directors.

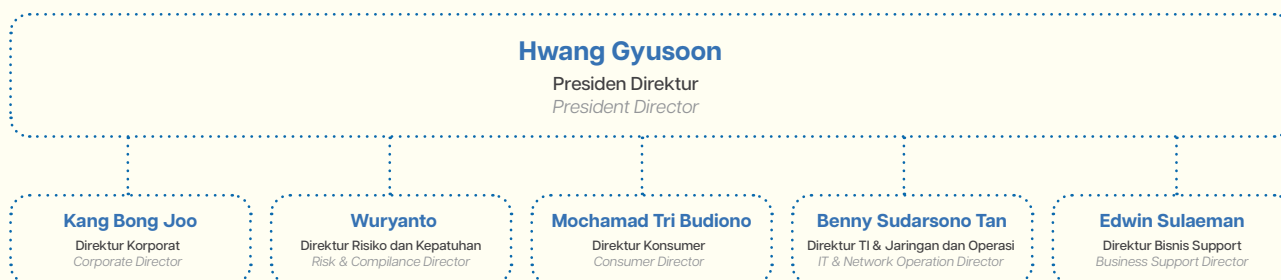


Pembagian Tugas Antar Direksi

Division of Duties Between Directors

Berdasarkan Keputusan Direksi Nomor 055/KEP.DIR/HC.III/X/2021 tentang Perubahan Struktur Organisasi Kantor Pusat sebagaimana diubah dalam Keputusan Direksi Nomor 008/KEP.DIR/HC.III/2022 tentang Perubahan Struktur Organisasi Direktorat Risiko & Kepatuhan, Direktorat Konsumer, Direktorat IT dan Jaringan & Operasi dan Direktorat Korporat Kantor Pusat, Direksi melakukan pembagian lingkup tugas sebagai berikut ini.

Based on Board of Directors Decree Number 055/KEP.DIR/HC.III/X/2021 concerning Changes in the Organizational Structure of the Head Office as amended in the Decree of the Board of Directors Number 008/KEP.DIR/HC.III/2022 concerning Changes in the Organizational Structure of the Risk & Compliance Directorate, Consumer Directorate, IT Directorate and Network & Operations and the Head Office Corporate Directorate, the Board of Directors performs the division of the scope of duties as follows.



Hwang Gyusoon, Presiden Direktur

- Audit Internal
- Perencanaan Strategi dan Keuangan

Hwang Gyusoon, President Director

- Internal Auditing
- Strategic and Financial Planning

Kang Bong Joo, Direktur Korporat

- Pemasaran Korporat
- Pemasaran Korporat Global
- Corporate Investment Banking
- Corporate Business Support
- Manajemen Treasury

Kang Bong Joo, Corporate Director

- Corporate Marketing
- Global Corporate Marketing
- Corporate Investment Banking
- Corporate Business Support
- Treasury Management

Mochamad Tri Budiono, Direktur Konsumer

- Produk dan Layanan
- Kredit Konsumer
- Unit Bisnis

Mochamad Tri Budiono, Consumer Director

- Products and Services
- Consumer Credit
- Business unit

Benny Sudarsono Tan, Direktur TI & Jaringan dan Operasi

- Satuan Kerja Teknologi Informasi
- Jaringan dan Operasi
- Digital Banking

Benny Sudarsono Tan, Director of Information Technology & Network and Operations

- Information Technology Work Unit
- Network and Operations
- Digital Banking

Edwin Sulaeman, Direktur Bisnis Support

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

Edwin Sulaeman, Director of Business Support

- Human Capital
- Remedial and Special Asset Management
- General Affairs & Tax
- Credit Management
- Insurance Management

Wuryanto, Direktur Risiko dan Kepatuhan

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

Wuryanto, Director of Risk and Compliance

- Risk Management
- Obedience
- Loan Reviews
- Corporate & Business Legal
- Corporate Secretary & Communications



Rapat Direksi

Board of Directors Meeting

Sesuai Peraturan OJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Dewan Komisaris wajib mengadakan rapat paling kurang 1 (satu) kali dalam 1 (satu) bulan. Selain itu, Direksi juga wajib mengadakan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Following OJK regulations Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, the Board of Commissioners is required to hold meetings at least 1 (once) in 1 (one) month. In addition, the Board of Directors must hold joint meetings with the Board of Directors at least 1 (once) time in 4 (four) months.

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

However, the Board of Directors may hold a meeting at any time at the request of 1 (one) or several members of the Board of Directors or at the request of the Board of Commissioners by stating the matters to be discussed. In each meeting of the Board of Directors, minutes of the conference are prepared by the Corporate Secretary and signed by the chairman of the forum and all members of the Board of Directors present at the meeting. The minutes of the meeting contain matters discussed and matters decided.

Sepanjang tahun 2022 Direksi telah memenuhi kriteria rapat yang dipersyaratkan, yang telah dilaksanakan sebanyak 12 (dua belas) kali dan rapat bersama Dewan Komisaris sebanyak 3 (tiga) kali. Adapun agenda dan rekapitulasi kehadiran Direksi dalam rapat di tahun 2022 adalah sebagai berikut:

Throughout 2022 the Board of Directors has met the required meeting criteria, which have been held 12 (twelve) times and meetings with the Board of Commissioners 3 (three) times. The agenda and recapitulation of the Board of Directors' attendance at meetings in 2022 are as follows:



Agenda dan Rekapitulasi Kehadiran Direksi dalam Rapat Direksi Agenda and Board of Directors Attendance Recapitulation at Board of Directors Meetings

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance						
			HG	KBJ	MTB	BST	ES	SP*	WSY**
1	24 Januari 2022 January 24, 2022	1. Peningkatan Kinerja Bisnis Kredit							
		2. Penerapan Push Out Nasabah Kupon							
		3. Proyeksi Target Kredit Konsumer							
		4. Program Pelatihan RO, Analisis Pinjaman, Perbankan Digital dll							
		1. Credit Business Performance Improvement	1	1	1	1	1	1	-
		2. Kupon Customer Push Out Implementation							
		3. Projection of Consumer Credit Targets							
		4. RO Training Programs, Loan Analysis, Digital Banking etc							
2	14 Februari 2022 February 14, 2022	1. Evaluasi Right Issue							
		2. Pencegahan kasus COVID- 19 di Lingkungan BWS							
		3. Peluncuran Layanan BI - Fast							
		4. Outstanding kredit konsumen							
		5. Perbaikan Manajemen Asuransi Kredit							
		1. Evaluation of Right Issues	1	1	1	1	1	1	-
		2. Prevention of COVID-19 cases in the BWS Environment							
		3. BI Services Launch - Fast							
		4. Outstanding consumer credit							
		5. Improved Credit Insurance Management							
3	28 Maret 2022 March 28, 2022	1. Loan Exposure							
		2. Penyelenggaraan RUPS tahunan & Prosedur Hapus Buku Tagihan Asuransi							
		3. Risiko Likuiditas							
		4. Kontribusi KUPEN, KUPEG, KPH							
		1. Exposure Loans	1	1	1	1	1	1	-
		2. Implementation of the annual GMS and Write-off Procedures for Insurance Bills							
		3. Liquidity Risk							
		4. Contribution of KUPEN, KUPEG, KPH							
4	18 April 2022 April 18, 2022	1. Peningkatan Kredit Korporasi							
		2. Platform Digital Baru pada Mobile Banking							
		3. Manajemen Asuransi TFT							
		1. Improvement of Corporate Credit	1	1	1	1	1	1	-
		2. New Digital Platform on Mobile Banking							
		3. TFT Insurance Management							
5	23 Mei 2022 May 23, 2022	1. Pengawasan Kredit Jatuh Tempo							
		2. Penerapan Program Promosi Cabang							
		3. Perluasan Marketing KUPEN, KUPEG, SPAN, KPR, dan KPKB							
		4. Proses Rekrutmen Karyawan Baru							
		1. Overdue Credit Monitoring	1	1	1	1	1	1	-
		2. Implementation of Branch Promotion Program							
		3. Expansion of KUPEN, KUPEG, SPAN, KPR, and KPKB Marketing							
		4. New Employee Recruitment Process							
6	13 Juni 2022 June 13, 2022	1. Refreshment Program Knowledge							
		2. Potensi Bisnis pada Digital Banking							
		3. Pelaksanaan Kerja Sama dengan Perusahaan Asuransi							
		1. Refreshment Program Knowledge	1	1	1	1	1	1	-
		2. Business Potential in Digital Banking							
		3. Implementation of Cooperation with Insurance Companies							

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance						
			HG	KBJ	MTB	BST	ES	SP*	WSY**
7	25 Juli 2022 July 25, 2022	1. Kredit Korporat							
		2. Outstanding Kredit Konsumer							
		3. Pertumbuhan KUPEN & KUPEG							
		4. Pembukaan KCP Asabri							
		5. Rekomendasi Konsultan Properti							
		6. Global AML Live							
		7. Evaluasi Cabang untuk Kick Off Meeting							
		8. Strategi Push Out							
		9. CKPN & Net Profit	1	1	1	1	1	-	1
8	22 Agustus 2022 August 22, 2022	1. Corporate Credit							
		2. Outstanding Consumer Credit							
		3. Growth of KUPEN & KUPEG							
		4. Opening of KCP Asabri							
		5. Property Consultant Recommendations							
		6. Global AML Live							
		7. Branch Evaluation for Kick Off Meeting							
		8. Push Out Strategy							
		9. CKPN & Net Profit	1	1	1	1	1	-	1
9	5 September 2022 September 22, 2022	1. Performa Korporat							
		2. Performa Kredit Konsumer							
		3. Kegagalan VRM & EXIM Ambassador							
		4. Program Top-up untuk Pensiunan							
		5. Net Profit, Kualitas Aset, Eksposur Kredit							
		6. Rasio NSFR	1	1	1	1	1	-	1
		1. Corporate Performance							
		2. Consumer Credit Performance							
		3. VRM & EXIM Ambassador failure							
		4. Top-up Program for Pensioners							
5. Net Profit, Asset Quality, Credit Exposure									
6. NSFR ratio									
9	5 September 2022 September 22, 2022	1. Performa Korporat							
		2. Performa KUPEN & KUPEG							
		3. Penandatanganan MoU untuk bisnis KUPEN							
		4. Rencana Sewa Bangunan							
		5. BWS Disaster Recovery untuk meningkatkan Core Banking System							
		6. Program Training FO							
		7. Evaluasi Kinerja Karyawan							
		8. Risiko Strategi							
		9. Klaim Asuransi dan Tingkat							
		10. Mortality Produk Konsumer	1	1	1	1	1	-	1
1. Corporate Performance									
2. KUPEN & KUPEG performance									
3. Signing of MoU for KUPEN business									
4. Building Lease Plan									
5. BWS Disaster Recovery to increase Core Banking System									
6. FO Training Program									
7. Employee Performance Evaluation									
8. Strategic Risk									
9. Insurance Claims and Rates									
10. Mortality of Consumer Products									



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance						
			HG	KBJ	MTB	BST	ES	SP*	WSY**
10	3 Oktober 2022 October 3, 2022	1. Performa Kredit Korporat							
		2. Dana Pihak Ketiga							
		3. Performa Kredit Konsumer							
		4. Performa KUPEN & KUPEG							
		5. Promosi <i>Product & Service</i>							
		6. Pelatihan <i>Basic Remittance</i>							
		7. <i>IT Strategic Plan</i>							
		8. Rasio NPL, Program <i>RO Specialist</i> , dan <i>training</i>							
		9. Progres PKPU dan Risiko Pasar	1	1	1	1	1	-	1
11	7 November 2022 November 7, 2022	1. <i>Corporate Credit Performance</i>							
		2. <i>Third-party funds</i>							
		3. <i>Consumer Credit Performance</i>							
		4. <i>KUPEN & KUPEG performance</i>							
		5. <i>Product & Service Promotion</i>							
		6. <i>Basic Remittance Training</i>							
		7. <i>IT Strategic Plan</i>							
		8. <i>NPL ratio, RO Specialist Program, and training</i>							
		9. <i>PKPU Progress and Market Risk</i>							
12	12 Desember 2022 December 12, 2022	1. Rencana Bisnis Bank 2023, Rasio Keuangan, Pertumbuhan Kredit							
		2. Pembukaan Cabang Baru							
		3. Perencanaan investasi tahun 2023							
		4. Kinerja Kredit Korporasi dan CASA							
		5. Proyeksi Kinerja Kredit Konsumer							
		6. KUPEG dan bisnis penggajian, Kredit Mobil & Kredit Perumahan							
		7. Rencana Relokasi Kantor Cabang							
		8. Investasi TI							
		9. Peningkatan karyawan melalui program pelatihan	1	1	1	1	1	-	1
Jumlah Rapat Number of Meetings			12	12	12	12	12	6	6
			12	12	12	12	12	6	6
				100%	100%	100%	100%	100%	100%

*) menjabat hingga 30 Juni 2022
**) efektif menjabat sejak 1 Juli 2022

*) serves until June 30, 2022
**) effectively served since July 1, 2022

Keterangan:
HG: Hwang Gyusoon
KBJ: Kang Bong Joo
MTB: Mochamad Tri Budiono
BST: Benny Sudarsono Tan
ES: Edwin Sulaeman
SP: Sadhana Priatmadja
WSY: Wuryanto

Description:
HG: Hwang Gyusoon
KBJ: Kang Bong Joo
MTB: Mochamad Tri Budiono
BST: Benny Sudarsono Tan
ES: Edwin Sulaeman
SP: Sadhana Priatmadja
WSY: Wuryanto

Agenda dan Rekapitulasi Kehadiran Direksi dalam Rapat bersama Dewan Komisaris

Agenda and Board of Directors Attendance Recapitulation in Meetings with the Board of Commissioners

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance						
			HG	KBJ	MTB	BST	ES	SP*	WSY**
1	25 Februari 2022 February 25, 2022	1. Pertumbuhan Bisnis Kredit							
		2. Pembayaran Mitra Asuransi							
		3. Evaluasi Laporan RBB							
		4. Pengembangan Bisnis Kredit							
		5. <i>Training Anti Fraud</i>							
		6. Asuransi Kredit	1	1	1	1	1	1	-
		1. <i>Credit Business Growth</i>							
		2. <i>Insurance Partner Payments</i>							
		3. <i>Bank Business Plan Report Evaluation</i>							
		4. <i>Credit Business Development</i>							
		5. <i>Anti-Fraud Training</i>							
		6. <i>Loan Insurance</i>							
2	15 Juni 2022 June 15, 2022	1. Perluasan pemasaran KUPEN, SPAN, Payroll, dan KPH							
		2. Penerapan program <i>champion</i>							
		3. Pengembangan Sistem Kredit							
		4. Hapus Buku Tagihan Asuransi							
		5. Rencana Penerbitan Visa & Master Card							
		6. Pengembangan Digital Banking							
		7. Pelaksanaan Restrukturisasi COVID-19	1	1	1	1	1	1	-
		1. <i>Expansion of KUPEN, SPAN, Payroll, and KPH marketing</i>							
		2. <i>Implementation of the champion program</i>							
		3. <i>Credit System Development</i>							
		4. <i>Insurance Claim Receivables Write-off</i>							
		5. <i>Visa & Master Card Issuance Plan</i>							
		6. <i>Development of Digital Banking</i>							
		7. <i>Implementation of COVID-19 Restructuring</i>							
3	19 Oktober 2022 October 19, 2022	1. Pipeline Kredit Korporat							
		2. Pembuatan Terms and Condition Khusus TNI & ASN							
		3. Penambahan Fitur Terbaru Pada Platform Digital							
		4. Target Pembukaan Cabang Baru							
		5. Proyek Relokasi DC							
		6. Rencana Pengembangan Digital Banking							
		7. Implementasi <i>Performance Appraisal</i>							
		8. Strategi Hapus Buku Kredit							
		9. Action plan untuk menurunkan NPL dengan <i>Claim Credit Insurance</i>							
		10. Profil Risiko							
		1. <i>Corporate Credit Pipeline</i>	1	1	1	1	1	-	1
		2. <i>Preparation of Special Terms and Conditions for TNI & ASN</i>							
		3. <i>Latest Added Features on Digital Platforms</i>							
		4. <i>New Branch Opening Target</i>							
		5. <i>DC Relocation Project</i>							
		6. <i>Digital Banking Development Plan</i>							
		7. <i>Implementation of Performance Appraisal</i>							
		8. <i>Loan Write-off Strategy</i>							
		9. <i>Action plan to reduce NPL with Claim Credit Insurance</i>							
		10. <i>Risk Profile</i>							



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance						
			HG	KBJ	MTB	BST	ES	SP*	WSY**
Jumlah Rapat <i>Number of Meetings</i>			3	3	3	3	3	2	1
Jumlah Kehadiran <i>Total of Attendance</i>			3	3	3	3	3	2	1
Persentase Kehadiran <i>Percentage of Attendance</i>			100%	100%	100%	100%	100%	100%	100%

*) menjabat hingga 30 Juni 2022
**) efektif menjabat sejak 1 Juli 2022

*) serves until June 30, 2022
**) effectively served since July 1, 2022

Keterangan:

HG: Hwang Gyusoon
KBJ: Kang Bong Joo
MTB: Mochamad Tri Budiono
BST: Benny Sudarsono Tan
ES: Edwin Sulaeman
SP: Sadhana Priatmadja
WSY: Wuryanto

Description:

HG: Hwang Gyusoon
KBJ: Kang Bong Joo
MTB: Mochamad Tri Budiono
BST: Benny Sudarsono Tan
ES: Edwin Sulaeman
SP: Sadhana Priatmadja
WSY: Wuryanto



Program Peningkatan Kompetensi Direksi *Board of Directors Competency Improvement Program*

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

The Bank provides opportunities for the Board of Directors to develop and improve their competence through training and certification and other competency improvements programs such as seminars and workshops.

Berikut disampaikan pelatihan pendidikan dan/atau peningkatan kompetensi yang diikuti Direksi di sepanjang tahun 2022.

The following is an educational training and/or competency improvement program that the Board of Directors will attend throughout 2022.

Nama dan Jabatan <i>Name and Position</i>	Jenis Pelatihan <i>Training Type</i>	Materi Pendidikan dan Pelatihan <i>Education and Training Materials</i>	Tempat dan Tanggal <i>Place and Date</i>	Penyelenggara <i>Organizer</i>
Hwang Gyusoon Presiden Direktur <i>President Director</i>	Eksternal <i>External</i>	Rencana Bisnis Bank OJK Meeting <i>Bank Business Plan OJK Meeting</i>	Jirisan Meeting Room 19 Januari 2022 <i>Jirisan Meeting Room January 19, 2022</i>	Otoritas Jasa Keuangan (OJK)
Hwang Gyusoon Presiden Direktur <i>President Director</i>	Workshop	Workshop Business Plan & KPI 2022 <i>Workshop Business Plan & KPI 2022</i>	Kota Baru Parahyangan, 30 Januari 2022 <i>Kota Baru Parahyangan, January 30, 2022</i>	Bank Woori Saudara
Hwang Gyusoon Presiden Direktur <i>President Director</i>	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023 <i>Board of Directors and Board of Commissioners Workshop: Strategic Plan for 2023</i>	26 Desember 2022 <i>December 26, 2022</i>	Bank Woori Saudara
Hwang Gyusoon Presiden Direktur <i>President Director</i>	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	E-Learning, 27-30 Desember 2022 <i>E-Learning, December 27-30, 2022</i>	Bank Woori Saudara



Nama dan Jabatan <i>Name and Position</i>	Jenis Pelatihan <i>Training Type</i>	Materi Pendidikan dan Pelatihan <i>Education and Training Materials</i>	Tempat dan Tanggal <i>Place and Date</i>	Penyelenggara <i>Organizer</i>
Kang Bong Joo Direktur <i>Director</i>	Eksternal <i>External</i>	Rencana Bisnis Bank OJK Meeting <i>Bank Business Plan OJK Meeting</i>	Jirisan Meeting Room 19 Januari 2022 <i>Jirisan Meeting Room January 19, 2022</i>	Otoritas Jasa Keuangan (OJK)
Kang Bong Joo Direktur <i>Director</i>	Workshop	Workshop Business Plan & KPI 2022 <i>Workshop Business Plan & KPI 2022</i>	Kota Baru Parahyangan, 30 Januari 2022 <i>Kota Baru Parahyangan, January 30, 2022</i>	Bank Woori Saudara
Kang Bong Joo Direktur <i>Director</i>	Workshop	FGD Perkembangan Penempatan Dana Valas DHE di Sektor Perbankan <i>FGD Development of DHE Foreign Exchange Fund Placement in the Banking Sector</i>	Zoom Meeting 28 November 2022 <i>Zoom Meeting November 28, 2022</i>	Otoritas Jasa Keuangan (OJK)
Kang Bong Joo Direktur <i>Director</i>	Workshop	FGD Perkembangan Penempatan Dana Valas DHE di Sektor Perbankan <i>FGD Development of DHE Foreign Exchange Fund Placement in the Banking Sector</i>	Zoom Meeting 2 Desember 2022 <i>Zoom Meeting December 2, 2022</i>	Otoritas Jasa Keuangan (OJK)
Kang Bong Joo Direktur <i>Director</i>	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023 <i>Board of Directors and Board of Commissioners Workshop: Strategic Plan for 2023</i>	26 Desember 2022 <i>December 26, 2022</i>	Bank Woori Saudara
Kang Bong Joo Direktur <i>Director</i>	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	27-30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara
Mochamad Tri Budiono Direktur <i>Director</i>	Eksternal <i>External</i>	Rencana Bisnis Bank OJK Meeting <i>Bank Business Plan OJK Meeting</i>	Jirisan Meeting Room 19 Januari 2022 <i>Jirisan Meeting Room January 19, 2022</i>	Otoritas Jasa Keuangan (OJK)
Mochamad Tri Budiono Direktur <i>Director</i>	Sertifikasi <i>Certification</i>	Risk Management Refreshment Program <i>Risk Management Refreshment Program</i>	Virtual, 17 Februari 2022 <i>Virtual, February 17, 2022</i>	Efektipro & LSPP
Mochamad Tri Budiono Direktur <i>Director</i>	Eksternal <i>External</i>	Sambutan Samsung EPP <i>Samsung EPP Welcome</i>	18 Februari 2022 <i>February 18, 2022</i>	SAMSUNG
Mochamad Tri Budiono Direktur <i>Director</i>	Internal <i>Internal</i>	ITSC <i>ITSC</i>	16 Maret 2022 <i>March 16, 2022</i>	Bank Woori Saudara
Mochamad Tri Budiono Direktur <i>Director</i>	Workshop	Focus Group Discussion: Kredit Pemilikan Hunian (KPH) <i>Focus Group Discussion: Residential Ownership Credit (KPH)</i>	Ruang Jirisan, Virtual 4 April 2022 <i>Ruang Jirisan, Virtual April 4, 2022</i>	Bank Woori Saudara
Mochamad Tri Budiono Direktur <i>Director</i>	Eksternal <i>External</i>	Peluncuran Kajian Stabilitas Keuangan (KSK) Nomor 38 <i>Launching of the Financial Stability Study (KSK) Number 38</i>	Zoom Meeting 13 Mei 2022 <i>Zoom Meeting May 13, 2022</i>	Bank Indonesia (BI)
Mochamad Tri Budiono Direktur <i>Director</i>	Eksternal <i>External</i>	Rapat Koordinasi Perlindungan Konsumen <i>Consumer Protection Coordination Meeting</i>	Zoom Meeting 19 Juli 2022 <i>Zoom Meeting July 19, 2022</i>	Bank Indonesia (BI)
Mochamad Tri Budiono Direktur <i>Director</i>	Eksternal <i>External</i>	Webinar Perlindungan Konsumen di Era Digital <i>Consumer Protection Webinar in the Digital Age</i>	Zoom Meeting 6 Oktober 2022 <i>Zoom Meeting October 6, 2022</i>	Otoritas Jasa Keuangan (OJK)
Mochamad Tri Budiono Direktur <i>Director</i>	Internal	Focus Group Discussion: Pencapaian Kredit Konsumen Tahun 2022 dan Strategi Tahun 2023 <i>Focus Group Discussion: Achievement of Consumer Credit in 2022 and Strategy for 2023</i>	23 Desember 2022 <i>December 23, 2022</i>	Bank Woori Saudara



Nama dan Jabatan Name and Position	Jenis Pelatihan Training Type	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Mochamad Tri Budiono Direktur Director	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023 <i>Board of Directors and Board of Commissioners Workshop: Strategic Plan for 2023</i>	26 Desember 2022 <i>December 26, 2022</i>	Bank Woori Saudara
Mochamad Tri Budiono Direktur Director	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	27-30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara
Mochamad Tri Budiono Direktur Director	Internal	Working Unit Sharing Knowledge <i>Working Unit Sharing Knowledge</i>	27-30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara
Edwin Sulaeman Direktur Director	Eksternal <i>External</i>	Rencana Bisnis Bank OJK Meeting <i>Bank Business Plan OJK Meeting</i>	Jirisan Meeting Room 19 Januari 2022 <i>Jirisan Meeting Room January 19, 2022</i>	Otoritas Jasa Keuangan (OJK)
Edwin Sulaeman Direktur Director	Sertifikasi <i>Certification</i>	Risk Management Refreshment Program "Indonesia Risk Management Outlook 2022" <i>Risk Management Refreshment Program "Indonesia Risk Management Outlook 2022"</i>	Yogyakarta, Melia Purosani Hotel, 27 Januari 2022 <i>Yogyakarta, Melia Purosani Hotel, January 27, 2022</i>	Lembaga Pengembangan Perbankan Indonesia(LPPI) <i>Indonesian Banking Development Institute(LPPI)</i>
Edwin Sulaeman Direktur Director	Sertifikasi <i>Certification</i>	Risk Management Certification Refreshment Program: Next Stage of Great Change <i>Risk Management Certification Refreshment Program: Next Stage of Great Change</i>	27 Januari 2022 <i>January 27, 2022</i>	LPPI
Edwin Sulaeman Direktur Director	Internal	ITSC <i>ITSC</i>	16 Maret 2022 <i>March 16, 2022</i>	Bank Woori Saudara
Edwin Sulaeman Direktur Director	Eksternal <i>External</i>	Grand Launching of Indonesia Sustainable Investment Projects <i>Grand Launching of Indonesia Sustainable Investment Projects</i>	Fairmont Hotel 17 Maret 2022 <i>Fairmont Hotel March 17, 2022</i>	Kementerian Investasi <i>Ministry of Investment</i>
Edwin Sulaeman Direktur Director	Eksternal <i>External</i>	Silaturahmi LPS dan Perbankan "Tantangan Perekonomian Global Dan Ketahanan Perbankan Indonesia Di Tahun 2022" <i>LPS and Banking Gathering "Global Economic Challenges and Indonesian Banking Resilience in 2022"</i>	Fairmont Hotel 12 April 2022 <i>Fairmont Hotel April 12, 2022</i>	LPS
Edwin Sulaeman Direktur Director	Eksternal <i>External</i>	FGD Meeting <i>FGD Meeting</i>	Zoom Meeting 23 Juni 2022 <i>Zoom Meeting June 23, 2022</i>	Otoritas Jasa Keuangan (OJK)
Edwin Sulaeman Direktur Director	Eksternal <i>External</i>	Mengikuti Kegiatan Asset Talk (Coaching Clinic) Dalam Rangka Hari Kekayaan Negara Tahun 2022 <i>Participate in Asset Talk Activities (Coaching Clinic) in the Context of National Wealth Day 2022</i>	Zoom Meeting 8 November 2022 <i>Zoom Meeting November 8, 2022</i>	Kementerian Keuangan <i>Ministry of Finance</i>
Edwin Sulaeman Direktur Director	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023 <i>Board of Directors and Board of Commissioners Workshop: Strategic Plan for 2023</i>	26 Desember 2022 <i>December 26, 2022</i>	Bank Woori Saudara
Edwin Sulaeman Direktur Director	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	27-30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara
Benny Sudarsono Tan Direktur Director	Eksternal <i>External</i>	Rencana Bisnis Bank OJK Meeting <i>Bank Business Plan OJK Meeting</i>	Jirisan Meeting Room 19 Januari 2022 <i>Jirisan Meeting Room January 19, 2022</i>	Otoritas Jasa Keuangan (OJK)



Nama dan Jabatan <i>Name and Position</i>	Jenis Pelatihan <i>Training Type</i>	Materi Pendidikan dan Pelatihan <i>Education and Training Materials</i>	Tempat dan Tanggal <i>Place and Date</i>	Penyelenggara <i>Organizer</i>
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	G20: Digital Payment Innovation <i>G20: Digital Payment Innovation</i>	Zoom Meeting 14 Februari 2022 <i>Zoom Meeting February 14, 2022</i>	Bank Indonesia (BI)
Benny Sudarsono Tan Direktur <i>Director</i>	Sertifikasi <i>Certification</i>	Risk Management Refreshment Program <i>Risk Management Refreshment Program</i>	Virtual, 17 Februari 2022 <i>Virtual, February 17, 2022</i>	Efektifpro & LSPP
Benny Sudarsono Tan Direktur <i>Director</i>	Internal	ITSC <i>ITSC</i>	16 Maret 2022 <i>March 16, 2022</i>	Bank Woori Saudara
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Menghadiri FGD <i>Attend FGD</i>	Zoom Meeting 23 Maret 2022 <i>Zoom Meeting March 23, 2022</i>	Otoritas Jasa Keuangan (OJK)
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Rapat RUA ASPI <i>RUA ASPI Meeting</i>	Zoom Meeting 2 Juni 2022 <i>Zoom Meeting June 2, 2022</i>	ASPI
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Webinar Best Practices: Penanganan Insiden Keamanan Siber di Sektor Jasa Keuangan (SJK) <i>Best Practices Webinar: Handling Cybersecurity Incidents in the Financial Services Sector (SJK)</i>	Zoom Meeting 18 Agustus 2022 <i>Zoom Meeting August 18, 2022</i>	Otoritas Jasa Keuangan (OJK)
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Peresmian Forum Industri (FORIN) Pengelolaan Uang Rupiah (PUR) <i>Inauguration of the Industrial Forum (FORIN) for Rupiah Money Management (PUR)</i>	Grand Hyatt 27 Oktober 2022 <i>Grand Hyatt October 27, 2022</i>	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) <i>FKDKP (Banking Compliance Director Communication Forum)</i>
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Executive Gathering Tahun 2022 dalam Rangka Merayakan 12 Tahun Berdirinya ASPI <i>2022 Executive Gathering to Celebrate the 12 Years of ASPI's Establishment</i>	Mulia Hotel Bali 25 November 2022 <i>Mulia Hotel Bali November 25, 2022</i>	ASPI
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Diseminasi Petunjuk Teknis Operasional untuk Pelayanan Keuangan kepada Penyandang Disabilitas <i>Dissemination of Operational Technical Guidelines for Financial Services for Persons with Disabilities</i>	Zoom Meeting 6 Desember 2022 <i>Zoom Meeting December 6, 2022</i>	Otoritas Jasa Keuangan (OJK)
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Sosialisasi LHPK, Sistem Pembayaran Dan Financial Market Infrastructure BI <i>Socialization of LHPK, Payment Systems and BI Financial Market Infrastructure</i>	Zoom Meeting 7 Desember 2022 <i>Zoom Meeting December 7, 2022</i>	Bank Indonesia (BI)
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Indonesia Fintech Summit (IFS) <i>Indonesia Fintech Summit (IFS)</i>	Hotel Royal Ambaruk 12 Desember 2022 <i>Hotel Royal Ambaruk December 12, 2022</i>	Bank Indonesia (BI)
Benny Sudarsono Tan Direktur <i>Director</i>	Eksternal <i>External</i>	Simulasi Serangan Siber Table Top Sektor Keuangan <i>Financial Sector Table Top Cyber Attack Simulation Event</i>	Zoom Meeting 15 Desember 2022 <i>Zoom Meeting December 15, 2022</i>	PERBANAS
Benny Sudarsono Tan Direktur <i>Director</i>	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023 <i>Board of Directors and Board of Commissioners Workshop: Strategic Plan for 2023</i>	26 Desember 2022 <i>December 26, 2022</i>	Bank Woori Saudara
Benny Sudarsono Tan Direktur <i>Director</i>	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	27-30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara



Nama dan Jabatan Name and Position	Jenis Pelatihan Training Type	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Wuryanto Direktur Director	Eksternal External	Focus Group Discussion (FGD) Prospek dan Strategi serta Potensi Dukungan Sektor Jasa Keuangan Focus Group Discussion (FGD) Prospects and Strategies and Potential Support for the Financial Services Sector	Zoom Meeting 14 – 15 Juli 2022 Zoom Meeting July 14 – 15, 2022	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Pembahasan Rencana Kegiatan Bulan Inklusi Keuangan 2022 Discussion of the 2022 Financial Inclusion Month Activity Plan	Zoom Meeting 15 Juli 2022 Zoom Meeting July 15, 2022	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Sosialisasi POJK Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi POJK Socialization Number 11/POJK.03/2022 concerning Implementation of Information Technology	Zoom Meeting 2 Agustus 2022 Zoom Meeting August 2, 2022	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Penyampaian dan Sosialisasi Panduan Mengukur Quantitative Impact Dalam Rangka Menjaga Ketahanan Perbankan apabila Kebijakan Stimulus COVID-19 berakhir Submission and Dissemination of Guidelines for Measuring Quantitative Impact in the Context of Maintaining Banking Resilience when the COVID-19 Stimulus Policy ends	Zoom Meeting 15 Agustus 2022 Zoom Meeting August 15, 2022	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Pertemuan dengan PERBANAS Meeting with PERBANAS	Zoom Meeting 15 Agustus 2022 Zoom Meeting August 15, 2022	PERBANAS
Wuryanto Direktur Director	Sertifikasi Certification	Compliance Certification Level Executive Compliance Certification Level Executive	Virtual, 24-25 Agustus 2022 Virtual, August 24-25, 2022	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) FKDKP (Banking Compliance Director Communication Forum)
Wuryanto Direktur Director	Eksternal External	Webinar Tren dan Tantangan Anti Money Laundering di Era Digital Anti-Money Laundering Webinar Trends and Challenges in the Digital Age	Zoom Meeting 25 Agustus 2022 Zoom Meeting August 25, 2022	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Pertemuan (Virtual) Badan Pengurus PERBANAS PERBANAS Management Board (Virtual) Meeting	Zoom Meeting 25 Agustus 2022 Zoom Meeting August 25, 2022	PERBANAS
Wuryanto Direktur Director	Eksternal External	Pertemuan Koordinasi Dalam Rangka Evaluasi Kebijakan Pelaporan Coordination Meeting in the Context of Reporting Policy Evaluation	The Margo Hotel 29 Agustus 2022 The Margo Hotel August 29, 2022	PPATK
Wuryanto Direktur Director	Eksternal External	Pelaksanaan Webinar Batch 3 2022 Implementation of Batch 3 2022 Webinars	Zoom Meeting 31 Agustus 2022 Zoom Meeting August 31, 2022	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) FKDKP (Banking Compliance Director Communication Forum)
Wuryanto Direktur Director	Eksternal External	Rapat Dengar Pendapat atas Rancangan POJK tentang Perubahan Kedua atas POJK Nomor 11/POJK.03/2 Hearing on the POJK Draft concerning the Second Amendment to POJK Number 11/POJK.03/2	Zoom Meeting 5 September 2022 Zoom Meeting September 5, 2022	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Launching Financial Integrity Rating on Money Laundering and Terrorism Financing Launching of Financial Integrity Rating on Money Laundering and Terrorism Financing	Zoom Meeting 6 September 2022 Zoom Meeting September 6, 2022	PPATK
Wuryanto Direktur Director	Eksternal External	Kegiatan Bulan Inklusi Keuangan (BIK) tahun 2022 dan Undangan Pertemuan Pelaksanaan BIK Tahun 2022 2022 Financial Inclusion Month (BIK) Activities and 2022 BIK Implementation Meeting Invitations	Zoom Meeting 12 September 2022 Zoom Meeting September 12, 2022	Otoritas Jasa Keuangan (OJK)



Nama dan Jabatan <i>Name and Position</i>	Jenis Pelatihan <i>Training Type</i>	Materi Pendidikan dan Pelatihan <i>Education and Training Materials</i>	Tempat dan Tanggal <i>Place and Date</i>	Penyelenggara <i>Organizer</i>
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Seminar Lanjutan Tentang Risiko Iklim Pada Usaha Perikanan Budidaya di Indonesia <i>Advanced Seminar on Climate Risk in Aquaculture Business in Indonesia</i>	Zoom Meeting 13 September 2022 <i>Zoom Meeting September 13, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Workshop Konservasi Bambu <i>Bamboo Conservation Workshop</i>	Zoom Meeting 13 September 2022 <i>Zoom Meeting September 13, 2022</i>	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) <i>FKDKP (Banking Compliance Director Communication Forum)</i>
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Seminar Tentang Risiko Iklim Pada Usaha Perikanan Budidaya di Indonesia <i>Seminar on Climate Risk in Aquaculture Business in Indonesia</i>	Zoom Meeting 13 September 2022 <i>Zoom Meeting September 13, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Focus Group Discussion Pemahaman Data Pilot Project Implementasi Pelaporan Taksonomi Hijau <i>Focus Group Discussion on Understanding Data Pilot Project Implementation of Green Taxonomy Reporting</i>	Zoom Meeting 20 September 2022 <i>Zoom Meeting September 20, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Webinar Go Big with Go Public <i>to Go Big with Go Public Webinar</i>	Zoom Meeting 21 September 2022 <i>Zoom Meeting September 21, 2022</i>	PERBANAS
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Kick Off Meeting Kajian Analisis Strategis Green Financial Crimes (GFC) Tahun 2022 <i>Kick Off Meeting for the 2022 Green Financial Crimes (GFC) Strategic Analysis Study</i>	Zoom Meeting 23 September 2022 <i>Zoom Meeting September 23, 2022</i>	PPATK
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Webinar "Strategi Peningkatan Produktivitas dan Pendanaan UMKM" <i>Webinar "Strategy for Increasing MSME Productivity and Funding"</i>	Zoom Meeting 23 September 2022 <i>Zoom Meeting September 23, 2022</i>	INDEF
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Event B20 Indonesia – Integrity & Compliance Task Force Conference <i>Event B20 Indonesia – Integrity & Compliance Task Force Conference</i>	Aya Mid Plaza 28 September 2022 <i>Aya Mid Plaza September 28, 2022</i>	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) <i>FKDKP (Banking Compliance Director Communication Forum)</i>
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Seminar Nasional Riset Kebijakan Perbankan 2022 <i>2022 Banking Policy Research National Seminar</i>	Zoom Meeting 6 Oktober 2022 <i>Zoom Meeting October 6, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Rapat Koordinasi Terkait Rencana Penyampaian Informasi SIPESAT Melalui Aplikasi goAML <i>Coordination Meeting Regarding Plans to Submit SIPESAT Information Through the goAML Application</i>	Zoom Meeting 6 Oktober 2022 <i>Zoom Meeting October 6, 2022</i>	PPATK
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Awarding Ceremony dan Diseminasi Karisma OJKI 2022 <i>2022 OJKI Charisma Awarding Ceremony and Dissemination</i>	Zoom Meeting 6 Oktober 2022 <i>Zoom Meeting October 6, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	OJK Virtual Innovation Day <i>OJK Virtual Innovation Day</i>	Zoom Meeting 10 Oktober 2022 <i>Zoom Meeting October 10, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Dengar Pendapat atas Rancangan SEOJK tentang Ketahanan dan Keamanan Siber bagi Bank Umum <i>Hearing on the Draft SEOJK regarding Cyber Security and Resilience for Commercial Banks</i>	Zoom Meeting 19 Oktober 2022 <i>Zoom Meeting October 19, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Indonesia Finance Award - V 2022 <i>Indonesia Finance Award - V 2022</i>	Zoom Meeting 21 Oktober 2022 <i>Zoom Meeting October 21, 2022</i>	Economic View

Nama dan Jabatan <i>Name and Position</i>	Jenis Pelatihan <i>Training Type</i>	Materi Pendidikan dan Pelatihan <i>Education and Training Materials</i>	Tempat dan Tanggal <i>Place and Date</i>	Penyelenggara <i>Organizer</i>
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Focus Group Discussion (FGD) "Penyelarasan Kebijakan Keuangan Berkelanjutan Guna Mendukung Pertumbuhan Ekonomi Berkelanjutan di Indonesia" <i>Focus Group Discussion (FGD) "Alignment of Sustainable Finance Policy to Support Sustainable Economic Growth in Indonesia" Invitation</i>	Zoom Meeting 27 Oktober 2022 Zoom Meeting <i>October 27, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Pertandingan Eksebitasi Mini Soccer Eksekutif dalam rangka HUT OJK Ke-11 Tahun 2022 <i>Mini Soccer Executive Exhibition Match in the context of the 11th Anniversary of OJK in 2022</i>	Lap Brilliant Stadium 29 Oktober 2022 Lap Brilliant Stadium <i>October 29, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Executive Gathering PERBANAS & FKDKP tanggal 10 November 2022 <i>PERBANAS Executive Gathering & FKDKP November 10, 2022</i>	Le Meredient Hotel 10 November 2022 Le Meredient Hotel <i>November 10, 2022</i>	PERBANAS
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Pre-invitation for the 2022 Annual Meeting of Bank Indonesia <i>Pre-invitation for the 2022 Annual Meeting of Bank Indonesia</i>	JCC Senayan 13 November 2022 JCC Senayan <i>November 13, 2022</i>	Bank Indonesia (BI)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Focus Group Discussion (FGD) Tahap 1 terkait Presentasi Analisis dan Hasil Survei Dampak Normalisasi Kebijakan dan Pembatasan Restrukturisasi Kredit terhadap Kinerja Sektor Riil <i>Phase 1 Focus Group Discussion (FGD) related to Analysis Presentation and Survey Results Impact of Credit Restructuring Policy Normalization and Limitations on Real Sector Performance</i>	Zoom Meeting 17 November 2022 Zoom Meeting <i>November 17, 2022</i>	PERBANAS
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Sosialisasi Ketentuan Bank Umum <i>Socialization of Commercial Bank Regulations</i>	Zoom Meeting 17 November 2022 Zoom Meeting <i>November 17, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Diseminasi Regulasi Mengenai Tata Cara Pelaporan Pembawaan Uang Tunai <i>Dissemination of Regulations Regarding Procedures for Reporting the Carrying of Cash</i>	Zoom Meeting 23 November 2022 Zoom Meeting <i>November 23, 2022</i>	PPATK
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Focus Group Discussion (FGD) Penyusunan Rancangan Peraturan Otoritas Jasa Keuangan tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi <i>Focus Group Discussion (FGD) Drafting of the OJK Regulation on Implementation of Anti-Money Laundering, Prevention of Terrorism Funding, and Prevention of Proliferation Funding Programs Senjata Pemusnah Massal di Sektor Jasa Keuangan</i>	Zoom Meeting 24 November 2022 Zoom Meeting <i>November 24, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	CEO Networking 2022 Strengthening Economic Growth in Dynamic Condition <i>CEO Networking 2022 Strengthening Economic Growth in Dynamic Conditions</i>	Zoom Meeting 24 November 2022 Zoom Meeting <i>November 24, 2022</i>	Bursa Efek Indonesia (BEI)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	Malam Anugerah LPS <i>LPS Award Night</i>	Kempinski Hotel 29 November 2022 Kempinski Hotel <i>November 29, 2022</i>	Lembaga Penjamin Simpanan (LPS)
Wuryanto Direktur <i>Director</i>	Eksternal <i>External</i>	FGD Perkembangan Penempatan Dana Valas DHE Di Sektor Perbankan <i>FGD Development of Placement of DHE Foreign Exchange Funds in the Banking Sector</i>	Zoom Meeting 2 Desember 2022 Zoom Meeting <i>December 2, 2022</i>	Otoritas Jasa Keuangan (OJK)



Nama dan Jabatan Name and Position	Jenis Pelatihan Training Type	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Wuryanto Direktur Director	Eksternal External	Diskusi Pendirian Financial Center di Ibu Kota Nusantara <i>Discussion on the Establishment of a Financial Center in the Capital City of the Archipelago</i>	Zoom Meeting 6 Desember 2022 <i>Zoom Meeting December 6, 2022</i>	Bank Indonesia (BI)
Wuryanto Direktur Director	Eksternal External	Sosialisasi Kepatuhan dan Sistem Manajemen Anti Penyuapan Kepada Mitra Bisnis dan Mitra Kerja PT Taspen Persero Tahun 2022 <i>Dissemination of Compliance and Anti-Bribery Management System to Business Partners and Work Partners of PT Taspen Persero in 2022</i>	Zoom Meeting 7 Desember 2022 <i>Zoom Meeting December 7, 2022</i>	TASPEN
Wuryanto Direktur Director	Eksternal External	Focus Group Discussion (FGD) Agregator: A Great Way To Boost Financial Inclusion <i>Aggregator Focus Group Discussion (FGD): A Great Way To Boost Financial Inclusion</i>	Zoom Meeting 7 Desember 2022 <i>Zoom Meeting December 7, 2022</i>	Otoritas Jasa Keuangan (OJK)
Wuryanto Direktur Director	Eksternal External	Focus Group Discussion (FGD) mengenai Penerapan Tata Kelola bagi Bank Umum <i>Focus Group Discussion (FGD) regarding Implementation of Governance for Commercial Banks</i>	Zoom Meeting 9 Desember 2022 <i>Zoom Meeting December 9, 2022</i>	Bank Indonesia (BI)
Wuryanto Direktur Director	Eksternal External	Pelaksanaan Webinar Batch 5 <i>Implementation of Batch 5 Webinars</i>	Zoom Meeting 12 Desember 2022 <i>Zoom Meeting December 12, 2022</i>	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) <i>FKDKP (Banking Compliance Director Communication Forum)</i>
Wuryanto Direktur Director	Workshop	Workshop Direksi dan Dewan Komisaris: Rencana Strategis 2023 <i>Board of Directors and Board of Commissioners Workshop: Strategic Plan for 2023</i>	26 Desember 2022 <i>December 26, 2022</i>	Bank Woori Saudara
Wuryanto Direktur Director	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	27-30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara
Sadhana Priatmadja Direktur Director	Eksternal External	Silaturahmi Bank Indonesia <i>Bank Indonesia Gathering</i>	Zoom Meeting 3 Januari 2022 <i>Zoom Meeting January 3, 2022</i>	Bank Indonesia (BI)
Sadhana Priatmadja Direktur Director	Eksternal External	Silaturahmi OJK <i>OJK Gathering</i>	Zoom Meeting 4 Januari 2022 <i>Zoom Meeting January 4, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur Director	Eksternal External	Syukuran dan Pengutan Implementasi Laporan Bank Umum Terintegrasi <i>Thanksgiving and Recognition of Integrated Commercial Bank Report Implementation</i>	Zoom Meeting 4 Januari 2022 <i>Zoom Meeting January 4, 2022</i>	Bank Indonesia (BI)
Sadhana Priatmadja Direktur Director	Eksternal External	Pengucapan Sumpah Jabatan BI <i>Pronunciation of BI Oath of Service</i>	Zoom Meeting 6 Januari 2022 <i>Zoom Meeting January 6, 2022</i>	Bank Indonesia (BI)
Sadhana Priatmadja Direktur Director	Eksternal External	Permintaan Tanggapan dan Rapat Dengar Pendapat Atas Rancangan POJK Tentang Kegiatan Penyertaan Modal Oleh Bank Umum - Sosialisasi OJK <i>Request for Response and Hearing Meeting on the POJK Draft Regarding Equity Participation Activities by Commercial Banks - OJK Socialization</i>	Seoraksan Meeting Room 14 Januari 2022 <i>Seoraksan Meeting Room January 14, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur Director	Eksternal External	RBB OJK Meeting <i>Bank Business Plan OJK Meeting</i>	Jirisan Meeting Room 19 Januari 2022 <i>Jirisan Meeting Room January 19, 2022</i>	Otoritas Jasa Keuangan (OJK)



Nama dan Jabatan <i>Name and Position</i>	Jenis Pelatihan <i>Training Type</i>	Materi Pendidikan dan Pelatihan <i>Education and Training Materials</i>	Tempat dan Tanggal <i>Place and Date</i>	Penyelenggara <i>Organizer</i>
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Pertemuan Tahunan Industri Jasa Keuangan 2022 <i>Financial Services Industry Annual Meeting 2022</i>	Zoom Meeting 20 Januari 2022 <i>Zoom Meeting January 20, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Virtual Event "Embracing the 4IR: Outlook, Strategies and Plans for ASEAN" <i>Virtual Event "Embracing the 4IR: Outlook, Strategies and Plans for ASEAN"</i>	Zoom Meeting 26 Januari 2022 <i>Zoom Meeting January 26, 2022</i>	ASEAN Bankers Association Melalui PERBANAS <i>ASEAN Bankers Association Via PERBANAS</i>
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	WEBINAR E-Signature sebagai Salah Satu Solusi Legalitas di Era Digital <i>Virtual Event "Embracing the 4IR: Outlook, Strategies and Plans for ASEAN"</i>	Zoom Meeting 28 Januari 2022 <i>Zoom Meeting January 28, 2022</i>	PERBANAS
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Sosialisasi Ketentuan Bank Umum <i>Socialization of Commercial Bank Regulations</i>	Zoom Meeting 5 Februari 2022 <i>Zoom Meeting February 5, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Sosialisasi Ketentuan Bank Umum <i>Socialization of Commercial Bank Regulations</i>	Zoom Meeting 17 Februari 2022 <i>Zoom Meeting February 17, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	G20 Finance Track Side Event - Casual Talk on Building a Resilient Sustainable Finance <i>G20 Finance Track Side Event - Casual Talk on Building a Resilient Sustainable Finance</i>	Zoom Meeting 18 Februari 2022 <i>Zoom Meeting February 18, 2022</i>	Bank Indonesia (BI)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Virtual Event CEO Meeting 2022 dengan Tema "Memajukan Keberlanjutan di Era Pasca Pandemi" <i>Virtual Event CEO Meeting 2022 with the Theme "Advancing Sustainability in the Post-Pandemic Era"</i>	Zoom Meeting 23 Februari 2022 <i>Zoom Meeting February 23, 2022</i>	Bursa Efek Indonesia (BEI)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Undangan Menghadiri Rangkaian Acara SDG 16 Business Framework & Reporting – Inspiring Transformational Governance <i>Invitation to Attend SDG 16 Business Framework & Reporting – Inspiring Transformational Governance Event Series</i>	1 Maret 2022 <i>March 1, 2022</i>	Indonesia Global Compact Network PT Bursa Efek Indonesia <i>Indonesia Global Compact Network PT Indonesia Stock Exchange</i>
Sadhana Priatmadja Direktur <i>Director</i>	Internal	ITSC <i>ITSC</i>	16 Maret 2022 <i>March 16, 2022</i>	Bank Woori Saudara
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Undangan Menghadiri FGD <i>Invitation to Attend FGD</i>	Zoom Meeting 23 Maret 2022 <i>Zoom Meeting March 23, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Halal Bihalal OJK <i>Halal Bihalal OJK</i>	Zoom Meeting 10 Mei 2022 <i>Zoom Meeting May 10, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Carbon Market: Guide to Global Offsetting Mechanism <i>Carbon Market: Guide to Global Offsetting Mechanism</i>	Virtual, 12 Mei 2022 <i>Virtual May 12, 2022</i>	Otoritas Jasa Keuangan (OJK)
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Sosialisasi Perpajakan (Pengungkapan Sukarela) <i>Tax Dissemination (Voluntary Disclosure)</i>	Lembang 14 Mei 2022 <i>Lembang May 14, 2022</i>	DJP (Direktorat jendral Pajak) <i>DGT (Directorate General of Taxes)</i>
Sadhana Priatmadja Direktur <i>Director</i>	Eksternal <i>External</i>	Acara Majalah Investor Online Zoom <i>Zoom Online Investor Magazine Event</i>	Zoom Meeting 30 Mei 2022 <i>Zoom Meeting May 30, 2022</i>	Majalah

Nama dan Jabatan Name and Position	Jenis Pelatihan Training Type	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Sadhana Priatmadja Direktur Director	Eksternal External	Peningkatan Produktivitas dan Pendanaan UMKM Sektor Pariwisata dan Ekonomi Kreatif Increasing Productivity and Funding of MSMEs in the Tourism and Creative Economy Sector	Zoom Meeting 3 Juni 2022 Zoom Meeting June 3, 2022	PERBANAS
Sadhana Priatmadja Direktur Director	Inhouse Inhouse	Sosialisasi Perpajakan (Pengungkapan Sukarela) Tax Dissemination (Voluntary Disclosure)	16 Juni 2022 June 16, 2022	DJP (Direktorat jendral Pajak) DGT (Directorate General of Taxes)
Sadhana Priatmadja Direktur Director	Eksternal External	SME Financing Awards SME Financing Awards	Ayana Hotel, Mid Plaza 27 Juni 2022 Ayana Hotel, Mid Plaza June 27, 2022	INFOBANK

Program Orientasi bagi Direksi Baru Orientation Program for New Directors

Bank menyelenggarakan program orientasi bagi Direksi baru dengan tujuan agar Direksi baru dapat menjalankan tugas dan tanggung jawabnya dengan sebaik-baiknya. Program orientasi meliputi antara lain program sosialisasi, pelatihan, dan sertifikasi yang diwajibkan oleh OJK dan/atau BI.

The Bank organizes an orientation program for new Directors with the aim that new Directors can carry out their duties and responsibilities as well as possible. The orientation program includes, among other things, outreach, training, and certification programs required by OJK and/or BI.

Di tahun 2022 BWS mengangkat Wuryanto sebagai Direktur. Program orientasi dilakukan pula melalui rapat yang dihadiri oleh jajaran Komisaris dan Direksi untuk menyampaikan gambaran atas kegiatan bisnis yang telah berjalan, rencana Bank kedepan, dan hal lainnya yang Direktur perlu ketahui. Wuryanto merupakan Pejabat Eksekutif Bank dengan periode 2016 s.d 2022 sehingga telah memiliki pengetahuan dan wawasan yang memadai terkait bisnis Bank.

In 2022 BWS appointed Wuryanto as Director. The orientation program is also carried out through meetings attended by the Board of Commissioners and Directors to convey an overview of ongoing business activities, the Bank's future plans, and other matters that the Director need to know. Wuryanto is an Executive Officer of the Bank for the period 2016 to 2022 so he has sufficient knowledge and insight regarding the Bank's business.

Laporan Singkat Pelaksanaan Tugas dan Tanggung Jawab Direksi Tahun 2022 Brief Report on the Implementation of Duties and Responsibilities of the Board of Directors in 2022

Sepanjang tahun 2022, Direksi telah menjalankan tugas dan tanggung jawabnya sesuai dengan peraturan perundang-undangan dan Kebijakan Direksi. Pelaksanaan tugas Direksi salah satunya tercermin dari Surat Keputusan yang diterbitkan Direksi.

Throughout 2022, the Board of Directors has carried out its duties and responsibilities by laws and regulations and the Board of Directors' Policy. Implementation of the duties of the Board of Directors is reflected in the Decree issued by the Board of Directors.



Sepanjang tahun 2022, Direksi telah mengeluarkan berbagai keputusan baik di bidang operasional, keuangan, maupun beberapa penunjang usaha melalui perangkat kebijakan berupa Keputusan, sebagai berikut:

Throughout 2022, the Board of Directors has issued various decisions in the operational, financial, and business support sectors through policy tools in the form of Decisions as follows:

No Surat Letter Number	Tanggal Date	Perihal Regarding
001/KEP-DIR/A-08/II/22	31 Januari 2022 January 31, 2022	Kebijakan dan Pedoman Agen Penjualan Surat Berharga Negara Ritel Policies and Guidelines for Retail Government Securities Sales Agents
008/KEP.DIR/HC.II/II/2022	14 Februari 2022 February 14, 2022	Perubahan Struktur Organisasi kantor Pusat Changes in the Organizational Structure of the Head Office
010/KEP.DIR/HC.III/II/2022	23 Februari 2022 February 23, 2022	Penetapan Gaji Level Staff (Grade A-C) Berdasarkan UMK Setiap Unit Kerja PT Bank Woori Saudara Indonesia 1906, Tbk Determination of Staff Level Salary (Grade A-C) Based on the UMK for Each Work Unit PT Bank Woori Saudara Indonesia 1906, Tbk
014/KEP.DIR/HC.II/III/2022	7 Maret 2022 March 7, 2022	Perubahan Status Kantor Cabang Pembantu Bojonegoro Change of sub-branch office Bojonegoro status
015/KEP.DIR/HC.III/III/2022	10 Maret 2022 March 10, 2022	Perubahan Status Kantor Cabang Pembantu Tipe C menjadi Tipe B Change of status of Sub-Branch Office Type C to Type B
002/KEP-DIR/A-07/III/22	30 Maret 2022 March 30, 2022	Kebijakan Perkreditan Bank Bank Credit Policy
003/KEP-DIR/A-07/III/22	30 Maret 2022 March 30, 2022	Kebijakan Batas Maksimum Pemberian Kredit Maximum Credit Limit Policy
004/KEP-DIR/A-07/III/22	30 Maret 2022 March 30, 2022	Kebijakan Hapus Buku dan Hapus Tagih Kredit Write Off Policy and Write Off Credit Charges
005/KEP-DIR/A-07/III/22	30 Maret 2022 March 30, 2022	Kebijakan Penghapusan Tagihan Klaim Asuransi Insurance Claim Elimination Policy
006/KEP-DIR/A-05/III/22	30 Maret 2022 March 30, 2022	Kebijakan Manajemen Risiko Risk Management Policy
017/KEP.DIR/HC.III/IV/2022	8 April 2022 April 8, 2022	Hasil Performance Appraisal Tahun 2021 2021 Performance Appraisal Results
007/KEP-DIR/A-13/IV/22	20 April 2022 April 20, 2022	Pembentukan Gugus Tugas Anti Fraud Formation of the Anti-Fraud Task Force
008/KEP-DIR/A-13/IV/22	20 April 2022 April 20, 2022	Strategi Anti Fraud Anti-Fraud Strategy
046/KEP.DIR/HC.III/IV/2022	25 April 2022 April 25, 2022	Penetapan Skala Gaji Tahun 2022 Determination of the 2022 Remuneration Scale
021/KEP-DIR/HC.III/IV/2022	25 April 2022 April 25, 2022	Tentang Penetapan Penyesuaian Gaji 2022 Regarding the 2022 Remuneration Adjustment Determination
022/KEP-DIR/HC.III/IV/2022	25 April 2022 April 25, 2022	Tentang Insentif Khusus Tahun Kerja 2021 Regarding Special Incentives for the 2021 Work Year
023/KEP-DIR/HC.III/IV/2022	25 April 2022 April 25, 2022	Tentang Insentif Kinerja Bagi Pemimpin Unit Bisnis dan Karyawan Kantor Pusat dengan Jabatan Tertentu Concerning Performance Incentives for Business Unit Leaders and Head Office Employees with Certain Positions
046/KEP.DIR/HC.III/IV/2022	25 April 2022 April 25, 2022	Tentang Penetapan Penyesuaian Gaji dan Skala Gaji Tahun 2022 Concerning the Determination of Salary Adjustments and Remuneration Scales for 2022
044/KEP.DIR/HC.III/V/2022	11 Mei 2022 May 11, 2022	Mekanisme Penilaian Kerja Work Assessment Mechanism
009/KEP-DIR/A-01/V/22	31 Mei 2022 May 31, 2022	Piagam Audit Internal Internal Audit Charter
010/KEP-DIR/A-08/VI/22	9 Juni 2022 May 9, 2022	Pencabutan Kebijakan dan Pedoman Agen Penjual Efek Reksa Dana Revocation of Mutual Funds Selling Agent Policies and Guidelines
011/KEP-DIR/A-14/VI/22	10 Juni 2022 June 10, 2022	Pencabutan Penetapan Rate CKPN untuk Tagihan Asuransi Revocation of Determination of Allowance for Impairment Losses Rate for Insurance Claims
012/KEP-DIR/A-07/VI/22	14 Juni 2022 June 14, 2022	Kebijakan Penghapusan Tagihan Klaim Asuransi Insurance Claim Elimination Policy



No Surat Letter Number	Tanggal Date	Perihal Regarding
013/KEP-DIR/A-08/VI/22	20 Juni 2022 June 20, 2022	Pencabutan Kebijakan, Prosedur, dan Standarisasi Layanan Woori Saudara Prioritas <i>Revocation of Woori Saudara Priority Service Policies, Procedures and Standards</i>
014/KEP-DIR/A-04/VI/22	15 Juni 2022 June 15, 2022	Limit dan Kewenangan Terkait Pinjaman Karyawan <i>Limits and Authorities Regarding Employee Loans</i>
015/KEP-DIR/A-01/VI/22	17 Juni 2022 June 17, 2022	Kebijakan dan Pedoman Audit Intern <i>Internal Audit Policy and Guidelines</i>
016/KEP-DIR/A-11/VI/22	22 Juni 2022 June 22, 2022	Penunjukan Petugas di Unit Bisnis Sebagai Unit Kerja/Pejabat Pelaksana Program APU & PPT di Kantor Cabang dan Cabang Pembantu <i>Appointment of Officers in Business Units as Work Units/AML & CFT Program Implementing Officers in Branch Offices and Sub-Branch Offices</i>
013/KEP-DIR/A-08/VI/22	20 Juni 2022 June 20, 2022	Pencabutan Kebijakan, Prosedur, dan Standarisasi Layanan Woori Saudara Prioritas <i>Revocation of Woori Saudara Priority Service Policies, Procedures and Standards</i>
017/KEP-DIR/A-11/VI/22	30 Juni 2022 June 30, 2022	Kebijakan Umum Penerapan Program APU & PPT <i>General Policy for the Implementation of the AML & CFT Program</i>
018/KEP-DIR/A-03/VI/22	28 Juni 2022 June 28, 2022	Rencana Cadangan Likuiditas (Funding Contingency Plan) <i>Liquidity Reserve Plan (Funding Contingency Plan)</i>
056/KEP.DIR/HC.III/VI/2022	28 Juni 2022 June 28, 2022	Penetapan Cluster Unit Bisnis Tahun 2022 PT Bank Woori Saudara Indonesia 1906, Tbk <i>Determination of Business Unit Clusters for 2022 PT Bank Woori Saudara Indonesia 1906, Tbk</i>
019/KEP-DIR/A-08/VI/22	29 Juni 2022 June 29, 2022	Limit dan Kewenangan Bidang Pendanaan <i>Limits and Authority of the Funding Sector</i>
020/KEP-DIR/A-09/VI/22	29 Juni 2022 June 29, 2022	Kebijakan dan Prosedur Operasional BI-FAST <i>BI-FAST Operational Policies and Procedures</i>
021/KEP-DEKOM/A-01/VI/22	30 Juni 2022 June 30, 2022	Kode Etik Komite Audit <i>Audit Committee Code of Ethics</i>
022/KEP-DIR/A-09/VI/22	30 Juni 2022 June 30, 2022	Pedoman Sistem Kliring Nasional (SKN) <i>Guidelines for the National Clearing System (SKN)</i>
023/KEP-DIR/A-11/VII/22	1 Juli 2022 July 1, 2022	Kebijakan Kepatuhan <i>Compliance Policy</i>
024/KEP-DIR/A-04/VII/22	18 Juli 2022 July 18, 2022	Kebijakan Mutasi Karyawan <i>Employee Transfer Policy</i>
025/KEP-DIR/A-10/VII/22	20 Juli 2022 July 20, 2022	Komite Pengarah Teknologi Informasi <i>Information Technology Steering Committee</i>
026/KEP-DIR/A-10/VII/22	20 Juli 2022 July 20, 2022	Kebijakan Umum Penggunaan Aset TI, Internet, dan Intranet <i>General Policy on the Use of IT Assets, the Internet and Intranets</i>
027/KEP-DIR/A-10/VII/22	20 Juli 2022 July 20, 2022	Kebijakan Umum Kelangsungan Layanan Teknologi Informasi <i>Information Technology Service Continuity General Policy</i>
028/KEP-DIR/A-10/VII/22	20 Juli 2022 July 20, 2022	Kebijakan Pengendalian Dokumen dan Rekaman <i>Document and Records Control Policy</i>
029/KEP-DIR/A-10/VII/22	20 Juli 2022 July 20, 2022	Kebijakan Umum Manajemen Layanan Teknologi Informasi <i>Information Technology Service Management General Policy</i>
059/KEP.DIR/HC.III/VII/2022	25 Juli 2022 July 25, 2022	Pembentukan Regional Group Head <i>Establishment of Regional Group Head</i>
060/KEP.DIR/HC.III/VII/2022	25 Juli 2022 July 25, 2022	Penunjukan Regional Group Head <i>Appointment of Regional Group Head</i>
030/KEP-DIR/A-05/VII/22	27 Juli 2022 July 27, 2022	Pedoman Pengukuran Risiko Pendekatan Standar Untuk Risiko Suku Bunga dalam Banking Book (Interest Rate Risk in The Banking Book) <i>Standard Approach Risk Measurement Guidelines for Interest Rate Risk in the Banking Book (Interest Rate Risk in The Banking Book)</i>
032/KEP-DIR/A-07/IX/22	28 September 2022 September 28, 2022	Penetapan Sebagai Anggota Komite Kredit Direksi <i>Determination As Member of The Board of Directors Credit Committee</i>
033/KEP-DIR/A-16/X/22	5 Oktober 2022 October 5, 2022	Kebijakan dan Pedoman Pengelolaan Kewajiban Pajak <i>Tax Liability Management Policies and Guidelines</i>
078/KEP.DIR/HC.III/IX/2022	6 Oktober 2022 October 6, 2022	Penetapan Hasil Performance Appraisal Tahun 2022 Semester I <i>Determination of 2022 Semester I Performance Appraisal Results</i>



No Surat Letter Number	Tanggal Date	Perihal Regarding
082/KEP.DIR/HC.III/X/2022	10 Oktober 2022 October 10, 2022	Struktur Grade & Persyaratan perubahan Grade Karyawan Grade Structure & Employee Grade change requirements
034/KEP-DIR/A-09/X/22	12 Oktober 2022 October 12, 2022	Pedoman Penolakan Cek dan Bilyet Giro Serta Tata Laksana Daftar Hitam Nasional (DHN) Guidelines for Refusing Checks and Bilyet Giro as well as National Black List (DHN) Procedures
079/KEP-DIR/HC.III/X/2022	20 Oktober 2022 October 20, 2022	Tentang Insentif Kerja Semester I 2022 About Work Incentives for the First Semester of 2022
092/KEP.DIR/HC.III/XII/2022	6 Desember 2022 December 6, 2022	Perubahan Struktur Organisasi Kantor Pusat Changes in Head Office Organizational Structure
094/KEP.DIR/HC.III/XII/2022	12 Desember 2022 December 12, 2022	Perubahan Anggota Komite di bawah Dewan Komisaris Changes in Committee Members under the Board of Commissioners
099/KEP.DIR/HC.III/XII/2022	19 Desember 2022 December 19, 2022	Pembentukan Group Head Kantor Pusat Establishment of Group Head Head Office
100/KEP.DIR/HC.III/XII/2022	19 Desember 2022 December 19, 2022	Penunjukan Group Head Kantor Pusat Appointment of Head Office Group Head
036/KEP-DIR/A-09/XII/22	22 Desember 2022 December 22, 2022	Kebijakan dan Prosedur Sistem BI-RTGS BI-RTGS System Policies and Procedures



Penilaian Kinerja Komite di Bawah Direksi

Performance Assessment of Committees Under the Board of Directors

Sesuai dengan peraturan perundang-undangan, Direksi dapat membentuk Komite yang membantu Direksi dalam menjalankan tugas dan tanggung jawab pengurusan Bank. Hingga akhir tahun 2022, Direksi BWS telah membentuk Komite Kode Etik, Komite Manajemen Risiko, Komite Asset *Liability Management* (ALMA), Komite Pengarah Teknologi Informasi, Komite Kebijakan Kredit, Komite Kredit, Komite Pembelian Barang dan Jasa, Komite Anti Pencucian Uang & Pencegahan Pendanaan Terorisme dan Gugus Tugas *Anti Fraud*.

Sepanjang tahun 2022, Direksi menilai komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik. Adapun penilaian untuk masing-masing komite adalah sebagai berikut:

Komite Kode Etik

Komite Kode Etik merupakan komite yang dibentuk dan bertanggungjawab kepada Direksi dalam rangka melakukan kajian atas suatu Pelanggaran Peraturan. Sepanjang tahun 2022, Komite Kode Etik telah melaksanakan 3 (tiga) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Manajemen Risiko

Komite Manajemen Risiko bertugas untuk membantu Direksi dalam memberikan informasi tentang risiko yang dihadapi Bank

Bylaws and regulations, the Board of Directors can form a Committee that assists the Board of Directors in carrying out the duties and responsibilities of managing the Bank. Until the end of 2022, BWS Directors have formed a Code of Conduct Committee, Risk Management Committee, Asset Liability Management Committee (ALMA), Information Technology Steering Committee, Credit Policy Committee, Credit Committee, Goods and Services Purchase Committee, Anti-Money Laundering & Prevention of Terrorism Funding Committee and the Anti-Fraud Task Force.

Throughout 2022, the Board of Directors considers that the committee has carried out its duties and responsibilities properly. The assessment for each committee is as follows:

Code of Ethics Committee

The Code of Ethics Committee is a committee formed and responsible to the Board of Directors in order to conduct a review of a Violation of Regulations. Throughout 2022, the Code of Ethics Committee has held 3 (three) meetings and has carried out its duties properly.

Risk Management Committee

The Risk Management Committee is tasked with assisting the Board of Directors in providing information about the risks faced

melalui laporan profil risiko agar Direksi dapat menentukan mitigasi risiko yang dapat diterapkan. Sepanjang tahun 2022, kinerja Komite Manajemen Risiko telah melaksanakan 4 (empat) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Asset Liability Management (ALMA)

Komite *Asset Liability Management* (ALMA) bertugas untuk membantu Direksi dalam menjalankan fungsi penetapan strategi pengelolaan aset dan liabilitas, penetapan suku bunga dan likuiditas, serta hal-hal lain yang terkait dengan pengelolaan aset dan liabilitas Bank. Sepanjang tahun 2022, Komite ALMA telah melaksanakan 12 (dua belas) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Pengarah Teknologi Informasi

Komite Pengarah Teknologi Informasi merupakan komite yang bertugas untuk membantu Direksi dalam proses pengambilan keputusan terkait kebijakan pengelolaan operasional BWS pada bidang Teknologi Informasi. Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan 4 (empat) kali rapat pembahasan teknologi informasi Bank dan telah melaksanakan tugasnya dengan baik.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan merupakan komite yang membantu direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran atau langkah perbaikan. Sepanjang tahun 2022, Komite Kebijakan Perkreditan telah memberikan rekomendasi atas usulan revisi beberapa kebijakan terkait perkreditan, meliputi revisi kebijakan perkreditan bank, kebijakan dan pedoman batas maksimum pemberian kredit, kebijakan dan pedoman hapus buku dan hapus tagih kredit, kebijakan penghapusan tagihan klaim asuransi.

Komite Kredit

Komite Kredit merupakan komite yang bertugas untuk membantu Direksi dalam proses pengambilan keputusan atas persetujuan pemberian kredit. Sepanjang tahun 2022, Komite Kredit telah melaksanakan proses pengambilan keputusan atas persetujuan pemberian kredit dengan menerapkan prinsip kehati-hatian dan tata kelola yang baik.

by the Bank through risk profile reports so that the Board of Directors can determine which risk mitigation can be applied. Throughout 2022, the performance of the Risk Management Committee has held 4 (four) meetings and has carried out its duties properly.

Asset Liability Management Committee (ALMA)

The Asset Liability Management Committee (ALMA) is tasked with assisting the Board of Directors in carrying out the functions of determining asset and liability management strategies, determining interest rates and liquidity, as well as other matters related to managing the Bank's assets and liabilities. Throughout 2022, the ALMA Committee has held 12 (twelve) meetings and has carried out its duties properly.

Information Technology Steering Committee

The Information Technology Steering Committee is a committee tasked with assisting the Board of Directors in the decision-making process related to BWS operational management policies in the Information Technology sector. Throughout 2022, the Information Technology Steering Committee has held 4 (four) meetings to discuss the Bank's information technology and has carried out its duties properly.

Credit Policy Committee

The Credit Policy Committee is a committee that assists the board of directors in formulating policies, supervising the implementation of policies, monitoring the development and condition of the credit portfolio and providing suggestions or corrective steps. Throughout 2022, the Credit Policy Committee has provided recommendations on proposed revisions of several credit-related policies, including revisions to bank credit policies, policies and guidelines for maximum lending limits, policies and guidelines for write-off and credit write-off, policies for writing off insurance claim bills.

Credit Committee

The Credit Committee is a committee tasked with assisting the Board of Directors in the decision making process for approval of credit grants. Throughout 2022, the Credit Committee has carried out the decision-making process for loan approval by applying the principles of prudence and good governance.



Komite Pembelian Barang dan Jasa

Komite Pembelian Barang dan Jasa dibentuk oleh dan bertanggung jawab kepada Direksi dengan tujuan untuk membantu Direksi dalam pengelolaan kegiatan Pembelian Barang dan Jasa; memastikan efektivitas atas aktivitas kegiatan Pembelian Barang dan Jasa; dan memastikan pelaksanaan kegiatan Pembelian Barang dan Jasa sesuai dengan Kebijakan dan Prosedur yang berlaku di Bank Woori Saudara. Sepanjang tahun 2022, Komite Pembelian Barang dan Jasa telah memberikan rekomendasi atas penetapan pihak ketiga vendor, khususnya terkait pembelian barang dan jasa yang memerlukan persetujuan dari Direktur.

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

Komite Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme bertugas untuk membantu Direksi dalam rangka pelaksanaan evaluasi atas penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) di lingkup BWS, termasuk dalam hal ini evaluasi atas kebijakan, prosedur dan standar. Sepanjang tahun 2022, Komite Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme telah melaksanakan 4 (empat) kali rapat pembahasan terkait tindak lanjut temuan OJK di bidang APU & PPT, pengembangan sistem APU & PPT dan isu-isu lainnya terkait penerapan program APU & PPT.

Gugus Tugas Anti Fraud

Gugus Tugas *Anti Fraud* bertanggung jawab langsung kepada Direktur Utama dan memiliki hubungan komunikasi dan pelaporan secara langsung kepada Dewan Komisaris dalam penanganan penerapan strategi *anti-fraud*. Gugus Tugas *Anti Fraud* telah melaksanakan 5 (lima) kali rapat dengan pembahasan sebagai berikut:

- Revisi Kebijakan Strategi *Anti-Fraud*.
- Penetapan status penyelesaian kasus *fraud*.
- Pembahasan kasus *fraud* dan *action plan* penyelesaiannya.
- Pembahasan terkait prosedur pemindahbukuan dana/ saldo penyelesaian kasus *fraud* (secara umum)
- Pembahasan pokok-pokok *concern* OJK sebagaimana surat Nomor SR-113/PB.32/2022 perihal Penerapan Strategi *Anti Fraud* PT Bank Woori Saudara 1906, Tbk Semester I dan II Tahun 2021.

Goods and Services Purchasing Committee

The Committee for the Purchase of Goods and Services is formed by and is responsible to the Board of Directors with the aim of assisting the Board of Directors in managing the activities of the Purchase of Goods and Services; ensure the effectiveness of goods and services purchasing activities; and ensure the implementation of Goods and Services Purchase activities in accordance with the Policies and Procedures that apply at Bank Woori Saudara. Throughout 2022, the Committee for the Purchase of Goods and Services has provided recommendations on the determination of third party vendors, particularly regarding the purchase of goods and services which require approval from the Director.

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

The AML & CFT Committee is tasked with assisting the Board of Directors in evaluating the implementation of the AML & CFT Program within BWS, including in this case the evaluation of policies, procedures and standards. Throughout 2022, the AML & CFT Committee has held 4 (four) discussion meetings regarding the follow-up of OJK findings in the field of AML & CFT, development of the AML & CFT system and other issues related to the implementation of the AML & CFT program.

Anti Fraud Task Force

The Anti-Fraud Task Force is directly responsible to the President Director and has a direct communication and reporting relationship to the Board of Commissioners in handling the implementation of the anti-fraud strategy.

The Anti-Fraud Task Force has held 5 (five) meetings with the following discussions:

- *Revision of Anti-Fraud Strategy Policy.*
- *Determination of settlement status of fraud cases.*
- *Discussion of fraud cases and action plans for their resolution.*
- *Discussion regarding procedures for transferring funds/ balances for settlement of fraud cases (in general)*
- *Discussion of OJK main concerns as referred to in letter Number SR-113/PB.32/2022 regarding the Implementation of the Anti-Fraud Strategy for PT Bank Woori Saudara 1906, Tbk Semester I and II of 2021.*



Evaluasi dan Penilaian Kinerja Direksi

Evaluation and Performance Assessment of the Board of Directors

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

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

Performance evaluation is carried out in a comprehensive, tiered, and periodically. The performance assessment of the Board of Directors is as follows.

- *The Board of Commissioners requested the Nomination and Remuneration Committee to review the performance appraisal system for the Directors.*
- *The Nomination and Remuneration Committee coordinates with the Human Capital Division and related work units to formulate recommendations regarding the performance appraisal system for the Board of Directors.*
- *The Nomination and Remuneration Committee prepares recommendations for evaluating the performance of the Board of Directors and then submits them to the Board of Commissioners.*
- *The Board of Commissioners discusses the recommendation of the Nomination and Remuneration Committee regarding the performance appraisal of the Board of Directors. Then it provides an assessment of the performance of the Board of Directors to be submitted at the GMS.*
- *The Board of Commissioners and the Board of Directors submit proposals for approval of the achievement of the performance of the Board of Directors in the GMS. The GMS will provide full release and discharge of responsibility to the members of the Board of Directors for the management that has been carried out during the past financial year, in so far as these actions are reflected in the Annual Report and Financial Statements except embezzlement, fraud, and other criminal acts.*

Independensi dan Transparansi Informasi Dewan Komisaris dan Direksi

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

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

In carrying out their functions, duties, and responsibilities, members of the Bank's Board of Commissioners and Board of Directors must maintain independence and avoid any conflict of interest, whether for personal, group, or group interests.



Kepemilikan Saham Dewan Komisaris dan Direksi

Share Ownership of the Board of Commissioners and Directors

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

Members of the BWS Board of Commissioners and Directors (and their family members) should report sharing ownership in the Bank and other public companies.

Berikut disampaikan transparansi kepemilikan saham oleh Dewan Komisaris dan Direksi yang telah dilaporkan Bank kepada regulator per 31 Desember 2022.

The following is the transparency of share ownership by the Board of Commissioners and Directors, which the Bank has reported to regulators as of December 31, 2022.

Nama dan Jabatan Name and Position	Kepemilikan Saham BWS (kode saham: SDRA) BWS Share Ownership (stock code: SDRA)	Persentase Kepemilikan Saham BWS Percentage of BWS Share Ownership	Kepemilikan Saham Perusahaan Lain yang Lebih dari 5% Ownership of Shares in Other Companies with More Than 5%
Dewan Komisaris Board of Commissioners			
Arief Budiman Presiden Komisaris President Commissioner	2,304,800	0.03%	-
Ahmad Fajarprana Komisaris Independen Independent Commissioner	0	0.00%	-
Adi Haryadi Komisaris Independen Independent Commissioner	0	0.00%	-
Choi Jung Hoon Komisaris Commissioner	271,500	0.00%	-
Direksi Board of Directors			
Hwang Gyusoon Presiden Direktur President Director	55,400	0.00%	-
Kang Bong Joo Direktur Director	74,600	0.00%	-
Mochamad Tri Budiono Direktur Director	68,400	0.00%	-

Nama dan Jabatan Name and Position	Kepemilikan Saham BWS (kode saham: SDRA) BWS Share Ownership (stock code: SDRA)	Persentase Kepemilikan Saham BWS Percentage of BWS Share Ownership	Kepemilikan Saham Perusahaan Lain yang Lebih dari 5% Ownership of Shares in Other Companies with More Than 5%
Benny Sudarsono Tan Direktur Director	53,700	0.00%	-
Edwin Sulaeman Direktur Director	33,100	0.00%	-
Wuryanto Direktur Director	0	0.00%	-

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

Following OJK Regulation Number 11/POJK.04/2017 concerning Ownership Reports or Any Changes in Ownership of Public Company Shares, each member of the Board of Commissioners and Directors is required to submit information to the Bank regarding ownership and any change in ownership of Bank shares no later than 3 (three) working days after the transaction occurs. Furthermore, the Bank must submit a report to the OJK on the trade by 10 days after the transaction occurred.

Berkenaan dengan hal tersebut, di sepanjang tahun 2022, Bank telah melaporkan 7 (tujuh) kali transaksi pembelian dan/atau penjualan saham BWS yang dilakukan oleh Direksi dan Dewan Komisaris, dengan rincian sebagai berikut.

In this regard, throughout 2022, the Bank has reported 7 (seven) times of buying and/or selling of BWS shares conducted by the Board of Directors and Board of Commissioners, with the following details:

Nama dan Jabatan Name and Position	Transaksi Transaction	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Pembelian / Penjualan Number of Purchases / Sales	Harga Saham Stock price	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Tanggal Transaksi Transaction Date	Tujuan Transaksi Transaction Purpose	Pelaporan Reporting
Arief Budiman (Presiden Komisaris)	Pembelian	2.302.500 saham	2.800 saham	Rp550	2.305.300 saham	27 Mei 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	30 Mei 2022 Surat disampaikan kepada OJK melalui SPE OJK
(President Commissioner)	Purchase	2,302,500 shares	2,800 shares	IDR550	2,305,300 shares	May 27, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks	May 30, 2022 Letter submitted to OJK through OJK SPE



Nama dan Jabatan Name and Position	Transaksi Transaction	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Pembelian / Penjualan Number of Purchases / Sales	Harga Saham Stock price	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Tanggal Transaksi Transaction Date	Tujuan Transaksi Transaction Purpose	Pelaporan Reporting
Edwin Sulaeman (Direktur)	Pembelian	5.000 saham	28.100 saham	Rp550	33.100 saham	27 Mei 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	30 Mei 2022 Surat disampaikan kepada OJK melalui SPE OJK
(Director)	Purchase	5,000 shares	28,100 shares	IDR550	33,100 shares	May 27, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks	May 30, 2022 Letter submitted to OJK through OJK SPE
Benny Sudarsono Tan (Direktur)	Pembelian	23.900 saham	29.800 saham	Rp550	53.700 saham	27 Mei 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	30 Mei 2022 Surat disampaikan kepada OJK melalui SPE OJK
(Director)	Purchase	23,900 shares	29,800 shares	IDR550	53,700 shares	May 27, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks	May 30, 2022 Letter submitted to OJK through OJK SPE

Nama dan Jabatan Name and Position	Transaksi Transaction	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Pembelian / Penjualan Number of Purchases / Sales	Harga Saham Stock price	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Tanggal Transaksi Transaction Date	Tujuan Transaksi Transaction Purpose	Pelaporan Reporting
Hwang Gyusoon (Presiden Direktur)	Pembelian	0 saham	55.400 saham	Rp550	55.400 saham	17 Juni 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	21 Juni 2022 Surat disampaikan kepada OJK melalui SPE OJK
(President Director)	Purchase	0 shares	55,400 shares	IDR550	55,400 shares	June 17, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks	June 21, 2022 Letter submitted to OJK through SPE OJK
Kang Bong Joo (Direktur)	Pembelian	3.100 saham	71.500 saham	Rp550	74.600 saham	17 Juni 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	20 Juni 2022 Surat disampaikan kepada OJK melalui SPE OJK
(Director)	Purchase	3,100 shares	71,500 shares	IDR550	74,600 shares	June 17, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks	June 20, 2022 Letter submitted to OJK through SPE OJK



Nama dan Jabatan Name and Position	Transaksi Transaction	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Pembelian / Penjualan Number of Purchases / Sales	Harga Saham Stock price	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Tanggal Transaksi Transaction Date	Tujuan Transaksi Transaction Purpose	Pelaporan Reporting
Sadhana Priatmadja (Direktur)	Pembelian	59.800 saham	31.700 saham	Rp550	91.500 saham	17 Juni 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	20 Juni 2022 Surat disampaikan kepada OJK melalui SPE OJK
(Director)	Purchase	59,800 shares	31,700 shares	IDR550	91,500 shares	June 17, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks	June 20, 2022 Letter submitted to OJK through SPE OJK
Mochamad Tri Budiono (Direktur)	Pembelian	37.500 saham	30.900 saham	Rp550	68.400 saham	3 Agustus 2022	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum	4 Agustus 2022 Surat disampaikan kepada OJK melalui SPE OJK
(Director)	Purchase	37,500 shares	30,900 shares	IDR550	68,400 shares	August 3, 2022	In order to comply with the OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning Implementation of Governance in the Provision of Remuneration for Commercial Banks	August 4, 2022 Letter submitted to OJK through SPE OJK



Rangkap Jabatan Dewan Komisaris dan Direksi

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

Sesuai Peraturan OJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan Direksi Bank dapat memiliki rangkap jabatan dengan ketentuan sebagai berikut:

Following OJK Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, members of the Board of Commissioners and Board of Directors of a Bank may have concurrent positions with the following conditions:

Ketentuan rangkap jabatan Dewan Komisaris

1. Anggota Dewan Komisaris dapat merangkap jabatan sebagai:
 - a. Anggota Direksi paling banyak pada 2 (dua) Emiten atau Perusahaan Publik lain; dan
 - b. Anggota Dewan Komisaris paling banyak pada 2 (dua) Emiten atau Perusahaan Publik lain.
2. Dalam hal anggota Dewan Komisaris tidak merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris yang bersangkutan dapat merangkap jabatan sebagai anggota Dewan Komisaris paling banyak pada 4 (empat) Emiten atau Perusahaan Publik lain.
3. Anggota Dewan Komisaris dapat merangkap sebagai anggota komite paling banyak pada 5 (lima) komite di Emiten atau Perusahaan Publik di mana yang bersangkutan juga menjabat sebagai anggota Direksi atau anggota Dewan Komisaris.

Terms of Concurrent Position of the Board of Commissioners

1. Provisions for contemporary functions of the Board of Commissioners
 - a. Members of the Board of Directors are at most 2 (two) Issuers or other Public Companies; and
 - b. Members of the Board of Commissioners are at most 2 (two) Issuers or other Public Companies.
2. If a member of the Board of Commissioners does not hold concurrent positions as a member of the Board of Directors, the member of the Board of Commissioners concerned may hold current positions as a member of the Board of Commissioners at a maximum of 4 (four) other Issuers or Public Companies.
3. Members of the Board of Commissioners may concurrently serve as committee members in a maximum of 5 (five) committees at the Issuer or Public Company where the person concerned also serves as a member of the Board of Directors or a member of the Board of Commissioners.

Ketentuan rangkap jabatan Direksi

1. Anggota Direksi dapat merangkap jabatan sebagai:
 - a. Anggota Direksi paling banyak pada 1 (satu) Emiten atau Perusahaan Publik lain;
 - b. Anggota Dewan Komisaris paling banyak pada 3 (tiga) Emiten atau Perusahaan Publik lain; dan/atau
 - c. Anggota komite paling banyak pada 5 (lima) komite di Emiten atau Perusahaan Publik di mana yang bersangkutan juga menjabat sebagai anggota Direksi atau anggota Dewan Komisaris.

Terms of Concurrent Position of the Board of Directors

1. Members of the Board of Directors may hold concurrent positions as:
 - a. Members of the Board of Directors are at most 1 (one) Issuer or other Public Company;
 - b. The members of the Board of Commissioners are at most 3 (three) Issuers or other Public Companies; and/or
 - c. Committee members are at most 5 (five) committees at the Issuer or Public Company where the person concerned also serves as a member of the Board of Directors or a member of the Board of Commissioners.

Pengungkapan rangkap jabatan anggota Dewan Komisaris dan Direksi BWS tahun 2022 sebagai berikut:

Disclosure of concurrent positions of members of the BWS Board of Commissioners and Directors in 2022 as follows:

Nama dan Jabatan Name and Position	Rangkap Jabatan sebagai Concurrent Position as		
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Komite Committee
Dewan Komisaris Board of Commissioners			
Arief Budiman (Presiden Komisaris) (President Commissioner)	-	-	-
Ahmad Fajarprana (Komisaris Independen) (Independent Commissioner)	-	-	Merangkap jabatan sebagai Ketua Komite Audit dan Komite Nominasi dan Remunerasi Concurrent positions as Chair of the Audit Committee and the Nomination and Remuneration Committee



Nama dan Jabatan Name and Position	Rangkap Jabatan sebagai Concurrent Position as		
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Komite Committee
Adi Haryadi (Komisaris Independen) (Independent Commissioner)	-	-	-
Choi Jung Hoon (Komisaris) (Commissioner)	-	-	-
Direksi Board of Directors			
Hwang Gyusoon (Presiden Direktur) (President Director)	-	-	-
Kang Bong Joo (Direktur) (Director)	-	-	-
Wuryanto (Direktur) (Director)	-	-	-
Mochamad Tri Budiono (Direktur) (Director)	-	-	-
Benny Sudarsono Tan (Direktur) (Director)	-	-	-
Edwin Sulaeman (Direktur) (Director)	-	-	-



Hubungan Afiliasi Dewan Komisaris, Direksi dan Pemegang Saham Pengendali

Affiliation Relations of the Board of Commissioners, Directors, and Controlling Shareholders

Mengenai hubungan afiliasi Dewan Komisaris dan Direksi juga telah diatur dalam Peraturan OJK Nomor 55/POJK.03 tentang Penerapan Tata Kelola bagi Bank Umum pasal 29 yaitu mayoritas anggota Dewan Komisaris dan Direksi dilarang saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau anggota Direksi serta pasal 39 ayat 2 mengenai aspek transparansi Dewan Komisaris dan Direksi yaitu anggota Dewan Komisaris dan Direksi wajib mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Dewan Komisaris lain, anggota Direksi dan/atau Pemegang Saham pengendali Bank.

Regarding the affiliation of the Board of Commissioners and the Board of Directors, it has also been regulated in OJK Regulation Number 55/POJK.03 concerning Implementation of Good Corporate, article 29, namely that the majority of members of the Board of Commissioners and Directors are prohibited from having family relationships with each other up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors as well as Article 39 paragraph 2 regarding the transparency aspect of the Board of Commissioners and the Board of Directors, namely members of the Board of Commissioners and Directors must disclose financial and family relationships with other members of the Board of Commissioners, members of the Board of Directors and/or controlling shareholders of the Bank.

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

Nama Name	Hubungan Keuangan dengan <i>Financial Relations with</i>						Hubungan Keluarga dengan <i>Family Relations with</i>					
	Dewan Komisaris <i>Board of Commissioners</i>		Direksi <i>Board of Directors</i>		Pemegang Saham Utama/ Pengendali <i>Major/Controlling Shareholders</i>		Dewan Komisaris <i>Board of Commissioners</i>		Direksi <i>Board of Directors</i>		Pemegang Saham Utama/ Pengendali <i>Major/Controlling Shareholders</i>	
	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Dewan Komisaris <i>Board of Commissioners</i>												
Arief Budiman (Presiden Komisaris) <i>(President Commissioner)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Ahmad Fajarprana (Komisaris Independen) <i>(Independent Commissioner)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Adi Haryadi (Komisaris Independen) <i>(Independent Commissioner)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Choi Jung Hoon (Komisaris) <i>(Commissioner)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Direksi <i>Board of Directors</i>												
Hwang Gyusoon (Presiden Direktur) <i>(President Director)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Kang Bong Joo (Direktur) <i>(Director)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Wuryanto (Direktur) <i>(Director)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Mochamad Tri Budiono (Direktur) <i>(Director)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Benny Sudarsono Tan (Direktur) <i>(Director)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Edwin Sulaeman (Direktur) <i>(Director)</i>	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓



Kebijakan Keberagaman Dewan Komisaris dan Direksi

Diversity Policy for the Board of Commissioners and Board of Directors

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

The diversity of the composition of the Board of Commissioners and Board of Directors has been regulated in the Appendix to OJK Circular Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance, stating that the composition of members of the Board of Commissioners and Board of Directors takes into account the diversity in the design of members of the Board of Commissioners.



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

- Hal-hal yang terkait dengan komposisi Dewan Komisaris diatur sebagai berikut:
 - » Komposisi Dewan Komisaris sedemikian rupa sehingga memungkinkan pengambilan keputusan yang efektif tepat dan cepat serta dapat bertindak secara independen.
 - » Jumlah Anggota Dewan Komisaris paling sedikit 3 (tiga) orang yang dipimpin oleh Presiden Komisaris atau Komisaris Utama dan paling banyak sama dengan jumlah Direksi.
 - » Paling sedikit 50% (lima puluh persen) dari anggota Dewan Komisaris adalah Komisaris Independen.
 - » Sekurang-kurangnya 1 (satu) orang anggota Dewan Komisaris wajib berdomisili di Indonesia.
- Hal-hal yang terkait dengan komposisi Direksi diatur sebagai berikut:
 - » Komposisi Direksi sedemikian rupa sehingga memungkinkan pengambilan keputusan yang efektif, tepat dan cepat serta dapat bertindak secara independen dalam arti tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugasnya secara mandiri dan kritis.
 - » Direksi terdiri atas setidaknya 4 (empat) orang anggota Direktur yang dipimpin oleh Presiden Direktur atau Direktur Utama.
 - » Mayoritas anggota Direksi paling kurang memiliki pengalaman di bidang operasional sebagai Pejabat Eksekutif Bank.
 - » Salah seorang anggota Direksi harus menjabat sebagai Direktur Kepatuhan sesuai dengan ketentuan Bank Indonesia.
 - » Memiliki pengalaman dan keahlian di bidang perbankan dan atau lembaga keuangan antara lain adalah keahlian di bidang operasional, pemasaran, pembukuan, pendanaan, perkreditan, pasar uang, pasar modal dan hukum perundang-undangan, yang berkaitan dengan bidang perbankan dan/atau lembaga keuangan.

The Bank has policies and provisions regarding the diversity of the composition of the Board of Commissioners and Directors, which are contained in the Board of Commissioners and Board of Directors Policies, namely:

- *Matters related to the composition of the Board of Commissioners are regulated as follows:*
 - » *The composition of the Board of Commissioners is such that it enables effective and fast decision-making and can act independently.*
 - » *The number of members of the Board of Commissioners is at least 3 (three) people led by the President Commissioner or Main Commissioner and at most equal to the number of Directors.*
 - » *At least 50% (fifty percent) of the members of the Board of Commissioners are Independent Commissioners.*
 - » *At least 1 (one) member of the Board of Commissioners must be domiciled in Indonesia.*
- *Matters related to the composition of the Board of Directors are regulated as follows:*
 - » *The composition of the Board of Directors is such that it enables practical, precise, and fast decision-making and can act independently in the sense that it does not have any interests that could interfere with its ability to carry out its duties independently and critically.*
 - » *The Board of Directors consists of at least 4 (four) members of the Board of Directors led by the President Director.*
 - » *Most members of the Board of Directors have at least experience in operations as Bank Executive Officers.*
 - » *One member of the Board of Directors must serve as Compliance Director by Bank Indonesia regulations.*
 - » *Have experience and expertise in banking and/or financial institutions, including operations, marketing, bookkeeping, funding, credit, money markets, capital markets, and statutory law related to banking and/or financial institutions.*

Berikut disampaikan keberagaman Dewan Komisaris dan Direksi tahun 2022.

The following conveys the diversity of the Board of Commissioners and Directors in 2022.

Nama dan Jabatan Name and Position	Usia (tahun) Age (years)	Jenis Kelamin Gender	Pendidikan Terakhir Last Education	Pengalaman Kerja (tahun) Work Experience (years)
Dewan Komisaris Board of Commissioners				
Arief Budiman	66	Pria Male	Sarjana Bachelor	38
Ahmad Fajarprana	64	Pria Male	Sarjana Bachelor	38
Choi Jung Hoon	64	Pria Male	Sarjana Bachelor	29
Adi Haryadi	59	Pria Male	Sarjana Bachelor	34
Direksi Board of Directors				
Hwang Gyusoon	58	Pria Male	Sarjana Bachelor	32
Kang Bong Joo	57	Pria Male	Sarjana Bachelor	32
Mochamad Tri Budiono	59	Pria Male	Sarjana Bachelor	33
Benny Sudarsono Tan	52	Pria Male	Sarjana Bachelor	30
Edwin Sulaeman	54	Pria Male	Sarjana Bachelor	33
Wuryanto Suyud	45	Pria Male	Sarjana Bachelor	25



Nominasi dan Remunerasi Dewan Komisaris dan Direksi

Nomination and Remuneration of the Board of Commissioners and Board of Directors

Pengangkatan anggota Dewan Komisaris dan Direksi serta penetapan besaran remunerasi bagi anggota Dewan Komisaris dan Direksi merupakan wewenang pemegang saham melalui mekanisme RUPS.

Appointment of members of the Board of Commissioners and Board of Directors and determination of the amount of remuneration for members of the Board of Commissioners and Board of Directors is the authority of the shareholders through the GMS mechanism.



Prosedur dan Mekanisme Nominasi Anggota Dewan Komisaris dan Direksi

Procedures and Mechanisms for the Nomination of Members of the Board of Commissioners and Board of Directors

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

Controlling Shareholders may propose names of candidates for members of the Bank's Board of Commissioners and Board of Directors for discussion by the Nomination and Remuneration Committee. In addition, candidates for members of the Bank's Board of Commissioners and Board of Directors can also come from other sources. Members of the BWS Board of Commissioners and Directors are appointed and dismissed by the GMS.

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

Names proposed as candidates for members of the Bank's Board of Commissioners and Board of Directors must meet the criteria stipulated in the policy regarding the Board of Commissioners and Board of Directors, namely:

Kriteria Dewan Komisaris

Criteria for the Board of Commissioners

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

Members of the Board of Commissioners are individuals who are determined according to their needs and meet the requirements at the time of appointment and during their tenure, including:

1. Mempunyai akhlak, moral dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - Tidak pernah dinyatakan pailit.
 - Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit.
 - Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.

1. *Have good character, morals, and integrity.*
2. *Capable of performing legal actions.*
3. *Within 5 (five) years before an appointment and during tenure:*
 - *Never been declared bankrupt.*
 - *Never been a member of the Board of Directors and/or member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt.*
 - *Never been punished for committing a crime detrimental to state finances and/or the financial sector.*

- Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - » Pernah tidak menyelenggarakan RUPS tahunan.
 - » Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS.
 - » Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari OJK tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada OJK.
 - 4. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan dengan persyaratan sebagai berikut:
 - Dalam 20 (dua puluh) tahun sebelum dicalonkan.
 - Selama menjabat sebagai Dewan Komisaris.
 - 5. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
 - 6. Memiliki komitmen terhadap pengembangan Bank yang sehat.
 - 7. Memiliki pengetahuan dan/atau keahlian dan pengalaman di bidang Perbankan dan bidang Keuangan.
 - 8. Anggota Dewan Komisaris harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai Peraturan Otoritas Jasa Keuangan.
 - 9. Tidak termasuk dalam pihak yang dilarang untuk menjadi anggota Dewan Komisaris.
 - 10. Wajib memiliki Sertifikat Manajemen Risiko sekurang-kurangnya Tingkat 1.
 - 11. Tidak memiliki kredit bermasalah.
- *Never been a member of the Board of Directors and/or a member of the Board of Commissioners during their tenure:*
 - » *Have never held an annual GMS.*
 - » *His responsibilities as members of the Board of Directors and/or members of the Board of Commissioners have never been accepted by the GMS or have failed to provide accountability as members of the Board of Directors and/or members of the Board of Commissioners to the GMS.*
 - » *Ever caused a company that obtained permits, approval, or registration from the OJK not to fulfill the obligation to submit annual and/or financial reports to OJK.*
 - 4. *Never been punished for committing a crime that is detrimental to state finances and/or related to the financial sector with the following requirements:*
 - *Within 20 (twenty) years before being nominated.*
 - *While serving on the Board of Commissioners.*
 - 5. *Commit to compliance with laws and regulations.*
 - 6. *Commit to the development of a healthy Bank.*
 - 7. *Have knowledge and/or expertise and experience in Banking and Finance.*
 - 8. *Members of the Board of Commissioners must fulfill the fit and proper test requirements according to the OJK Regulations.*
 - 9. *Not included in the party prohibited from becoming a member of the Board of Commissioners.*
 - 10. *Required a Risk Management Certificate of at least Level 1.*
 - 11. *Have good credit.*

Kriteria Direksi

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

1. Mempunyai akhlak, moral dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - Tidak pernah dinyatakan pailit
 - Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit

Board of Directors Criteria

Those who can be appointed as members of the Board of Directors are individuals who meet the requirements at the time of appointment and during their tenure:

1. *Have good character, morals, and integrity.*
2. *Capable of performing legal actions.*
3. *Within 5 (five) years before an appointment and during tenure:*
 - *Never been declared bankrupt*
 - *Never been a member of the Board of Directors and/or member of the Board of Commissioners who was found guilty of causing a company to be declared bankrupt*



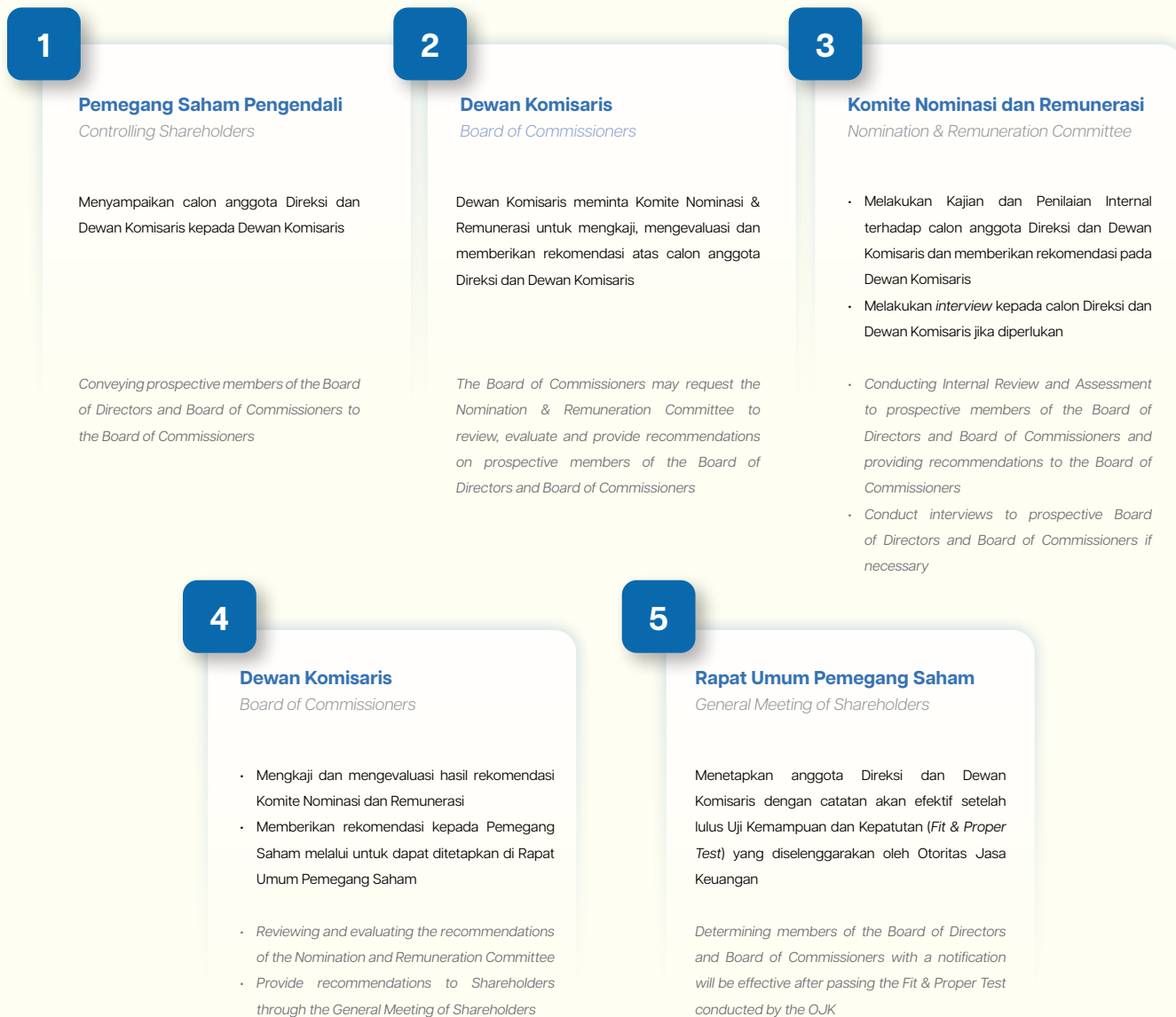
- | | |
|---|--|
| <ul style="list-style-type: none"> • Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan • Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat: <ul style="list-style-type: none"> » Pernah tidak menyelenggarakan RUPS tahunan » Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS » Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan | <ul style="list-style-type: none"> • <i>Never been punished for committing a crime that is detrimental to state finances and/or related to the financial sector</i> • <i>Never been a member of the Board of Directors and/or a member of the Board of Commissioners during their tenure:</i> <ul style="list-style-type: none"> » <i>Have never held an annual GMS</i> » <i>Responsibilities as members of the Board of Directors and/or members of the Board of Commissioners have never been accepted by the GMS or have failed to provide accountability as members of the Board of Directors and/or members of the Board of Commissioners to the GMS</i> » <i>Ever caused a company that obtained a license, approval, or registration from the OJK to fail to fulfill the obligation to submit annual reports and/or financial reports to the OJK</i> |
| <ol style="list-style-type: none"> 4. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan dengan persyaratan sebagai berikut: <ul style="list-style-type: none"> • Dalam 20 (dua puluh) tahun sebelum dicalonkan • Selama menjabat sebagai Direksi 5. Memiliki komitmen untuk mematuhi peraturan perundang-undangan 6. Memiliki komitmen terhadap pengembangan Bank yang sehat 7. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau perusahaan publik 8. Mayoritas anggota direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai pejabat eksekutif bank 9. Setiap anggota Direksi harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai peraturan Otoritas Jasa Keuangan 10. Tidak termasuk dalam pihak yang dilarang untuk menjadi direksi 11. Wajib memiliki sertifikat manajemen risiko tingkat 5 12. Tidak memiliki kredit bermasalah | <ol style="list-style-type: none"> 4. <i>Never been punished for committing a crime that is detrimental to state finances and/or related to the financial sector with the following requirements:</i> <ul style="list-style-type: none"> • <i>Within 20 (twenty) years before being nominated</i> • <i>While serving on the Board of Directors</i> 5. <i>Commit to comply with laws and regulations</i> 6. <i>Commit to the development of a healthy Bank</i> 7. <i>Have knowledge and/or expertise in the field required by Issuers or public companies</i> 8. <i>The majority of members of the board of directors have at least 5 (five) years of experience in operations as an executive bank officer</i> 9. <i>Each member of the board of directors must meet the fit and proper test requirements according to the regulations of the OJK</i> 10. <i>Not included in the parties prohibited from becoming directors</i> 11. <i>Must have a level 5 risk management certificate</i> 12. <i>Do not have bad credit</i> |

Kebijakan Suksesi Dewan Komisaris dan Direksi

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

Succession Policy for the Board of Commissioners and Directors

The Nomination and Remuneration Committee has a unique role related to the succession of the Board of Commissioners and Board of Directors, as shown in the chart below.



Prosedur Pengangkatan, Pengunduran Diri serta Pemberhentian Dewan Komisaris

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

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

Following the Bank's Articles of Association, the Board of Commissioners is appointed for a specific term of office and can be reappointed. In one period, the duration of office of the Board of Commissioners is three years or until the closing of the Annual GMS at the end of one term of office, without prejudice to the right of the General Meeting of Shareholders to at any time dismiss members of the Board of Commissioners who are in office.



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

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

A. Pengunduran Diri

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

The GMS determines the appointment and dismissal of members of the Board of Commissioners by considering the Bank's vision, mission, and strategic plans to enable effective, fast, accurate, and independent decision-making.

The procedures for the resignation and dismissal of Members of the Board of Commissioners are regulated in the Bank's Policy regarding the Board of Commissioners, which has been adjusted to the applicable Laws and Regulations, namely as follows:

A. Resignation

1. *Members of the Board of Commissioners have the right to resign from their position before their term of office ends by giving written notification of their intention to the Bank.*
2. *Banks are required to hold a GMS to decide on the application for the resignation of a member of the Board of Commissioners by 90 (ninety) days after receipt of the application.*
3. *Banks are required to disclose information to the public and submit it to OJK no later than 2 (two) working days after the following:*
 - a. *Receipt of the application for the resignation of a member of the Board of Commissioners; and*
 - b. *The results of holding the GMS regarding the request for the resignation of members of the Board of Commissioners.*
4. *Before the resignation becomes effective, the Board of Commissioners concerned member is still obliged to complete his duties and responsibilities by the provisions in the Bank's Articles of Association and applicable laws and regulations.*
5. *The member of the Board of Commissioners who resigns can still be held accountable as a member of the Board of Commissioners from the date of his appointment until the date when his resignation is approved at the GMS. The discharge from the responsibilities of a member of the Board of Commissioners who has resigned is given after the GMS releases him.*
6. *The term of office of a member of the Board of Commissioners automatically ends if the member of the Board of Commissioners:*
 - a. *Passed Away*
 - b. *Placed under guardianship based on a court decision*
 - c. *Dismissed due to the decision of the GMS*
 - d. *No longer fulfills the requirements of the applicable laws and regulations*

B. Pemberhentian Anggota Dewan Komisaris

1. Anggota Dewan Komisaris dapat diberhentikan sewaktu-waktu berdasarkan keputusan RUPS dengan menyebutkan alasannya. Alasan pemberhentian anggota Dewan Komisaris tersebut dilakukan apabila anggota Dewan Komisaris yang bersangkutan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris yang antara lain melakukan tindakan yang merugikan Bank atau karena alasan lainnya yang dinilai tepat oleh RUPS. Keputusan pemberhentian anggota Dewan Komisaris tersebut diambil setelah yang bersangkutan diberi kesempatan untuk membela diri dalam RUPS, namun pemberian kesempatan untuk membela diri tersebut tidak diperlukan dalam hal yang bersangkutan tidak berkeberatan atas pemberhentian tersebut.
2. Pemberhentian anggota Dewan Komisaris sebagaimana dimaksud dalam ketentuan angka 1 (satu) di atas berlaku sejak ditutupnya RUPS atau tanggal lain yang ditetapkan dalam keputusan RUPS.
3. Setiap pengangkatan, pemberhentian dan/atau penggantian anggota Dewan Komisaris sebagaimana tercantum dalam Ringkasan Risalah RUPS wajib diumumkan kepada masyarakat paling kurang melalui:
 - a. Situs web penyedia e-RUPS
 - b. Situs web Bursa Efek
 - c. Situs web Bank
 dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris.

Prosedur Pengangkatan dan Pemberhentian Direksi

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

Tata cara pengunduran diri diatur dalam Kebijakan Direksi yang mengacu kepada Undang-undang Nomor 40 Tahun 2007, Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014

B. Dismissal of Members of the Board of Commissioners

1. *Members of the Board of Commissioners can be dismissed at any time based on a GMS decision by stating the reasons. The reason for ignoring a member of the Board of Commissioners is carried out if the member of the Board of Commissioners concerned no longer fulfills the requirements as a member of the Board of Commissioners, which includes taking actions that are detrimental to the Bank or for other reasons deemed appropriate by the GMS. The decision to dismiss a member of the Board of Commissioners is taken after the person concerned has been allowed to defend himself at the GMS. However, this opportunity to protect himself is unnecessary if the person concerned does not have an objection to the dismissal.*
2. *Dismissal of members of the Board of Commissioners, as referred to in point 1 (one) above, is effective as of the closing of the GMS or another date determined in the GMS decision.*
3. *Each appointment, dismissal, and/or replacement of members of the Board of Commissioners as stated in the Summary of Minutes of the GMS must be announced to the public at least through:*
 - a. *e-GMS provider website*
 - b. *Stock Exchange website*
 - c. *Bank's website**in Indonesian and foreign languages, provided that the foreign language used is at least English.*

Procedures for Appointment and Dismissal of Directors

The members of the Board of Directors are appointed by the GMS by the applicable provisions, each for a period commencing from the date determined at the GMS that established them until the closing of the third annual GMS after the date of their appointment, without prejudice to the right of the GMS to dismiss them at any time by stating the reasons after the member of the Board of Directors concerned has been allowed to defend himself at the meeting. Such termination is effective from the close of the meeting that decided the dismissal unless the conference determines another date of release. The resolution of the GMS may reappoint members of the Board of Directors whose term of office has expired.

The procedure for resignation is regulated in the Board of Directors Policy, which refers to Law Number 40 of 2007, OJK Regulation Number 33/POJK.04/2014 concerning Directors



tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum:

- Anggota Direksi berhak mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Bank.
- Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri.
- Sebelum pengunduran diri berlaku efektif, anggota Direksi yang bersangkutan tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan dalam Anggaran Dasar Bank dan Peraturan Perundang-Undangan yang berlaku.

Terhadap anggota Direksi yang mengundurkan diri tersebut tetap dapat dimintakan pertanggungjawabannya sebagai anggota Direksi sejak tanggal pengangkatannya hingga tanggal disetujuinya pengunduran dirinya dalam RUPS.

Setiap pengangkatan, pemberhentian dan/atau penggantian anggota Direksi sebagaimana tercantum dalam Ringkasan Risalah RUPS wajib diumumkan kepada masyarakat paling kurang melalui:

- Situs web penyedia e-RUPS
- Situs web Bursa Efek
- Situs web Bank

dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris.

and Board of Commissioners of Issuers or Public Companies and OJK Regulation Number 55/ POJK.03/2016 concerning Implementation of Governance for Commercial Banks:

- Members of the Board of Directors have the right to resign from their position before their term of office ends by giving written notification of their intention to the Bank.
- Banks are required to hold a GMS to decide on requests for the resignation of members of the Board of Directors no later than 90 (ninety) days after receipt of the application for resignation.
- Before the resignation becomes effective, the member of the Board of directors member is still obliged to complete his duties and responsibilities per the provisions in the Bank's Articles of Association and applicable laws and regulations.

The member of the Board of Directors who resigns can still be held accountable as a member of the Board of Directors from the date of his appointment until the date of approval of his resignation at the GMS.

Each appointment, dismissal, and/or replacement of members of the Board of Directors as stated in the Summary of Minutes of the GMS must be announced to the public at least through:

- Website of e-GMS provider
- Stock Exchange website
- Bank's website

in Indonesian and foreign languages, provided that the foreign language used is at least English.



Prosedur dan Mekanisme Penetapan Remunerasi Dewan Komisaris dan Direksi

Procedures and Mechanisms for Determining Remuneration for the Board of Commissioners and Directors

Besaran remunerasi serta fasilitas lain yang diberikan bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS Tahunan dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi.

Dasar Kebijakan Remunerasi Bagi Dewan Komisaris dan Direksi

BWS telah menerapkan kebijakan remunerasi berdasarkan Peraturan OJK Nomor 45/POJK.03/2015 dan Surat Edaran OJK Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum. Remunerasi

The amount of remuneration and other facilities provided to the Board of Commissioners and Board of Directors is determined by the Annual GMS by considering the recommendations of the Nomination and Remuneration Committee.

Basic Remuneration Policy for the Board of Commissioners and Directors

BWS has implemented a remuneration policy based on OJK Regulation Number 45/POJK.03/2015 and OJK Circular Number 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial



adalah imbalan yang ditetapkan dan diberikan kepada anggota Direksi, anggota Dewan Komisaris dan/atau Karyawan/wati BWS baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. Penerapan tata kelola dalam pemberian Remunerasi bertujuan untuk mendorong dilakukannya *prudent risk taking* sehingga kelangsungan usaha Bank dapat tetap terjaga.

Kebijakan Remunerasi Dewan Komisaris dan Direksi

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

Proses Penyusunan Kebijakan Remunerasi

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

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

Banks. Remuneration is compensation determined and given to members of the Board of Directors, members of the Board of Commissioners, and/or BWS employees, both fixed and variable in cash or non-cash, according to their duties, authorities, and responsibilities. The implementation of governance in the provision of remuneration encourages prudent risk-taking so that the continuity of the Bank's business can be maintained.

Remuneration Policy for the Board of Commissioners and Directors

In carrying out their duties and responsibilities, the Board of Commissioners and the Board of Directors receive remuneration and other facilities. The policy on providing compensation and other facilities for the Board of Commissioners and Board of Directors refers to the Shareholders' decision as determined in the GMS by taking into account the results of the review conducted by the Bank.

Remuneration Policy Formulation Process

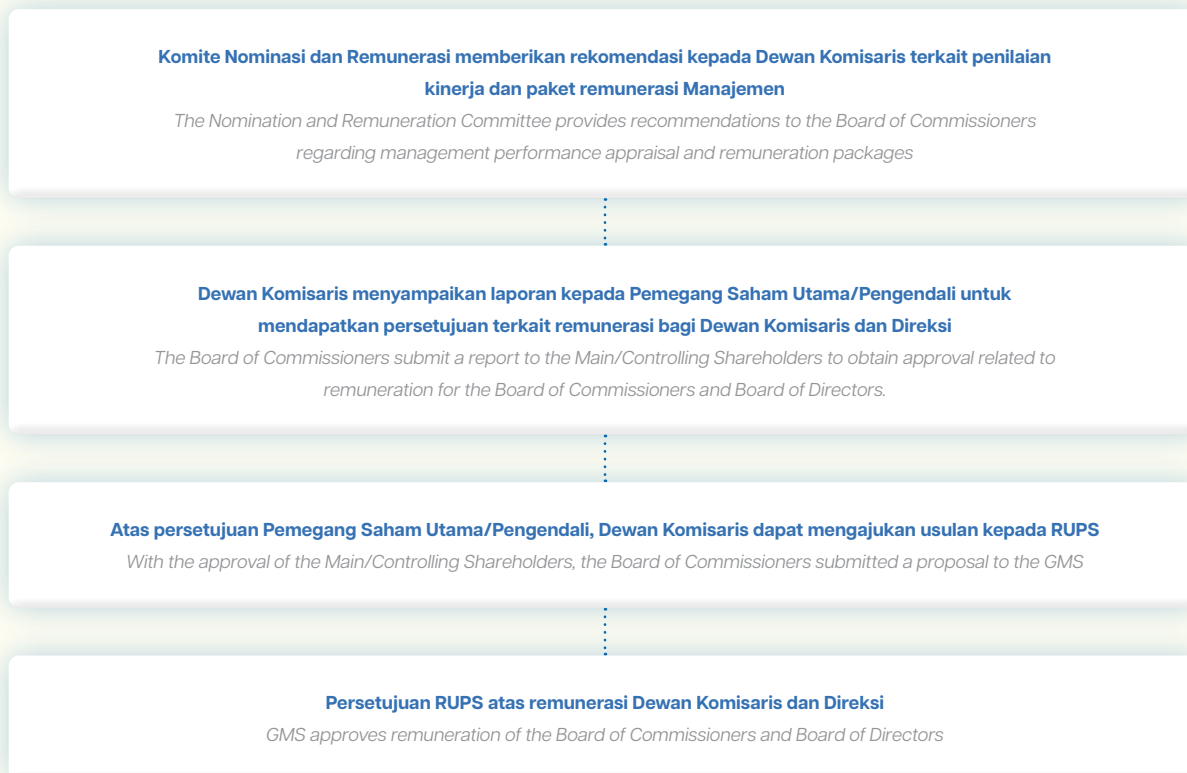
The remuneration policy is essential in obtaining and/or retaining competent and qualified employees, executive officers, the Board of Directors, and the Board of Commissioners. The remuneration policy is a BWS strategy in providing compensation that is adjusted to the Bank's ability to accommodate changes in employee demographics, manage labor costs, and encourage the achievement of the Bank's business objectives.

BWS remuneration is structured with the aim of being able to attract, retain, motivate, and increase employee engagement so that they can continuously provide optimal performance, support the vision, mission, and strategy of the Bank.



Bagan Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

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



Cakupan Kebijakan Remunerasi

Sehubungan dengan berlakunya Peraturan OJK Nomor 45/POJK.03/2015 dan Surat Edaran OJK Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, BWS telah memiliki Kebijakan Remunerasi yang ditetapkan berdasarkan Keputusan Direksi Nomor 077/KEP-DIR/A-04/IX/20 tanggal 24 September 2020. Kebijakan Remunerasi BWS berisi mengenai pemberian remunerasi kepada Dewan Komisaris, Direksi dan Karyawan, termasuk dalam hal ini penetapan *material risk taker* untuk beberapa posisi tertentu. Penetapan *material risk taker* dilakukan melalui pendekatan kualitatif dan pendekatan kuantitatif.

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

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

Remuneration Policy Coverage

In connection with the enactment of OJK Regulation Number 45/POJK.03/2015 and OJK Circular Number 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks, BWS already has a Remuneration Policy established based on Directors Decree Number 077/KEP-DIR/A-04/IX/20 dated September 24, 2020. The BWS Remuneration Policy contains remuneration for the Board of Commissioners, Directors, and Employees, including, in this case, the determination of *material risk takers* for certain positions. Determination of *material risk takers* is carried out through qualitative and quantitative approaches.

In determining fixed remuneration, BWS pays attention to the following matters:

1. Business scale
2. Business Complexity
3. Peer groups
4. Inflation rate
5. Condition and financial capability
6. Does not conflict with laws and regulations
7. Differences (*gaps*) in remuneration between levels of office to reduce the potential for internal conflicts and operational risks such as *fraud* or other operational risks.

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

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

Meanwhile, in determining variable remuneration, apart from the considerations described in points 1 to 7 above, BWS also considers implementing *prudent risk-taking*.

- **Risk-Linked Remuneration**
In providing remuneration, BWS pays attention to the principles of prudence which aims to encourage prudent risk-taking to maintain the continuity of the BWS business. BWS determines performance measurement methods and types of risk in assessing the provision of Variable remuneration according to the scale and complexity of BWS business activities. In setting BWS remuneration policies, pay attention to the types, criteria, impacts, and changes in determining the main types of risk in determining remuneration.
- **Performance Measurement Linked to Remuneration**
In providing remuneration, BWS performs performance measurements related to remuneration, including remuneration policies related to performance appraisal, methods for linking individual Remuneration with BWS performance and work unit performance and the methods used by BWS in accordance with the agreed Key Performance Indicators. The implementation of the remuneration strategy is also carried out by taking into account the performance of each individual employee (based on performance), work unit performance and BWS performance as a whole, but still within the stipulated budget.
- **Determination of Remuneration Linked to Performance and Risk**
BWS provides variable remuneration linked to performance and risk, including bonuses, performance bonuses/ incentives, or other equivalent forms. Compensation in the form of dividends, and tandem, incentives can be given in cash, shares, or share-based instruments issued by BWS. Based on OJK Regulation Number 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks, remuneration that is variable in the form of shares or stock-based instruments, specifically for Independent Commissioners, is converted and given in cash.

- Jasa Konsultan Eksternal
Di tahun 2022, BWS tidak menggunakan konsultan eksternal dalam merumuskan kebijakan terkait remunerasi bagi Dewan Komisaris, Direksi maupun karyawan.

- External Consulting Services
In 2022, BWS will not use external consultants in formulating policies related to remuneration for the Board of Commissioners, Directors, and employees.

Remunerasi dan Fasilitas Dewan Komisaris dan Direksi Tahun 2022

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

Remuneration and Facilities for the Board of Commissioners and Directors in 2022

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

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah yang Diterima Direksi dalam 1 Tahun Amount Received by the Board of Directors in 1 Year				Jumlah yang Diterima Dewan Komisaris dalam 1 Tahun Amount Received by the Board of Commissioners in 1 Year			
	2022		2021		2022		2021	
	Orang Person	Jumlah (Rp-juta) Amount (IDR-million)	Orang Person	Jumlah (Rp-juta) Amount (IDR-million)	Orang Person	Jumlah (Rp-juta) Amount (IDR-million)	Orang Person	Jumlah (Rp-juta) Amount (IDR-million)
Gaji, bonus, tunjangan, rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Salary, bonus, allowance, routine, tandem, and other facilities in non-natural form.	7*)	14.663,65	8**)	14.631,18	4	2.851,69	4	2.867,20
Fasilitas lain dalam bentuk natura (perumahan, asuransi, kesehatan, dan sebagainya) Other facilities in kind (housing, insurance, health, etc.)	7*)	13.213,67	8**)	9.257,97	4	2.249,53	4	1.537,61
Jumlah Total		27.877,32		23.889,15		5.101,22		4.404,81

*) Terdapat remunerasi Bapak Sadhana Priatmadja yang dibayarkan pada tahun 2022

***) Terdapat remunerasi Bapak Choi Jung Hoon dan Bapak Park Young Man yang dibayarkan pada tahun 2021

*) There is remuneration for Mr. Sadhana Priatmadja which will be paid in 2022

**) There is remuneration for Mr. Choi Jung Hoon and Mr. Park Young Man which will be paid in 2021

Remunerasi dalam satu tahun dikelompokkan dalam kisaran tingkat penghasilan adalah sebagai berikut.

Remuneration in one year is grouped into a range of income levels as follows.

Jumlah Remunerasi Total of Remuneration	Jumlah Direksi Number of Directors		Jumlah Dewan Komisaris Total Board of Commissioners	
	2022	2021	2022	2021
Diatas Rp2 miliar Above IDR2 billion	6	6	-	-
Diatas Rp1 miliar s.d Rp2 miliar Above IDR1 billion to IDR2 billion	1	1	3	2
Diatas Rp500 juta s.d Rp1 miliar Above IDR500 million to IDR1 billion	-	-	1	2
Rp500 juta ke bawah IDR500 million and below	-	1	-	-

Remunerasi yang Bersifat Variabel:

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

Variable Remuneration:

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

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

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

Number of Directors, Commissioners and Employees Receiving Variable Remuneration.

Total Remunerasi yang Bersifat Variabel selama 1 (satu) Tahun Total Variable Remuneration for 1 (one) Year			
2022		2021	
Orang Person	Jumlah (Rp-juta) Amount (IDR-million)	Orang Person	Jumlah (Rp-juta) Amount (IDR-million)
1.555	25.831,443	1.642	16.128,58

Jabatan dan Jumlah Pihak yang Menjadi Material Risk Taker

Position and Number of Parties who Become Material Risk Takers

Jabatan Position	2022 (orang) 2022 (Person)	2021 (orang) 2021 (Person)
Presiden Direktur President Director	1	1
Direktur Director	5	5
Jumlah Amount	6	6

Tidak terdapat opsi saham untuk Direksi, Dewan Komisaris dan/ atau Pejabat Eksekutif selama tahun 2022.

There are no stock options for Directors, Board of Commissioners and/or Executive Officers during 2022.

Rasio Gaji

Berikut disampaikan rasio gaji yang berlaku di BWS.

Salary Ratio

The following is the salary ratio that applies to BWS.

Perbandingan Comparison	Rasio Ratio	
	2022	2021
Karyawan Tertinggi dengan Karyawan Terendah <i>Highest Employee with Lowest Employee</i>	27.8 : 1	18.1:1
Direksi Tertinggi dengan Direksi Terendah <i>President Director with Director</i>	3.0 : 1	2.2:1
Dewan Komisaris Tertinggi dengan Komisaris Terendah <i>President Commissioners with Member of Commissioner</i>	1.3 : 1	1.3 : 1
Direksi Tertinggi dengan Karyawan Tertinggi <i>Supreme Director with Highest Employees</i>	2 : 1	1.8:1

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

The highest employee is the employee who is organizationally under the board of directors and earns the highest income in 1 (one) year. In comparison, the lowest employee is the employee who is organizationally under the board of directors and makes the most insufficient income in 1 (one) year.

Jumlah Penerima dan Total Remunerasi yang Dijamin Tanpa Syarat

Selama tahun 2022 tidak terdapat penerima remunerasi yang dijamin tanpa syarat.

Number of Beneficiaries and Total Unconditionally Guaranteed Remuneration

During 2022 there are no unconditionally guaranteed remuneration recipients.

Jumlah Pegawai yang Terkena PHK dan Total Nominal Pesangon yang Dibayarkan

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

Number of Employees Affected by Layoffs and Total Nominal Severance Paid

The number of employees affected by the termination of employment and the total amount of severance pay paid is in the table below:

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

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

Rentang Range	Jumlah Pegawai Total Employees	
	2022	2021
Diatas Rp1 miliar s.d Rp2 miliar <i>Above IDR1 billion to IDR2 billion</i>	-	-
Diatas Rp500 juta s.d Rp1 miliar <i>Above IDR500 million to IDR1 billion</i>	-	-
Rp500 juta ke bawah <i>IDR500 million and below</i>	-	-

Jumlah Total Remunerasi yang bersifat Variabel yang Ditangguhkan

Sampai dengan akhir tahun 2022, jumlah total Remunerasi yang bersifat variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan BWS adalah sebesar Rp840,438,835, dengan rincian terdiri dari uang tunai sebesar Rp294,119,410 dan saham sebesar Rp546,319,425

Total Amount of Deferred Variable Remuneration

Until the end of 2022, the total amount of deferred variable Remuneration, which consists of cash and/or shares or share-based instruments issued by BWS is IDR840,438,835, with details consisting of cash of IDR294,119,410 and shares of IDR546,319,425

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

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun adalah sebesar Rp170,933,544

Total Amount of Deferred Variable Remuneration Paid During One Year

The total amount of deferred variable Remuneration paid for 1 (one) year is IDR170,933,544

Rincian jumlah Remunerasi yang Diberikan dalam Satu Tahun

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

Details of the amount of Remuneration Provided in One Year

Details of the amount of Remuneration given in 1 (one) Year (in millions of rupiah) include:

Remunerasi yang Bersifat Tetap Fixed Remuneration		
	2022	2021
Tunai Cash	23,040.32	18,508.15
Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	-

Remunerasi yang Bersifat Variabel Variable Remuneration				
	2022		2021	
	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
Tunai Cash	4,595	97	5,112	108
Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	145	-	161

*) Only for MRT (Material Risk Taker) expressed in millions of Rupiah.

*) Only for MRT (Material Risk Taker) expressed in millions of Rupiah.

Informasi Kuantitatif

- Total sisa remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit adalah sebesar Rp639.587.967
- Total pengurangan remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
- Total pengurangan remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

Quantitative Information

- The remaining remuneration still deferred, exposed to implicit and explicit adjustments, is IDR639,587,967
- Total reduction in remuneration caused by explicit adjustments during the reporting period.
- Total reduction in remuneration due to implicit adjustments during the reporting period.

Organ Pendukung Dewan Komisaris

Board of Commissioners Supporting Organizations

Dalam melakukan pengawasan atas beroperasinya Bank, Dewan Komisaris dibantu oleh Komite-komite di bawah Dewan Komisaris. Komite-komite di bawah Dewan Komisaris terdiri dari Komite Audit, Komite Nominasi dan Remunerasi, dan Komite Pemantau Risiko.

In supervising the operation of the Bank, the Board of Commissioners is assisted by the Committees under the Board of Commissioners. Committees under the Board of Commissioners consist of the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee.



Komite Audit

Audit Committee

Komite Audit merupakan komite di bawah Dewan Komisaris yang dibentuk dengan merujuk kepada:

1. Peraturan OJK Nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Surat Edaran OJK Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
3. Peraturan OJK Nomor 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

The Audit Committee is a committee under the Board of Commissioners which was formed by referring to:

1. *OJK Regulation Number 55/POJK.03/2016 dated December 9, 2016 concerning Implementation of Governance for Commercial Banks.*
2. *OJK Circular Number 13/SEOJK.03/2017 dated March 17, 2017 concerning Implementation of Governance for Commercial Banks.*
3. *OJK Regulation Number 55/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Guidelines for the Implementation of Audit Committee Work.*



Pedoman dan Tata Tertib Kerja Komite Audit

Audit Committee Work Guidelines and Rules

Agar pelaksanaan tugas Komite Audit berjalan optimal, Bank mengesahkan Pedoman dan Tata Tertib Kerja Komite Audit yang merupakan acuan pelaksanaan tugas Komite Audit. Piagam Komite Audit ditetapkan oleh Dewan Komisaris dan dievaluasi secara berkala dan, apabila diperlukan, dilakukan amandemen untuk memastikan kepatuhan Bank terhadap ketentuan OJK dan peraturan terkait lainnya. Bank memiliki pedoman dan tata tertib komite yang ditetapkan dalam Surat Keputusan Dewan Komisaris Nomor 009/KEP-DEKOM/A-13/II/20 tanggal 18 Februari 2020 tentang Pedoman dan Tata Tertib Kerja Komite Audit.

To implement the Audit Committee's duties to run optimally, the Bank ratifies the Audit Committee Work Guidelines and Rules, which is a reference for implementing the Audit Committee's responsibilities. The Audit Committee Charter is determined by the Board of Commissioners and is evaluated periodically. If necessary, amendments are made to ensure the Bank's compliance with OJK regulations and other relevant regulations. The Bank has committee guidelines and rules set out in the Board of Commissioners Decree Number 009/KEP-DEKOM/A-13/II/20 dated February 18, 2020 concerning Guidelines and Working Procedures of the Audit Committee.

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

The Committee Guidelines and Rules are written documents that specifically regulate the position, authority, duties, and responsibilities of the Audit Committee. This guideline also provides boundaries and governs the working relationship between the Audit Committee and the Board of Commissioners, Directors, Internal Auditors, and External Auditors.



Tugas dan Tanggung Jawab Komite Audit

Duties and Responsibilities of the Audit Committee

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

The Audit Committee has the duties and responsibilities of supervising financial reporting, internal control, and governance of the Bank. To carry out this task, the Audit Committee is authorized to investigate all findings deemed necessary to ensure that the internal control, accounting practices, and governance of the Bank are running correctly.



Tugas dan tanggung jawab Komite Audit meliputi antara lain:

- Membuat rencana kegiatan tahunan yang disetujui oleh Dewan Komisaris
- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank dan pasar modal
- Melakukan penelaahan atas rencana kerja dan pelaksanaan pemeriksaan oleh Satuan Kerja Audit Intern
- Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya
- Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) yang didasarkan pada independensi, ruang lingkup penugasan, imbalan jasa dan sesuai dengan standar akuntansi yang berlaku, untuk disampaikan kepada RUPS
- Memantau dan mengevaluasi pelaksanaan tindak lanjut Direksi atas hasil temuan Satuan Kerja Audit Intern, KAP, dan hasil pengawasan Otoritas Jasa Keuangan (OJK), guna memberikan rekomendasi kepada Dewan Komisaris.
- Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal;
- Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Bank tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris
- Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank
- Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank
- Menjaga kerahasiaan dokumen, data dan informasi Bank
- Membuat, mengkaji, dan memperbaharui Pedoman dan Tata Tertib Kerja Komite
- Menyelenggarakan dan memberikan kewenangan untuk melakukan investigasi dalam ruang lingkup tugasnya
- Menjalin kerjasama dengan konsultan dari luar, akuntan atau pihak eksternal lainnya yang memberikan saran kepada Komite atau memberikan pengarahan sehubungan dengan investigasi, mencari berbagai informasi terkait dari para karyawan dan para karyawan diminta agar bekerja sama untuk memenuhi permintaan Komite

The duties and responsibilities of the Audit Committee include, among others:

- *Create an annual activity plan approved by the Board of Commissioners*
- *Conduct a review of the financial information that will be issued by the Bank to the public and/or authorities, including financial reports, projections and other reports related to the Bank's financial information*
- *Conduct a review of compliance with laws and regulations related to the activities of the Bank and capital market*
- *Conduct a review of the work plans and implementation of inspections by the Internal Audit Work Unit*
- *Provide an independent opinion in the event of a difference of opinion between management and the Accountant for the services provided*
- *Provide recommendations to the Board of Commissioners regarding the appointment of a public accountant and public accounting firm based on independence, scope of assignment, compensation for services and in accordance with applicable accounting standards, to be submitted to the GMS*
- *Monitor and evaluate the implementation of the Board of Directors' follow-up on the findings of the Internal Audit Work Unit, KAP, and the results of supervision by the OJK, in order to provide recommendations to the Board of Commissioners*
- *Reviewing the implementation of inspections by the internal auditors and supervising the implementation of follow-up actions by the Board of Directors on the findings of the internal auditors*
- *Conduct a review of risk management implementation activities carried out by the Board of Directors, if the Bank does not have a risk monitoring function under the Board of Commissioners*
- *Examine complaints related to the accounting process and financial reporting of the Bank*
- *Review and provide advice to the Board of Commissioners regarding the potential conflict of interest of the Bank*
- *Maintain the confidentiality of documents, data and information of the Bank*
- *Create, review, and update the Committee's Work Guidelines and Regulations*
- *Organize and authorize investigations within the scope of their duties*
- *Cooperate with external consultants, accountants or other external parties who provide advice to the Committee or provide direction in connection with investigations, seek various relevant information from employees and employees are asked to work together to fulfill the Committee's requests*



Wewenang Komite Audit

Authority of the Audit Committee

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan 2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit 3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan) 4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris | <ol style="list-style-type: none"> 1. Access the Bank's documents, data, and information about employees, funds, assets, and company resources needed 2. Communicate directly with employees, including the Board of Directors and parties carrying out the internal audit function, risk management and accountants regarding the duties and responsibilities of the Audit Committee 3. Involve independent parties outside the members of the Audit Committee who are needed to assist in carrying out their duties (if needed) 4. Carry out other authorities granted by the Board of Commissioners |
|---|--|



Kode Etik Komite Audit

Audit Committee Code of Conduct

Kode etik Komite Audit adalah sebagai berikut:

1. Integritas
 - Anggota Komite Audit dalam melaksanakan tugas dan tanggung jawabnya wajib mempertahankan integritasnya yang dilandasi oleh prinsip kejujuran, keadilan, kebijaksanaan dan tanggung jawab.
 - Dilarang dengan sengaja menjadi bagian dari kegiatan ilegal, atau terlibat dalam perbuatan yang merusak kredibilitas Komite Audit.
2. Objektif dan Independen
 - Anggota Komite Audit melaksanakan tugas dan tanggung jawabnya secara profesional tanpa pengaruh dari kepentingan pribadi ataupun pengaruh/tekanan dari pihak manapun.
 - Wajib memperhatikan keseimbangan dan menempatkan kepentingan *stakeholders* diatas kepentingan lainnya.
 - Dilarang menerima sesuatu yang dapat atau berpotensi mempengaruhi penilaian yang profesional.
3. Kerahasiaan
 - Anggota Komite Audit yang masih, dan yang sudah tidak menjabat lagi sebagai anggota Komite, wajib bersikap prudent dalam menjaga kerahasiaan dokumen, data, dan informasi perseroan yang diperoleh sewaktu menjabat sebagai anggota Komite, baik dari pihak internal maupun pihak eksternal dan hanya digunakan untuk kepentingan pelaksanaan tugasnya.
 - Anggota Komite dilarang menyalahgunakan informasi penting yang berkaitan dengan perseroan untuk kepentingan pribadi atau kepentingan lainnya.

The Audit Committee's code of ethics is as follows:

1. Integrity
 - Members of the Audit Committee, in carrying out their duties and responsibilities, must maintain their integrity based on honesty, fairness, discretion, and accountability.
 - It is prohibited to become part of illegal activities deliberately or to be involved in actions that damage the credibility of the Audit Committee.
2. Objective and Independent
 - Members of the Audit Committee carry out their duties and responsibilities professionally without being influenced by personal interests or influence/pressure from any party.
 - Obligation to pay attention to the balance and put *stakeholders'* interests above other interests.
 - Do not accept anything that can or has the potential to influence professional judgment.
3. Confidentiality
 - Members of the Audit Committee who are still and who are no longer serving as members of the Committee must be prudent in maintaining the confidentiality of company documents, data, and information obtained while serving as members of the Committee, both from internal and external parties and only used for the benefit of the performance of their duties.
 - Committee members are prohibited from misusing important information relating to the company for personal gain or other interests.



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

4. Competence
Audit Committee Members:
- Carry out their duties and responsibilities professionally by applying their knowledge, expertise, and experience.
 - Following the development of laws and regulations in banking, capital market, and other laws and regulations related to the Company's business activities.
 - Maintain professional competence by keeping abreast of developments and best practices in accounting, auditing, and internal control.



Kedudukan Komite Audit

Position of the Audit Committee

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

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

The position of the Audit Committee based on the Audit Committee Guidelines and Work Rules is as follows:

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



Struktur, Keanggotaan dan Keahlian Komite Audit

Structure, Membership, and Expertise of the Audit Committee

Struktur dan keanggotaan Komite Audit adalah sebagai berikut:

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

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

1. *The Bank's Audit Committee consists of at least 3 (three) members from Independent Commissioners and Independent Parties.*
2. *The membership composition of the Audit Committee is at least 1 (one) Independent Commissioner as Chairperson concurrently a member, 1 (one) Independent Party who has expertise in finance or accounting, and 1 (one) Independent Party who has expertise in law or banking.*
3. *Must have at least 1 (one) member with educational background and expertise in accounting and finance.*
4. *The Chairman of the Audit Committee can only hold concurrent positions as chairman of the committee in at most 1 (one) another committee.*

Susunan Komite Audit Per Desember 2022

Composition of the Audit Committee as of December 2022

Nama Name	Jabatan Position	Dasar Penunjukan Basis of Appointment	Masa Akhir Jabatan Term of Office
Ahmad Fajarprana	Ketua/Komisaris Independen Chairman/Independent Commissioner	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Waldy Gutama	Anggota/Pihak Independen Members/Independent Parties	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Agus Setiadjaja	Anggota/Pihak Independen Members/Independent Parties	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Bambang Sutidjo	Anggota (Sekretaris)/Pihak Independen Member (Secretary)/Independent Party	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023

Profil Komite Audit
Audit Committee Profile

Ahmad Fajarprana
Ketua/Komisaris Independen
Chairman/Independent Commissioner

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

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

Waldy Gutama
Anggota
Member

Warga negara Indonesia, berusia 65 tahun, pendidikan terakhir Magister Manajemen bidang keuangan di sekolah tinggi swasta di Jakarta, pensiun dari Bank Indonesia tahun 2011 terakhir sebagai Pengawas Bank Madya, memiliki sertifikat dari Bank Indonesia sebagai Pemeriksa dan Analis Bank, menjadi peserta di berbagai seminar di dalam dan luar negeri (a.l London dan USA), mengikuti pelatihan International Finance Corporation (IFC) Audit Committee Master Program di Bangkok Thailand tahun 2017, pernah menjadi Komite Audit di Bank Woori Indonesia, saat ini juga sebagai anggota Komite Audit di BTN dan saat ini bergabung dengan BWS sebagai Anggota Komite Pemantau Risiko.

Indonesian citizen, 65 years old, last education Masters in Management in finance at a private high school in Jakarta, retired from Bank Indonesia in 2011 final as Supervisor of Madya Bank, has a certificate from Bank Indonesia as a Bank Examiner and Analyst, participated in various seminars at domestic and overseas (i.e., London and USA), participated in the International Finance Corporation (IFC) Audit Committee Master Program training in Bangkok Thailand in 2017, was once an Audit Committee at Bank Woori Indonesia, currently also a member of the Audit Committee at BTN and now joined BWS as a Member of the Risk Monitoring Committee.



Agus Setiadjaja

Anggota
Member

Warga negara Indonesia, berusia 66 tahun, menyelesaikan pendidikan di Fakultas Ekonomi dan Magister Sains Bidang Kajian Ilmu Akuntansi di Fakultas Pasca Sarjana Universitas Padjadjaran, Bandung Indonesia, memulai karir perbankan di BWS sebagai staf Ahli atau Biro Direksi pada tahun 1989, sebagai Pemimpin Cabang Pembantu Dalem Kaum PT Bank HS 1906 sejak 12 September 1994, sebagai Sekretaris Perusahaan PT Bank HS 1906 sejak 3 Mei 1999, sebagai Kepala Divisi Satuan Kerja Audit Intern PT Bank HS 1906 sejak 10 Juli 2000 dan menjadi Komisaris BWS sejak 26 Mei 2011.

Indonesian citizen, 66 years old, completed his education at the Faculty of Economics and Master of Science in Accounting Studies at the Postgraduate Faculty of Padjadjaran University, Bandung, Indonesia, started his banking career at BWS as Expert staff or Bureau of Directors in 1989, as Head of the Dalem Sub-branch Kaum PT Bank HS 1906 since September 12, 1994, as Corporate Secretary of PT Bank HS 1906 since May 3, 1999, as Head of the Internal Audit Work Unit Division of PT Bank HS 1906 since July 10, 2000 and has been Commissioner of BWS since May 26, 2011.

Bambang Sutidjo

Anggota
Member

Warga Negara Indonesia, berusia 61 tahun, pendidikan terakhir sarjana teknik di Institut Teknologi Bandung. Merintis karir di Bank Woori Saudara dari tahun 2003 – 2011 sebagai Kepala Satuan Kerja Manajemen Risiko dan 2011 – 2016 sebagai Kepala Divisi Satuan Kerja Audit Internal. Semenjak Januari 2019 ditunjuk sebagai anggota Komite Audit.

Indonesian citizen, 61 years old, last education with a degree in engineering at the Bandung Institute of Technology. He started his career at Bank Woori Saudara from 2003 – 2011 as Head of the Risk Management Work Unit and from 2011 – 2016 as Head of the Internal Audit Work Unit Division. Since January 2019, he has been appointed as a member of the Audit Committee.



Independensi Komite Audit

Audit Committee Independence

Setiap anggota Komite Audit diwajibkan memberikan pernyataan independensi, yang diperbarui setiap tahun. pernyataan independensi Komite Audit disusun sesuai Peraturan OJK Nomor 55/POJK.04/2015 tentang pembentukan dan pedoman pelaksanaan Kerja Komite audit pasal 7, terkait persyaratan Keanggotaan dan Masa tugas Komite Audit.

Each member of the Audit Committee is required to provide a statement of independence, which is updated annually. Declaration of freedom of the Audit Committee prepared by OJK Regulations Number 55/POJK.04/2015 concerning the formation and guidelines for the implementation of the Audit Committee's work, article 7, regarding the requirements for Membership and tenure of the Audit Committee.

Aspek Independensi <i>Independence Aspect</i>	Ahmad Fajarprana	Waldy Gutama	Agus Setiadjaja	Bambang Sutidjo
Tidak memiliki memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris, serta Direksi. <i>Has no affiliation with Shareholders, Board of Commissioners, and Board of Directors.</i>	✓	✓	✓	✓
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan perusahaan <i>Has no direct or indirect business relationship with the company</i>	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan perusahaan. <i>Has no management relationship with the company.</i>	✓	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di perusahaan. <i>Does not own shares directly or indirectly in the company.</i>	✓	✓	✓	✓

Rapat Komite Audit Audit Committee Meeting

Komite Audit menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya sama dengan ketentuan yaitu minimal sama dengan rapat Dewan Komisaris, yaitu 4 (empat) kali dalam setahun. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% (lima puluh satu persen) dari seluruh jumlah anggota termasuk satu orang Komisaris Independen dan satu Pihak Independen.

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

Sepanjang tahun 2022 Komite Audit melakukan rapat sebanyak 12 (dua belas) kali. Berikut disampaikan frekuensi dan kehadiran Komite Audit pada rapat serta risalah rapat.

The Audit Committee holds meetings as needed or according to the provisions, namely at least the same as the Board of Commissioners meetings, namely 4 (four) times a year. Committee meetings can only be held if attended by at least 51% (fifty-one percent) of the total number of members, including one Independent Commissioner and one Independent Party.

Committee meeting decisions are taken based on deliberation to reach a consensus. If a review for agreement does not occur, the decision is made based on the majority vote. Dissenting opinions that occur at the Committee meeting must be clearly stated in the minutes of the meeting, along with the reasons for the difference of opinion.

Throughout 2022 the Audit Committee met 12 (twelve) times. The following is the frequency and attendance of the Audit Committee at meetings and minutes of meetings.

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					Total Total
			AFP	AS	BS	WG	CJH*	
1	24 Januari 2022 January 24, 2022	1. Progres Tindak Lanjut Temuan OJK 2020						
		2. Progres Tindak Lanjut Temuan OJK 2021						
		3. Progres penyelesaian kasus <i>fraud</i> tahun 2020 - 2021						
		4. <i>Branch's Risk Profile</i> (periode November - Desember 2021)						
		5. Hasil <i>Review Kaji Ulang Divisi Audit Internal</i> oleh KAP PKF						
		6. Opini atas Rencana Kredit Hapus Buku Tahun 2021						
		7. Opini atas Hapus Buku Tagihan Klaim Asuransi Debitur Meninggal Dunia Tahun 2021						
		1. Progress of Follow-Up to 2020 OJK Findings	1	1	1	1	0	4
		2. Progress of Follow Up on OJK Findings 2021						
		3. Progress of settlement of fraud cases in 2020 - 2021						
		4. <i>Branch's Risk Profile</i> (November - December 2021 period)						
		5. Results of the Review of the Internal Audit Division Review by KAP PKF						
		6. Opinion on the Write Off Credit Plan for 2021						
		7. Opinion on Write-Off Claims for Passed Away Debtor Insurance Claims in 2021						
2	21 February 2022 February 21, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. Progres penyelesaian kasus <i>fraud</i> tahun 2020 - 2021						
		3. <i>Branch's Risk Profile</i> (periode Desember 2021 - Januari 2022)						
		4. Hasil <i>Review Kaji Ulang Divisi Audit Internal</i> oleh KAP PKF						
		5. Hasil Pemeriksaan (<i>Mandatory</i>) Sistem Pembayaran Bank Indonesia						
		1. Progress of Follow-up to OJK Findings 2021	1	1	1	1	0	4
		2. Progress of settlement of fraud cases in 2020 - 2021						
		3. <i>Branch's Risk Profile</i> (period December 2021 - January 2022)						
		4. Results of the Review of the Internal Audit Division Review by KAP PKF						
		5. Results of Examination (<i>Mandatory</i>) of Bank Indonesia Payment System						



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					Total Total
			AFF	AS	BS	WG	CJH*	
3	24 Maret 2022 March 24, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. Branch's Risk Profile (periode Januari - Februari 2022)						
		3. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Energy						
		4. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Purwakarta						
		1. Progress of Follow-up to OJK Findings 2021	1	0	1	1	0	3
		2. Branch's Risk Profile (January - February 2022 period)						
		3. Inspectorate Audit Examination Results in the Energy Region						
		4. Inspectorate Audit Examination Results in the Purwakarta Region						
4	20 April 2022 April 20, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. Branch's Risk Profile (periode Februari - Maret 2022)						
		3. Audit Sistem Informasi dan Pengujian Keamanan BI-Fast						
		4. Hasil Pemeriksaan Audit TI pada Wilayah Solo dan Subang						
		5. Hasil Pemeriksaan Audit Inspektorat pada KC Makassar						
		6. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Semarang						
		7. Hasil Tematik Audit (self checking by business unit) terkait Data TMT Pensiun						
		1. Progress of Follow-up to OJK Findings 2021	1	0	1	1	0	3
		2. Branch's Risk Profile (February - March 2022 period)						
		3. Information System Audit and BI-Fast Security Testing						
		4. IT Audit Examination Results in the Solo and Subang Regions						
		5. Inspectorate Audit Examination Results at KC Makassar						
		6. Inspectorate Audit Examination Results in the Semarang Region						
		7. Thematic Audit Results (self-checking by business unit) related to Retirement TMT Data						
5	24 Mei 2022 May 24, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. Business Unit's Risk Indicator (periode Maret - April 2022)						
		3. Hasil Pemeriksaan Data Debitur NPL dan Tagihan Klaim Asuransi (untuk periode pencairan 2021)						
		4. Hasil Pemeriksaan Audit TI pada Wilayah Surapati Core						
		5. Hasil Review terhadap Implementasi atas Kebijakan Mutasi, Fasilitas dan Tarif Biaya Pindah Tugas						
		6. Hasil Pemeriksaan atas Pembayaran Klaim Meninggal Dunia pada Loan Aktif di WGSS						
		1. Progress of Follow-up to OJK Findings 2021	1	1	1	1	0	4
		2. Business Unit's Risk Indicator (period March - April 2022)						
		3. Results of Examination of NPL Debtor Data and Insurance Claim Bills (for the 2021 disbursement period)						
		4. IT Audit Examination Results in the Surapati Core Region						
		5. Results of the Review of the Implementation of Transfer Policies, Facilities and Transfer Fee Fees						
		6. Examination Results of Death Claim Payments on Active Loans at WGSS						
6	14 Juni 2022 June 14, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. Business Unit's Risk Indicator (periode April - Mei 2022)						
		3. Hasil Self Checking Unit Bisnis/Divisi terkait Pemeriksaan dan Penyelesaian Transaksi Suspend Payments						
		4. Hasil Review Audit IT pada Layanan Tarik Tunai Indomaret						
		5. Penarikan Dana Nasabah oleh Pihak yang Tidak Berwenang						
		1. Progress of Follow-up to OJK Findings 2021	1	0	1	1	0	3
		2. Business Unit's Risk Indicator (April - May 2022 period)						
		3. Results of Business Unit/Division Self Checking related to Examination and Settlement of Suspend Payments Transactions						
		4. Results of IT Audit Review on Indomaret Cash Withdrawal Services						
		5. Withdrawal of Customer Funds by Unauthorized Parties						

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					Total Total
			AFP	AS	BS	WG	CJH*	
7	19 Juli 2022 July 19, 2022	1. Overview of Audit Plan 2022 vs Realization						
		2. Progress Tindak Lanjut Temuan OJK 2021						
		3. Business Unit's Risk Indicator (periode Mei - Juni 2022)						
		4. Hasil Pemeriksaan Audit TI atas Sistem Layanan Informasi Keuangan (SLIK)						
		5. Hasil Pemeriksaan Audit TI pada Wilayah KC Surabaya						
		6. Review Implementasi Kebijakan Stimulus Dampak Penyebaran COVID-19						
		7. Hasil Pemeriksaan Audit Inspektorat pada Wilayah KC Corporate Center						
8	25 Agustus 2022 August 25, 2022	1. Overview of Audit Plan 2022 vs Realization	1	1	1	1	1	5
		2. Progress of Follow Up on OJK Findings 2021						
		3. Business Unit's Risk Indicator (period May - June 2022)						
		4. IT Audit Examination Results of the Financial Information Service System (SLIK)						
		5. IT Audit Examination Results in the Surabaya KC Area						
		6. Review of the Implementation of the Stimulus Policy on the Impact of the Spread of COVID-19						
		7. Inspectorate Audit Examination Results in the KC Corporate Center Area						
9	21 September 2022 September 21, 2022	1. Progress Tindak Lanjut Temuan OJK 2021						
		2. Business Unit's Risk Indicator (periode Juni - Juli 2022)						
		3. Penyalahgunaan Dana Nasabah oleh Ex-Funding Officer Cabang Pembantu Singaparna						
		4. Hasil Tematik Audit Stock Opname serta Pengelolaan Persediaan Barang Cetak, Hadiah, dan Alat Tulis Kantor						
		5. Hasil Pemeriksaan Audit Inspektorat pada Wilayah KC Malang						
		6. Hasil Pemeriksaan Audit TI pada Wilayah KC Semarang	1	1	1	1	1	5
		7. Progress of Follow-up to OJK Findings 2021						
10	20 Oktober 2022 October 20, 2022	2. Business Unit's Risk Indicator (June - July 2022 period)						
		3. Misuse of Customer Funds by Ex-Funding Officers of Singaparna Sub-Branch						
		4. Thematic results of stock taking audits and management of printed materials, gifts and office stationery						
		5. Inspectorate Audit Examination Results in the Malang KC Area						
		6. IT Audit Examination Results in the Semarang KC Area						
		1. Progress Tindak Lanjut Temuan OJK 2021						
		2. Business Unit's Risk Indicator (periode Juli - Agustus 2022)						
3. Stock Opname Persediaan Important Official Document (IOD) dan Pemeriksaan Atribut Bank Lainnya								
9	21 September 2022 September 21, 2022	4. Hasil Pemeriksaan Audit Inspektorat pada Wilayah KC Madiun	1	1	1	1	1	5
		1. Progress of Follow-up to OJK Findings 2021						
		2. Business Unit's Risk Indicator (July - August 2022 period)						
		3. Stock taking of Important Official Document (IOD) inventories and checking of other bank attributes						
		4. Inspectorate Audit Examination Results in the Madiun KC Area						
		1. Progress Tindak Lanjut Temuan OJK 2021						
		2. Business Unit's Risk Indicator (periode Agustus - September 2022)						
3. Tematik Audit terkait Mekanisme Take Over, Flagging, dan Status Payroll Debitur								
10	20 Oktober 2022 October 20, 2022	4. Hasil Pemeriksaan Audit Inspektorat pada Divisi Manajemen Tresuri						
		5. Hasil Pemeriksaan Audit TI pada Divisi Strategi & Manajemen TI						
		1. Progress of Follow-up to OJK Findings 2021	1	1	1	1	1	5
		2. Business Unit's Risk Indicator (August - September 2022 period)						
		3. Thematic Audits related to the Mechanism of Take Over, Flagging, and Debtor Payroll Status						
		4. Inspectorate Audit Examination Results in the Treasury Management Division						
		5. IT Audit Examination Results in the IT Strategy & Management Division						



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					Total Total
			AFP	AS	BS	WG	CJH*	
11	22 November 2022 November 22, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. <i>Business Unit's Risk Indicator</i> (periode September - Oktober 2022)						
		3. <i>Review Mekanisme Pembukaan Rekening</i> (nasabah payroll, nasabah korporasi, dan nasabah perorangan) di KCP Brebes						
		4. Tematik Audit terkait Rekening Perantara						
		5. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Sukabumi						
		6. Hasil Pemeriksaan Audit TI pada Penyedia Jasa Pembayaran						
		1. <i>Progress of Follow-up to OJK Findings 2021</i>	1	1	1	1	1	5
		2. <i>Business Unit's Risk Indicator</i> (period September - October 2022)						
		3. <i>Review of Account Opening Mechanisms</i> (payroll customers, corporate customers, and individual customers) at KCP Brebes						
		4. <i>Thematic Audits related to Brokerage Accounts</i>						
		5. <i>Inspectorate Audit Examination Results in the Sukabumi Region</i>						
		6. <i>IT Audit Examination Results on Payment Service Providers</i>						
12	22 Desember 2022 December 22, 2022	1. Progres Tindak Lanjut Temuan OJK 2021						
		2. <i>Business Unit's Risk Indicator</i> (periode Oktober - November 2022)						
		3. <i>Overview Audit Plan & Realisasi Kerja Tahun 2022</i>						
		4. <i>Auditable Unit dan Man Power</i>						
		5. <i>Komparasi Audit Plan 2022 dan 2023</i>						
		6. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Palembang						
		7. Hasil Pemeriksaan Audit TI pada Wilayah Denpasar						
		1. <i>Progress of Follow-up to OJK Findings 2021</i>	1	1	1	1	0	4
		2. <i>Business Unit's Risk Indicator</i> (October - November 2022 period)						
		3. <i>Overview Audit Plan & Work Realization in 2022</i>						
		4. <i>Auditable Units and Man Power</i>						
		5. <i>Comparison of the 2022 and 2023 Audit Plans</i>						
		6. <i>Inspectorate Audit Examination Results in the Palembang Region</i>						
		7. <i>IT Audit Examination Results in the Denpasar Region</i>						
Jumlah Rapat <i>Number of Meetings</i>			12	12	12	12	6	
Jumlah Kehadiran <i>Total of Attendance</i>			12	9	12	12	5	
Persentase Kehadiran <i>Percentage of Attendance</i>			100%	75%	100%	100%	83%	

* Efektif menjabat sebagai anggota Komite Audit mulai dari 11 Juli 2022 sampai dengan 12 Desember 2022

* *Effectively serves as a member of the Audit Committee from July 11, 2022 to December 12, 2022*

Keterangan:

Description:

AF: Ahmad Fajarprana

AF: Ahmad Fajarprana

WG: Waldy Gutama

WG: Waldy Gutama

AS: Agus Setiadjaja

AS: Agus Setiadjaja

BS: Bambang Sutidjo

BS: Bambang Sutidjo

CJH: Choi Jung Hoon

CJH: Choi Jung Hoon



Pengembangan Kompetensi Komite Audit

Audit Committee Competency Development

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

To support the Audit Committee in carrying out its duties and responsibilities, the Bank provides opportunities for members of the Audit Committee to take part in training and competency development programs, either held internally by the Bank or organized by external parties.

Pada tahun 2022, anggota Komite Audit yang bukan merupakan anggota dari Dewan Komisaris tidak mengikuti pengembangan kompetensi. Sedangkan untuk pengembangan kompetensi bagi anggota Komite yang merupakan anggota Dewan Komisaris dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam buku Laporan tahunan ini.

In 2022, members of the Audit Committee who are not members of the Board of Commissioners will not participate in competency development. Meanwhile, competency development for Committee members who are members of the Board of Commissioners can be seen in the Company Profile chapter, the Board of Commissioners Profile section in this annual report.



Laporan Pelaksanaan Tugas Komite Audit Tahun 2022

Audit Committee Duties Implementation Report in 2022

Selama tahun 2022 Komite Audit telah melakukan kegiatan sebagaimana tugas dan fungsi yang tercantum dalam Pedoman dan Tata Tertib Kerja Komite Audit yang dimiliki BWS, sebagai berikut:

1. Pelaksanaan penelaahan laporan dan hal yang perlu mendapatkan persetujuan Dewan Komisaris antara lain laporan realisasi rencana bisnis, laporan pelaksanaan fungsi audit.
2. Review dan evaluasi tindak lanjut pemeriksaan dari eksternal dan internal, termasuk dalam hal ini evaluasi atas penyelesaian kasus fraud.
3. Review dan evaluasi rencana kerja audit tahun 2022 dan implementasinya.
4. Evaluasi pelaksanaan audit laporan tahunan 2021 oleh Kantor Akuntan Publik.
5. Evaluasi rencana kaji ulang Satuan Kerja Audit Internal oleh Kantor Akuntan Publik.

During 2022 the Audit Committee has carried out activities according to the duties and functions listed in the Audit Committee Guidelines and Work Rules owned by BWS, as follows:

1. *Implementation of review of reports and matters that need to obtain approval from the Board of Commissioners, including reports on the realization of business plans, reports on the implementation of the audit function.*
2. *Review and evaluate follow-up audits from external and internal, including in this case the evaluation of settlement of fraud cases.*
3. *Review and evaluate the 2022 audit work plan and its implementation.*
4. *Evaluation of the implementation of the 2021 annual report audit by the Public Accounting Firm.*
5. *Evaluation of the Internal Audit Work Unit review plan by the Public Accounting Firm.*



Remunerasi Komite Audit

Audit Committee Remuneration

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

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



Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee

Bank membentuk Komite Nominasi dan Remunerasi sebagai organ pendukung bagi Dewan Komisaris dalam melaksanakan fungsi nominasi dan remunerasi. Pembentukan Komite Nominasi dan Remunerasi merujuk kepada:

- Peraturan OJK Nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan OJK Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Peraturan OJK Nomor 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

The Bank established the Nomination and Remuneration Committee as a supporting organ for the Board of Commissioners in the nomination and remuneration functions. The establishment of the Nomination and Remuneration Committee refers to the following:

- *OJK Regulation Number 55/POJK.03/2016 dated December 9, 2016 concerning Implementation of Governance for Commercial Banks.*
- *OJK Regulation Number 45/POJK.03/2015 concerning Implementation of Governance in Remuneration for Commercial Banks.*
- *OJK Regulation Number 34/POJK.04/2014 dated December 8, 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.*



Pedoman Kerja Komite Nominasi dan Remunerasi

Work Guidelines for the Nomination and Remuneration Committee

Agar pelaksanaan tugas Komite Nominasi dan Remunerasi berjalan optimal, Bank mengesahkan Piagam Komite Nominasi dan Remunerasi yang merupakan acuan pelaksanaan tugas Komite Nominasi dan Remunerasi. Piagam Komite Nominasi dan Remunerasi ditetapkan oleh Dewan Komisaris dan dievaluasi secara berkala dan, apabila diperlukan, dilakukan amandemen untuk memastikan kepatuhan Bank terhadap ketentuan OJK dan peraturan terkait lainnya. Piagam Komite Nominasi dan Remunerasi ditetapkan dengan Keputusan Dewan Komisaris Nomor 010/KEP-DEKOM/A-13/II/20 tanggal 18 Februari 2020 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

To implement the Nomination and Remuneration Committee's duties to run optimally, the Bank ratifies the Nomination and Remuneration Committee Charter, which is a reference for implementing the Nomination and Remuneration Committee's responsibilities. The Nomination and Remuneration Committee Charter is determined by the Board of Commissioners and is evaluated periodically. If necessary, amendments are made to ensure the Bank's compliance with OJK regulations and other related regulations. The Nomination and Remuneration Committee Charter was stipulated by Decree of the Board of Commissioners Number 010/KEP-DEKOM/A-13/II/20 dated February 18, 2020 concerning Guidelines and Work Procedures for the Nomination and Remuneration Committee.



Tugas dan Tanggung Jawab

Duties and Responsibilities

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

- A. Terkait dengan fungsi remunerasi
 1. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan peer group, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.

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

- A. *Related to the remuneration function*
 1. *Evaluate the remuneration policy based on performance, risk, fairness with the peer group, goals and long-term strategy of the Bank, fulfillment of reserves as stipulated in the laws and regulations and potential income of the Bank in the future.*

2. Memberikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi:
 - a. Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham;
 - b. Pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
3. Menyusun struktur Remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris berupa gaji, honorarium, insentif dan tunjangan yang bersifat tetap dan atau variabel.
4. Menyusun besaran atas Remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris, dengan memperhatikan:
 - a. Remunerasi yang berlaku pada industri perbankan sesuai dengan kegiatan usaha sejenis dan skala usaha;
 - b. Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja bank;
 - c. Target kinerja atau kinerja masing-masing anggota Direksi dan/atau anggota Dewan Komisaris; dan
 - d. Keseimbangan tunjangan antara yang bersifat tetap dan variable.
5. Melakukan evaluasi tentang Struktur, kebijakan, dan besaran Remunerasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.

B. Terkait dengan fungsi nominasi

1. Menyusun komposisi, proses nominasi, kebijakan dan kriteria yang dibutuhkan serta memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada RUPS.
2. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada RUPS.
3. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi anggota Komite Audit dan Anggota Komite Pemantau Risiko kepada Dewan Komisaris.
4. Menyusun program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.

2. Provide evaluation results and recommendations to the Board of Commissioners regarding remuneration policies for:
 - a. Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders;
 - b. Executive officers and employees as a whole to be submitted to the Board of Directors.
3. Develop a remuneration structure for members of the Board of Directors and/or members of the Board of Commissioners in the form of salary, honorarium, incentives and benefits that are fixed and or variable.
4. Prepare the amount of Remuneration for members of the Board of Directors and/or members of the Board of Commissioners, taking into account:
 - a. Remuneration that applies to the banking industry in accordance with similar business activities and business scale;
 - b. The duties, responsibilities and authorities of members of the Board of Directors and/or members of the Board of Commissioners are related to achieving the goals and performance of the bank;
 - c. Performance targets or the performance of each member of the Board of Directors and/or members of the Board of Commissioners; And
 - d. The balance of benefits between fixed and variable.
5. Evaluate the structure, policies, and amount of Remuneration at least 1 (one) time in 1 (one) year.

B. Related to the nomination function

1. Prepare the composition, nomination process, policies, and criteria needed, as well as provide recommendations regarding the systems and procedures for selecting and/or replacing members of the Board of Commissioners and Directors to the Board of Commissioners to be submitted to the GMS.
2. Provide recommendations regarding prospective members of the Board of Commissioners and/or Board of Directors to the GMS.
3. Provide recommendations regarding Independent Parties who will become members of the Audit Committee and Members of the Risk Monitoring Committee to the Board of Commissioners.
4. Develop capacity-building programs for members of the Board of Directors and/or members of the Board of Commissioners.



Wewenang Komite Nominasi dan Remunerasi

Authority of the Nomination and Remuneration Committee

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

The Nomination and Remuneration Committee has the authority to gain full, accessible, and unlimited access to information about employees, funds, assets, and other Bank resources related to the implementation of their duties.



Kedudukan Komite Nominasi dan Remunerasi

Position of the Nomination and Remuneration Committee

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

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

The position of the Nomination and Remuneration Committee based on the Guidelines and Work Rules of the Nomination and Remuneration Committee is as follows:

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



Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi

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

Struktur dan keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

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

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

- *The Nomination and Remuneration Committee consists of at least:*
 - » *An Independent Commissioner*
 - » *A Commissioner*
 - » *An Executive Officer in charge of Human Resources or an Employee representative*
- *An Independent Commissioner chairs the Remuneration Committee.*
- *Members of the Board of Directors are prohibited from becoming members of the Remuneration Committee.*
- *If there are more than 3 (three) members of the Remuneration Committee, the number of members of the Independent Commissioners shall be at least 2 (two) people.*
- *The Chairman of the Nomination and Remuneration Committee can only hold concurrent positions as chairman of the Committee in at most 1 (one) other Committee.*

Susunan Komite Nominasi dan Remunerasi per 31 Desember 2022

Composition of the Nomination and Remuneration Committee as of December 31, 2022

Nama Name	Jabatan Position	Dasar Penunjukan Basis of Appointment	Masa Akhir Jabatan Term of Office
Ahmad Fajarprana	Ketua/Komisaris Independen Chairman/Independent Commissioner	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Arief Budiman	Anggota/Presiden Komisaris Member/President Commissioner	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Akhmad Syailendra	Anggota Tetap (Sekretaris)/Kepala Divisi Human Capital Permanent Member (Secretary)/Head of Human Capital Division	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Decree of the Board of Directors Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023



Profil Komite Nominasi dan Remunerasi

Profile of the Nomination and Remuneration Committee

Ahmad Fajarprana

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

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

Ahmad Fajarprana's profile can be seen in the Board of Commissioners' Profile section in the Company Profile chapter in this Annual Report.

Arief Budiman

Anggota
Member

Profil Arief Budiman dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

Arief Budiman's profile can be seen in the Board of Commissioners' Profile section in the Company Profile chapter in this Annual Report.

Akhmad Syailendra

Anggota
Member

Warga Negara Indonesia, berusia 44 tahun. Lulusan Universitas Pajajaran Bandung Fakultas Ekonomi Manajemen. Bergabung dengan Bank Saudara pada bulan Maret 2001 dan terhitung sejak 17 Februari 2017 menjabat sebagai Kepala Divisi Human Capital dan menjadi Sekretaris Komite Nominasi dan Remunerasi pada bulan Mei 2017.

Indonesian Citizen, 44 years old. Joined Bank Saudara in March 2001 and since February 17, 2017, has served as Head of the Human Capital Division and became Secretary of the Nomination and Remuneration Committee in May 2017. Graduated from Padjadjaran University, Bandung, Faculty of Management Economics.



Independensi Komite Nominasi dan Remunerasi

Independence of the Nomination and Remuneration Committee

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

All members of the Nomination and Remuneration Committee who come from independent parties have no financial, management, share ownership, and/or family relationships with the Board of Commissioners, Directors, and/or Controlling Shareholders or connections with the Bank that may affect their ability to act independently.

Hingga akhir tahun 2022 BWS tidak memiliki anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen diluar Komisaris Independen, pihak independen berasal dari Komisaris Independen.

Until the end of 2022, BWS does not have members of the Nomination and Remuneration Committee from independent parties other than Independent Commissioners, and independent parties come from Independent Commissioners.



Rapat Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee Meeting

Komite menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya sama dengan ketentuan yaitu minimal sama dengan rapat Dewan Komisaris, yaitu 4 (empat) kali dalam setahun. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% dari seluruh jumlah anggota termasuk satu orang Komisaris Independen.

The Committee holds meetings as needed or according to the provisions, namely at least the same as the Board of Commissioners meetings, namely 4 (four) times a year. Committee meetings can only be held if attended by at least 51% of the total members, including one Independent Commissioner.

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

Committee meeting decisions are taken based on deliberation to reach a consensus. If a review for agreement does not occur, the decision is made based on the majority vote. Dissenting opinions at the Committee meeting must be clearly stated in the meeting minutes, along with the reasons for the difference of opinion. The results of the Committee meeting must be recorded in the minutes of the forum and adequately documented.

Sepanjang tahun 2022 Komite Nominasi dan Remunerasi melakukan rapat sebanyak 9 (sembilan) kali. Berikut disampaikan frekuensi dan kehadiran Komite Nominasi dan Remunerasi pada rapat serta risalah rapat.

Throughout 2022 the Nomination and Remuneration Committee held a total of 9 (nine) time. Following is the frequency and attendance of the Nomination and Remuneration Committee at meetings and minutes of meetings.

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance		
			AF	AB	ASH
1	18 Februari 2022 February 18, 2022	Penyesuaian Remunerasi Tenaga Kerja Asing (TKA) Adjustments to Remuneration for Foreign Workers	✓	✓	✓

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance		
			AF	AB	ASH
2	7 Maret 2022 March 7, 2022	<ol style="list-style-type: none"> Pembahasan Perubahan Susunan Pengurus Penilaian Internal calon Komisaris dan Direktur Remunerasi Dewan Komisaris dan Direksi Lainnya <p>1. Discussion on Changes in Management Composition</p> <p>2. Internal assessment of candidates for Commissioners and Directors</p> <p>3. Remuneration for the Board of Commissioners and Directors</p> <p>4. Others</p>	✓	✓	✓
3	28 Maret 2022 March 28, 2022	<p>Perubahan Anggota Komite dibawah Dewan Komisaris</p> <p>Changes in Committee Members under the Board of Commissioners</p>	✓	✓	✓
4	18 April 2022 April 18, 2022	<ol style="list-style-type: none"> Insentif/Bonus Berdasarkan Kinerja 2021 bagi Direksi dan Dewan Komisaris Remunerasi bagi Direksi dan Dewan Komisaris tahun 2022 <p>1. Incentives/Bonus Based on 2021 Performance for Directors and Board of Commissioners</p> <p>2. Remuneration for the Board of Directors and Board of Commissioners in 2022</p>	✓	✓	✓
5	22 April 2022 April 22, 2022	<ol style="list-style-type: none"> Penyesuaian Gaji Karyawan 2022 Insentif Karyawan Kinerja tahun 2021 Penyesuaian Skema dan Perhitungan Insentif Kinerja Karyawan <p>1. Employee Salary Adjustments in 2022</p> <p>2. Performance Employee Incentives in 2021</p> <p>3. Adjustments to Schemes and Calculation of Employee Performance Incentives</p>	✓	✓	✓
6	24 Juni 2022 June 24, 2022	<p>Pembahasan Remunerasi bagi Direktur yang Berakhir masa bakti tahun 2022</p> <p>Discussion on remuneration for directors whose term of office ends in 2022</p>	✓	✓	✓
7	14 Oktober. 2022 October 14th. 2022	<ol style="list-style-type: none"> Penyesuaian Limit Fasilitas Direksi Insentif/Bonus Karyawan Semester I 2022/ <p>1. Adjustment of the Facility Limit of the Board of Directors</p> <p>2. Employee Incentives/Bonuses of 1st Semester 2022</p>	✓	✓	✓
8	22 November 2022 22 November 22, 2022	<p>Rencana Bisnis Bank bidang Human Capital:</p> <ol style="list-style-type: none"> Pembahasan Struktur Organisasi tahun 2023 Pembahasan Rencana Pemanfaatan Tenaga Kerja Asing Pejabat Eksekutif 2023-2025 Rencana Pemenuhan karyawan untuk pembukaan jaringan kantor baru 2023 Rencana Training 2023 <p>Bank Business Plan regarding Human Capital:</p> <ol style="list-style-type: none"> 2023 Organization Structure 2023-2025 Executive Officers of Foreign Employee Utilization Planning Employee fulfillment plan for opening of a new office in 2023 2023 Training Plan 	✓	✓	✓
9	11 Desember 2022 December 11, 2022	<p>Perubahan susunan Anggota Komite dibawah Dewan Komisaris</p> <p>Changing of Committee Members under the Board of Commissioners</p>	✓	✓	✓
Jumlah Rapat Number of Meetings			9	9	9
Jumlah Kehadiran Total of Attendance			9	9	9
Persentase Kehadiran Percentage of Attendance			100%	100%	100%
Keterangan: AF: Ahmad Fajarprana AB: Arief Budiman AS: Akhmad Syailendra		Description: AF: Ahmad Fajarprana AB: Arief Budiman AS: Akhmad Syailendra			



Pengembangan Kompetensi Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee Competency Development

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

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

Sepanjang tahun 2022, seluruh anggota Komite Nominasi dan Remunerasi mengikuti beberapa pendidikan dan pelatihan.

Throughout 2022, all members of the Nomination and Remuneration Committee attended several education and training courses.

Informasi pengembangan kompetensi bagi anggota komite yang juga merupakan anggota Dewan Komisaris dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam buku Laporan tahunan ini.

Information on competency development for committee members who are also members of the Board of Commissioners can be seen in the Company Profile chapter in the Board of Commissioners Profile section of this annual report.

Nama Name	Jabatan Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Certification	Risk Management Refreshment Program Risk Management Refreshment Program	E-Learning, 17 Februari 2022 E-Learning, February 17, 2022	Efektifpro & LSPP
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Workshop	Peningkatan Implementasi K3 di Sektor Perbankan di Masa Pandemi Increasing K3 Implementation in the Banking Sector during the Pandemic Period	Virtual, 1 Maret 2022 Virtual, March 1, 2022	Perbanas Institute Jakarta
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Eksternal	Peluang dan Tantangan Implementasi Blockchain di Industri Jasa Keuangan Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry	Virtual, 24 Maret 2022 Virtual, March 24, 2022	Otoritas Jasa Keuangan (OJK)
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Internal	Workshop Perjanjian Kerja Bersama Collective Labor Agreement Workshop	Treasury Tower, 11 Mei 2022 Treasury Tower, May 11, 2022	Bank Woori Saudara
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Inhouse	Sosialisasi Perpajakan (Pengungkapan Sukarela) Tax Information Dissemination (Voluntary Disclosure)	Treasury Tower, 16 Juni 2022 Treasury Tower, June 16, 2022	DJP (Direktorat Jendral Pajak) DGT (Directorate General of Taxes)
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Eksternal	Employee Engagement Universe Employee Engagement Universe	Muamalat Tower, 17 Oktober 2022 Muamalat Tower, October 17, 2022	Muamalat Institute
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Certification	HR Certification for Manager HR Certification for Manager	Virtual, 5-19 November 2022 Virtual, November 5-19, 2022	Service Leadership

Nama Name	Jabatan Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Tanggal Place and Date	Penyelenggara Organizer
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Internal	Sosialisasi Pedoman Sanksi & Ganti Rugi Dissemination of Sanctions & Compensation Guidelines	Treasury Tower, 21 November 2022 Treasury Tower, November 21, 2022	Bank Woori Saudara
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	E-Learning	Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace	E-Learning, 27-30 Desember 2022 E-Learning, December 27-30, 2022	Bank Woori Saudara
Akhmad Syailendra	Kepala Divisi Human Capital Head of Human Capital Division	Internal	Working Unit Sharing Knowledge Working Unit Sharing Knowledge	Unit Kerja, 27-30 Desember 2022 Work Unit, December 27-30, 2022	Bank Woori Saudara



Laporan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2022

Report on the Implementation of Duties of the Nomination and Remuneration Committee for 2022

Selama tahun 2022 Komite Nominasi dan Remunerasi telah melakukan kegiatan sebagaimana tugas dan fungsi yang tercantum dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi yang dimiliki BWS, sebagai berikut:

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

During 2022 the Nomination and Remuneration Committee has carried out activities according to the duties and functions listed in the Guidelines and Working Procedures of the Nomination and Remuneration Committee owned by BWS, as follows:

1. Review and evaluate HR work plans, use of foreign workers, organizational structure.
2. Review and evaluate the provision of remuneration for the Board of Commissioners, Directors and Employees.
3. Recommendations for the appointment of members of the Board of Commissioners and/or the Board of Directors.
4. Review and evaluate policies related to HR and remuneration.



Remunerasi Komite Nominasi dan Remunerasi

Remuneration of the Nomination and Remuneration Committee

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

The amount of honorarium for members of the Nomination and Remuneration Committee who are not members of the Board of Commissioners is determined based on Bank policy. It is charged to the Bank's budget. In practice, the amount of remuneration is adjusted according to business development and Bank policies.



Komite Pemantau Risiko

Risk Monitoring Committee

Komite Pemantau Risiko dibentuk oleh Dewan Komisaris dalam rangka membantu Dewan Komisaris menjalankan tugas dan tanggung jawab dalam melakukan pengawasan dan pemberian nasihat kepada Direksi untuk memperoleh keyakinan yang memadai agar penerapan manajemen risiko Bank tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan Bank.

The Board of Commissioners formed the Risk Monitoring Committee to assist the Board of Commissioners in carrying out their duties and responsibilities in supervising and providing advice to the Board of Directors to obtain adequate assurance that the implementation of the Bank's risk management still meets the elements of the adequacy of risk management procedures and methodologies so that business activities The Bank can still be controlled at acceptable and profitable limits for the Bank.

Dasar pembentukan Komite Pemantau Risiko adalah Peraturan OJK Nomor 55/POJK.03/2016 dan Surat Edaran OJK Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.

The basis for establishing the Risk Monitoring Committee is OJK Regulation Number 55/POJK.03/2016 and OJK Circular Number 13/SEOJK.03/2017 concerning implementing Governance for Commercial Banks.



Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko

Risk Monitoring Committee Work Guidelines and Rules

Agar pelaksanaan tugas Komite Pemantau Risiko berjalan optimal dan sesuai dengan prinsip-prinsip GCG, Bank telah membuat Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang merupakan acuan pelaksanaan tugas Komite Pemantau Risiko. Pedoman dan Tata Tertib Kerja ini ditetapkan oleh Dewan Komisaris dan dievaluasi secara berkala dan, apabila diperlukan, dilakukan amandemen untuk memastikan kepatuhan Bank terhadap ketentuan OJK dan peraturan terkait lainnya. Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko ditetapkan dengan Keputusan Dewan Komisaris Nomor 008/KEP-DEKOM/A-13/II/20 tanggal 18 Februari 2020 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

To implement the Risk Monitoring Committee's duties to run optimally and follow GCG principles, the Bank has prepared a Risk Monitoring Committee Work Guidelines and Rules, which is a reference for implementing the Risk Monitoring Committee's duties. This Work Guidelines and Rules is determined by the Board of Commissioners. It is evaluated periodically, and if necessary, amendments are made to ensure the Bank's compliance with OJK regulations and other related regulations. The Risk Monitoring Committee Work Guidelines and Rules is stipulated by Decree of the Board of Commissioners Number 008/KEP-DEKOM/A-13/II/20 dated February 18, 2020 concerning Guidelines and Work Procedures for the Risk Monitoring Committee.



Tugas dan Tanggung Jawab Komite Pemantau Risiko

Risk Monitoring Committee Duties and Responsibilities

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

The Risk Monitoring Committee is tasked with evaluating and ensuring compatibility between risk management policies within the scope of the Bank and their implementation, as well as monitoring and assessing the performance of the duties and functions of the Risk Management Committee and the Risk Management Work Unit.

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

1. Melakukan evaluasi atas kesesuaian antara kebijakan manajemen risiko Bank dengan pelaksanaannya.
2. Melakukan evaluasi dan pemantauan pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko guna memberikan rekomendasi kepada Dewan Komisaris.
3. Melaporkan kepada Dewan Komisaris atas berbagai risiko yang dihadapi Bank dan penerapan manajemen risiko oleh Direksi.
4. Menjaga kerahasiaan seluruh dokumen, data, dan informasi Bank.
5. Tugas-tugas lain selain yang disebutkan diatas, yang diberikan oleh Dewan Komisaris kepada Komite sesuai dengan fungsi dan tugasnya dari waktu ke waktu sesuai dengan kebutuhan

The followings are the duties and responsibilities of the Risk Monitoring Committee as described in the Risk Monitoring Committee guidelines and work procedures, namely:

1. Evaluate the conformity between the Bank's risk management policies and their implementation.
2. Evaluate and monitor the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit to provide recommendations to the Board of Commissioners.
3. Report to the Board of Commissioners on various risks faced by the Bank and the implementation of risk management by the Board of Directors.
4. Maintain the confidentiality of all documents, data and information of the Bank.
5. Other tasks besides those mentioned above, given by the Board of Commissioners to the Committees in accordance with their functions and duties from time to time as needed



Wewenang Komite Pemantau Risiko

Authority of the Risk Monitoring Committee

1. Komite berwenang untuk mendapatkan berbagai informasi dan data yang diperlukan mengenai karyawan, dana, asset dan sumber daya Bank lainnya yang berkaitan dengan pelaksanaan tugas dan tanggung jawabnya
2. Dalam melaksanakan kewenangannya, Komite harus bekerja sama dengan Satuan Kerja Manajemen Risiko, dan unit lain yang dianggap perlu

1. The Committee has the authority to obtain various necessary information and data regarding employees, funds, assets and other Bank resources related to the implementation of their duties and responsibilities
2. In exercising its authority, the Committee must cooperate with the Risk Management Unit and other units deemed necessary



Kedudukan Komite Pemantau Risiko

Risk Monitoring Committee Position

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

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

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

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



Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

Structure, Membership, and Expertise of the Risk Monitoring Committee

Struktur dan keanggotaan Komite Pemantau Risiko adalah sebagai berikut:

- Komite Pemantau Risiko sekurang-kurangnya terdiri dari 3 (tiga) orang yang berasal dari Komisaris Independen dan Pihak Independen.
- Komposisi keanggotaan Komite Pemantau Risiko paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan, dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko.
- Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang keuangan dalam hal memenuhi kriteria:
 - » Memiliki pengetahuan di bidang ekonomi, bidang keuangan dan/atau bidang perbankan.
 - » Memiliki pengalaman kerja paling sedikit 5 (lima) tahun di bidang ekonomi, bidang keuangan, dan/atau bidang perbankan.
- Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang manajemen risiko dalam hal memenuhi kriteria:
 - » Memiliki pengetahuan di bidang manajemen risiko
 - » Memiliki pengalaman kerja paling sedikit 2 (dua) tahun di bidang manajemen risiko
- Anggota Direksi BWS maupun Bank lain dilarang menjadi anggota Komite Pemantau Risiko.
- Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
- Ketua Komite Pemantau Risiko hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.

The structure and membership of the Risk Monitoring Committee are as follows:

- The Risk Monitoring Committee consists of at least 3 (three) people from Independent Commissioners and Independent Parties.
- The membership composition of the Risk Monitoring Committee is at least 1 (one) Independent Commissioner as Chairperson concurrently a member, 1 (one) Independent Party with expertise in finance, and 1 (one) Independent Party with expertise in risk management.
- Members of the Risk Monitoring Committee who come from Independent Parties are considered to have expertise in finance in terms of meeting the following criteria:
 - » Knowing economics, finance, and/or banking.
 - » Have work experience of at least 5 (five) years in economics, finance, and/or banking.
- Members of the Risk Monitoring Committee from Independent Parties are considered to have expertise in risk management in terms of meeting the following criteria:
 - » Knowing the field of risk management
 - » Have work experience of at least 2 (two) years in the field of risk management
- Members of the Board of Directors of BWS and other Banks are prohibited from becoming members of the Risk Monitoring Committee.
- Independent Commissioners and Independent Parties who are members of the Risk Monitoring Committee are at least 51% (fifty-one percent) of the total members of the Risk Monitoring Committee.
- The Chairman of the Risk Monitoring Committee can only hold concurrent positions as chairman of the Committee in at most 1 (one) other Committee.

Susunan Komite Pemantau Risiko per 31 Desember 2022

Composition of the Risk Monitoring Committee as of December 31, 2022

Nama Name	Jabatan Position	Dasar Penunjukan Basis of Appointment	Masa Akhir Jabatan Term of Office
Adi Haryadi	Ketua/Komisaris Independen Chairman/Independent Commissioner	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Board of Directors Decision Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Arief Budiman	Anggota/Presiden Komisaris Member/President Commissioner	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Board of Directors Decision Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023

Nama Name	Jabatan Position	Dasar Penunjukan Basis of Appointment	Masa Akhir Jabatan Term of Office
Choi Jung Hoon	Anggota/Komisaris Member/Commissioner	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Board of Directors Decision Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Agus Setiadjaja	Anggota/Pihak Independen Members/Independent Parties	Keputusan Direksi Nomor 094/KEP.DIR/HC.XII/2022 Board of Directors Decision Number 094/KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023
Nanny Dewi	Anggota/Sekretaris Pihak Independen Member/Secretary Independent Party	Keputusan Direksi Nomor 094/KEP.DIR/ HC.XII/2022 Decree of the Board of Directors Number 094/ KEP.DIR/HC.XII/2022	Sampai dengan diselenggarakannya RUPS Tahunan pada Tahun 2023 Until the Annual General Meeting of Shareholders is held in 2023

➤ Profil Komite Pemantau Risiko Risk Monitoring Committee Profile

Adi Haryadi

Ketua Komite Pemantau Risiko
Head of the Risk Monitoring Committee

Profil Adi Haryadi dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

Adi Haryadi's profile can be seen in the Board of Commissioners Profile section in the Company Profile chapter in this Annual Report.

Arief Budiman

Anggota
Member

Profil Arief Budiman dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

Arief Budiman's profile can be seen in the Board of Commissioners Profile section in the Company Profile chapter in this Annual Report.

Choi Jung Hoon

Anggota
Member

Profil Choi Jung Hoon dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

Choi Jung Hoon's profile can be seen in the Board of Commissioners Profile section in the Company Profile chapter in this Annual Report.

Agus Setiadjaja

Anggota
Member

Warga negara Indonesia, berusia 66 Tahun, menyelesaikan pendidikan di Fakultas Ekonomi dan Magister Sains Bidang Kajian Ilmu Akuntansi di Fakultas Pasca Sarjana Universitas Padjadjaran,

Indonesian citizen, 66 years old, completed his education at the Faculty of Economics and Master of Science in Accounting Studies at the Postgraduate Faculty of Padjadjaran University,



Bandung Indonesia, memulai karir perbankan di BWS sebagai staff Ahli atau Biro Direksi pada tahun 1989, sebagai Pemimpin Cabang Pembantu Dalem Kaum PT Bank HS 1906 sejak 12 September 1994, sebagai Sekretaris Perusahaan PT Bank HS 1906 sejak 3 Mei 1999, sebagai Kepala Divisi Satuan Kerja Audit Intern PT Bank HS 1906 sejak 10 Juli 2000 dan menjadi Komisaris BWS sejak 26 Mei 2011.

Bandung, Indonesia, started his banking career at BWS as Expert staff or Bureau of Directors in 1989, as Head of the Dalem Sub-branch Kaum PT Bank HS 1906 since September 12, 1994, as Corporate Secretary of PT Bank HS 1906 since May 3, 1999, as Head of the Internal Audit Work Unit Division of PT Bank HS 1906 since July 10, 2000 and has been Commissioner of BWS since May 26, 2011.

Nanny Dewi

Anggota
Member

Warga negara Indonesia, berusia 59 tahun, Staf Pengajar pada Fakultas Ekonomi dan Bisnis di Universitas Padjadjaran sejak tahun 1989 sampai sekarang. Menyelesaikan pendidikan Master di University of Wollongong, Australia pada tahun 1992 dan pendidikan Doktoral di Universitas Padjadjaran pada tahun 2006. Berpengalaman sebagai anggota Komite Audit pada PT Rabobank Indonesia dan PT Energi Mega Persada, Tbk. Bergabung sebagai Anggota Komite Audit BWS pada bulan Maret 2015.

Indonesian citizen, 59 years old, Lecturer at the Faculty of Economics and Business at Padjadjaran University since 1989 until now. Completed Master's education at the University of Wollongong, Australia, in 1992 and Doctoral education at Padjadjaran University in 2006. Experienced as a member of the Audit Committee at PT Rabobank Indonesia and PT Energi Mega Persada, Tbk, and joined the BWS Audit Committee in March 2015.



Independensi Komite Pemantau Risiko

Risk Monitoring Committee Independence

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

All members of the Risk Monitoring Committee who come from independent parties do not have financial, management, share ownership, and/or family relationships with the Board of Commissioners, Directors, and/or Controlling Shareholders or connections with the Bank that may affect their ability to act independently.



Rapat Komite Pemantau Risiko

Risk Monitoring Committee Meeting

Komite menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya sama dengan ketentuan yaitu minimal sama dengan rapat Dewan Komisaris, yaitu 4 (empat) kali dalam setahun. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% dari seluruh jumlah anggota termasuk satu orang Komisaris Independen dan satu Pihak Independen.

The Committee holds meetings as needed or according to the provisions, namely at least the same as the Board of Commissioners meetings, namely 4 (four) times a year. Committee meetings can only be held if attended by at least 51% of the total members, including one Independent Commissioner and one Independent Party.

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

Committee meeting decisions are taken based on deliberation to reach a consensus. If a review for agreement does not occur, the decision is made based on the majority vote. Dissenting opinions at the Committee meeting must be clearly stated in the meeting minutes, along with the reasons for the difference of opinion. The results of the Committee meeting must be recorded in the minutes of the forum and adequately documented.

Sepanjang tahun 2022 Komite Pemantau Risiko melakukan rapat sebanyak 12 (dua belas) kali. Berikut disampaikan frekuensi dan kehadiran Komite Pemantau Risiko pada rapat serta risalah rapat.

Throughout 2022 the Risk Oversight Committee held a meeting 12 (twelve) times. The following is the frequency and attendance of the Risk Monitoring Committee at meetings and minutes of meetings.

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					
			AH	AB	AF	AS	CJH*	ND
1	24 Januari 2022 January 24, 2022	1. Agenda berkala – Update kondisi IT BWS						
		2. Laporan Profil risiko Desember 2021						
		3. Key Issues Risk – Desember 2021						
		4. Indikator Pemantau Risiko						
		5. ATMR - Capital Adequacy Ratio (KPMM)						
		6. Posisi Portofolio Kredit, Risiko Likuiditas dan Pasar, Risiko Strategik						
		7. BCM Dashboard						
		8. Loan Review Monitoring	✓	✓	✓	✓	-	✓
2	21 Februari 2022 February 21, 2022	1. Periodic agenda – Update on BWS IT conditions						
		2. Risk Profile Report - December 2021						
		3. Key Issues Risk – December 2021						
		4. Risk Monitoring Indicators						
		5. RWA - Capital Adequacy Ratio (KPMM)						
		6. Position of Credit Portfolio, Liquidity and Market Risk, Strategic Risk						
		7. BCM Dashboard						
		8. Loan Review Monitoring	✓	✓	✓	✓	-	✓
2	21 Februari 2022 February 21, 2022	1. Laporan Profil risiko - Januari (Q1) 2022						
		2. Key Issues Risk – Januari (Q1) 2022						
		3. Indikator Pemantau Risiko						
		4. ATMR - Capital Adequacy Ratio (KPMM)						
		5. Posisi Portofolio Kredit, Risiko Likuiditas dan Pasar, Risiko Strategik						
		6. BCM Dashboard						
		7. ATMR Risiko Operasional menggunakan Pendekatan Standard						
		8. Loan Review Monitoring	✓	✓	✓	✓	-	✓
2	21 Februari 2022 February 21, 2022	1. Risk Profile Report - January (Q1) 2022						
		2. Key Issues Risk – January (Q1) 2022						
		3. Risk Monitoring Indicators						
		4. RWA - Capital Adequacy Ratio (KPMM)						
		5. Position of Credit Portfolio, Liquidity and Market Risk, Strategic Risk						
		6. BCM Dashboard						
		7. Operational Risk RWA uses the Standard Approach						
		8. Loan Review Monitoring						



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					
			AH	AB	AF	AS	CJH*	ND
3	24 Maret 2022 March 24, 2022	1. Risk Profile – Februari 2022						
		2. Key Issues on Risk – Februari 2022						
		3. Indikator Pemantau Risiko						
		4. Posisi Portofolio Kredit, Risiko Likuiditas dan Pasar, Risiko Strategik						
		5. BCM Dashboard						
		6. Hasil Kajian Self Assessment dan Stress Test mengenai Solvabilitas dan Keberlangsungan Bank menghadapi Pandemi COVID-19						
		7. Loan Review Monitoring	✓	✓	✓	✓	-	✓
4	20 April 2022 April 20, 2022	1. Risk Profile – February 2022						
		2. Key Issues on Risk – February 2022						
		3. Risk Monitoring Indicators						
		4. Position of Credit Portfolio, Liquidity and Market Risk, Strategic Risk						
		5. BCM Dashboard						
		6. Results of Self-Assessment and Stress Test Studies regarding the Bank's Solvability and Sustainability in the face of the COVID-19 Pandemic						
		7. Loan Review Monitoring	✓	✓	✓	✓	-	✓
5	25 Mei 2022 May 25, 2022	1. Laporan Profil Risiko - Maret (TW1) 2022						
		2. Key Issue Risk - March (TW 1) 2022						
		3. Risiko Strategik - Kinerja Keuangan: Laporan Keuangan, Neraca, Indikator Utama						
		4. Indikator Pemantauan Risiko						
		5. Posisi Portofolio Kredit, Risiko Likuiditas						
		6. Risiko Operasional-Reputasi: Pemantauan Realisasi Produk dan layanan baru, Keluhan Pelanggan, Pembukaan dan Penutupan Cabang						
		7. BCM Dashboard						
		8. Loan Review Monitoring	✓	✓	✓	✓	-	✓
5	25 Mei 2022 May 25, 2022	1. Risk Profile Report - March (Q1) 2022						
		2. Key Issue Risk - March (Q1) 2022						
		3. Strategic Risk - Financial Performance: Financial Statements, Balance Sheet, Key Indicators						
		4. Risk Monitoring Indicators						
		5. Position of Credit Portfolio, Liquidity Risk						
		6. Operational-Reputation Risk: Monitoring Realization of new products and services, Customer Complaints, Opening and Closing of Branches						
		7. BCM Dashboard						
5	25 Mei 2022 May 25, 2022	8. Loan Review Monitoring	✓	✓	✓	✓	-	✓
		1. Laporan Profil Risiko April 2022						
		2. Key Issues Risk - April 2022						
		3. Indikator Pemantau Risiko						
		4. Capital Adequacy Ratio (CAR), Alokasi modal berdasarkan limit risiko						
		5. Posisi Portofolio Kredit, Risiko Pasar dan Likuiditas						
		6. BCM Dashboard						
7. Loan Review Monitoring	✓	✓	✓	✓	-	✓		
5	25 Mei 2022 May 25, 2022	1. Risk Profile Report – April 2022						
		2. Key Issues Risk - April 2022						
		3. Risk Monitoring Indicators						
		4. Capital Adequacy Ratio (CAR), capital allocation based on risk limits						
		5. Position of Credit Portfolio, Market Risk and Liquidity						
		6. BCM Dashboard						
		7. Loan Review Monitoring	✓	✓	✓	✓	-	✓

No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					
			AH	AB	AF	AS	CJH*	ND
6	14 Juni 2022 June 14, 2022	1. Laporan Profil Risiko Mei 2022						
		2. Key Issues Risk - Mei 2022						
		3. Indikator Pemantau Risiko						
		4. Capital Adequacy Ratio (CAR)						
		5. Posisi Risiko Kredit, Strategik, dan Likuiditas						
		6. Loan Review Monitoring						
		1. Risk Profile Report – May 2022	✓	✓	✓	✓	-	-
		2. Key Issues Risk - May 2022						
		3. Risk Monitoring Indicators						
		4. Capital Adequacy Ratio (CAR)						
		5. Position of Credit Risk, Strategic and Liquidity						
		6. Loan Review Monitoring						
7	20 Juli 2022 July 20, 2022	1. IT Update Section						
		2. APU PPT Section						
		3. Laporan Profil Risiko Juni 2022						
		4. Key Issues Risk - Juni 2022						
		5. Indikator Pemantau Risiko						
		6. Capital Adequacy Ratio (CAR)						
		7. Posisi Risiko Kredit, Strategik, Likuiditas, Operasional, dan BCM Dashboard						
		8. Loan Review Section	✓	✓	✓	✓	-	✓
		1. IT Update Section						
		2. APU PPT Section						
		3. Risk Profile Report – June 2022						
		4. Key Issues Risk - June 2022						
		5. Risk Monitoring Indicators						
		6. Capital Adequacy Ratio (CAR)						
		7. Credit, Strategic, Liquidity, Operational and BCM Risk Positions						
		8. Loan Review Section						
8	24 Agustus 2022 August 24, 2022	1. Laporan Profil Risiko Juli 2022						
		2. Key Issues Risk - Juli 2022						
		3. Indikator Pemantau Risiko						
		4. Capital Adequacy Ratio (CAR)						
		5. Posisi Risiko Kredit, Strategik, Likuiditas, Operasional, dan BCM Dashboard						
		6. Loan Review Monitoring						
		1. July 2022 Risk Profile Report	✓	✓	✓	✓	-	✓
		2. Key Issues Risk - July 2022						
		3. Risk Monitoring Indicators						
		4. Capital Adequacy Ratio (CAR)						
		5. Position of Credit Risk, Strategic, Liquidity, Operations, and BCM Dashboard						
		6. Loan Review Monitoring						
9	20 September 2022 September 20, 2022	1. Laporan Profil Risiko Agustus 2022						
		2. Key Issues Risk - Agustus 2022						
		3. Indikator Pemantau Risiko						
		4. Posisi Risiko Kredit, Strategik, Likuiditas, Operasional						
		5. COVID-19 BCM Response Report						
		6. Loan Review						
		1. Risk Profile Report – August 2022	✓	✓	✓	✓	-	✓
		2. Key Issues Risk - August 2022						
		3. Risk Monitoring Indicators						
		4. Position of Credit Risk, Strategic, Liquidity, Operational						
		5. COVID-19 BCM Response Report						
		6. Loan Reviews						
10	17 Oktober 2022 October 17, 2022	1. Laporan Profil Risiko September 2022						
		2. Key Issues Risk - September 2022						
		3. Indikator Pemantau Risiko						
		4. Posisi Risiko Kredit, Strategik, Likuiditas, Operasional						
		5. COVID-19 BCM Response Report						
		6. Loan Review						
		1. Risk Profile Report – September 2022	✓	✓	✓	✓	-	✓
		2. Key Issues Risk - September 2022						
		3. Risk Monitoring Indicators						
		4. Position of Credit Risk, Strategic, Liquidity, Operational						
		5. COVID-19 BCM Response Report						
		6. Loan Reviews						



No.	Tanggal Date	Agenda Agenda	Kehadiran Attendance					
			AH	AB	AF	AS	CJH*	ND
11	21 November 2022 November 21, 2022	1. Laporan Profil Risiko October 2022						
		2. APU & PPT Report						
		3. Key Issues Risk - September 2022						
		4. Indikator Pemantau Risiko						
		5. Capital Adequacy Ratio (CAR) and NPL for each sector economy						
		6. Posisi Risiko Kredit, Strategik, Likuiditas, Operasional						
		7. COVID-19 BCM Response Report						
		8. Loan Review	✓	✓	✓	✓	-	✓
12	29 Desember 2022 December 29, 2022	1. Risk Profile Report – October 2022						
		2. AML & CFT Reports						
		3. Key Issues Risk - September 2022						
		4. Risk Monitoring Indicators						
		5. Capital Adequacy Ratio (CAR) and NPL for each sector of the economy						
		6. Credit Risk Position, Strategic, Liquidity, Operational						
		7. COVID-19 BCM Response Report						
		8. Loan Reviews						
Jumlah Rapat Number of Meetings		1. Laporan Profil Risiko November 2022						
		2. Key Issues Risk - November 2022						
		3. Indikator Pemantau Risiko						
		4. Capital Adequacy Ratio (CAR)						
		5. Internal Capital Allocation Plan (ICAP)						
		6. Posisi Risiko Kredit, Strategik, Likuiditas, Operasional						
		7. COVID-19 BCM Response Report						
		8. Loan Review						
		9. Performance Evaluation 2022	✓	✓	-	✓	✓	✓
Jumlah Kehadiran Total of Attendance		1. Risk Profile Report – November 2022						
		2. Key Issues Risk - November 2022						
		3. Risk Monitoring Indicators						
		4. Capital Adequacy Ratio (CAR)						
		5. Internal Capital Allocation Plan (ICAP)						
		6. Credit Risk Position, Strategic, Liquidity, Operational						
		7. COVID-19 BCM Response Report						
		8. Loan Reviews						
		9. Performance Evaluation 2022						
Persentase Kehadiran Percentage of Attendance			100%	100%	92%	100%	100%	92%

* Efektif menjabat sebagai Anggota Komite Pemantau Risiko sejak 12 Desember 2022.

Keterangan:

AH : Adi Haryadi

AB : Arief Budiman

AS : Agus Setiadjaja

CJH : Choi Jung Hoon

ND : Nanny Dewi

* Effectively serves as Member of the Risk Monitoring Committee since December 12, 2022.

Description:

AH : Adi Haryadi

AB : Arief Budiman

AS : Agus Setiadjaja

CJH : Choi Jung Hoon

ND : Nanny Dewi



Pengembangan Kompetensi Komite Pemantau Risiko

Risk Monitoring Committee Competency Development

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

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

Pada tahun 2022, anggota Komite Pemantau Risiko yang bukan merupakan anggota dari Dewan Komisaris tidak mengikuti pengembangan kompetensi. Sedangkan untuk pengembangan kompetensi bagi anggota Komite yang merupakan anggota Dewan Komisaris dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dalam buku Laporan tahunan ini.

In 2022, members of the Risk Monitoring Committee who are not members of the Board of Commissioners will not participate in competency development. Meanwhile, competency development for Committee members who are members of the Board of Commissioners can be seen in the Company Profile chapter, the Board of Commissioners Profile section in this annual report.



Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2022

Risk Monitoring Committee Duties Implementation Report in 2022

Selama tahun 2022 Komite Pemantau Risiko telah melakukan kegiatan sebagaimana tugas dan fungsi yang tercantum dalam Piagam Komite Pemantau Risiko yang dimiliki BWS, sebagai berikut:

During 2022 the Risk Monitoring Committee has carried out activities according to the duties and functions listed in the Risk Monitoring Committee Charter owned by BWS, as follows:

1. *Review dan evaluasi laporan-laporan terkait manajemen risiko, meliputi Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank, Laporan Stress Test.*
2. *Review usulan re-organisasi Satuan Kerja Manajemen Risiko di BWS.*
3. *Review dan evaluasi hasil pemeriksaan OJK tahun 2022.*
4. *Evaluasi Kebijakan Manajemen Risiko, Prosedur terkait Produk dan/atau Aktivitas Baru serta pelaksanaan tugas Komite Manajemen Risiko.*
5. *Review usulan hapus buku kredit.*

1. *Review and evaluate reports related to risk management, including Risk Profile Reports, Bank Soundness Level Reports, Stress Test Reports.*
2. *Review the proposed re-organization of the Risk Management Work Unit at BWS.*
3. *Review and evaluate the results of the 2022 OJK inspection.*
4. *Evaluation of Risk Management Policies, Procedures related to New Products and/or Activities and implementation of the duties of the Risk Management Committee.*
5. *Review the proposal to write off credit books.*



Remunerasi

Remuneration

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

The amount of honorarium for Risk Monitoring Committee members who are not members of the Board of Commissioners is determined based on Bank policy. It is charged to the Bank's budget. In practice, remuneration is adjusted according to business development and Bank policies.



Organ Pendukung Direksi

Board of Directors' Support Organizations

Sesuai dengan peraturan perundang-undangan, Direksi dapat membentuk organ untuk membantu pelaksanaan tugas dan tanggung jawab Direksi dalam mengelola Bank. Organ yang dibentuk Direksi dapat berupa organ yang bersifat struktural maupun fungsional.

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

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

Following laws and regulations, the Board of Directors may form organs to assist the implementation of the duties and responsibilities of the Board of Directors in managing the Bank. The organs created by the Board of Directors can be in the form of structural or functional organs.

By the end of the year, the Board of Directors had formed functional organs in the form of committees and task forces, namely the Code of Conduct Committee, Risk Management Committee, Asset Liability Management Committee (ALMA), Information Technology Committee, Credit Policy Committee, Credit Committee, Purchase of Goods and Services Committee, Anti-Money Laundering & Prevention of Terrorism Financing Committee and Anti-Fraud Task Force.

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

Komite di Bawah Direksi

Committee Under the Board of Directors



Komite Kode Etik

Code of Conduct Committee

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

The Code of Conduct Committee is a committee whose job is to assist the Board of Directors in imposing sanctions and/or compensation to employees who violate the provisions. The appointment of the Code of Conduct Committee members is determined through the Decree of the Board of Directors Number 045/KEP-DIR/A-04/VI/20 concerning the Code of Conduct Committee dated June 18, 2020.

Struktur dan Keanggotaan Komite Kode Etik

Structure and Membership of the Code of Conduct Committee

Ketua Chairman	Direktur yang membawahi Human Capital Director in charge of Human Capital
Anggota Tetap Permanent Member	<ol style="list-style-type: none"> Direktur yang membawahi Risiko & Kepatuhan Director in charge of Risk & Compliance Direktur yang membawahi Corporate Legal Director in charge of Corporate Legal Kepala Divisi Internal Audit Head of Internal Audit Division
Anggota Tidak Tetap Non-Permanent Members	Direktur Terkait Related Director
Sekretaris Secretary	Kepala Divisi Human Capital Head of Human Capital Division

Tugas dan Tanggung Jawab Komite Kode Etik

Duties and Responsibilities of the Code of Conduct Committee

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

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

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

- Review* and propose changes to the Policy and Guidelines for implementing Sanctions and Imposition of Compensation.
- Monitor the implementation of Sanctions and Compensation.
- Determine the aggravation of Sanctions or the reduction of Sanctions.
- Determine the imposition of Compensation and the amount.
- Provide recommendations to the Board of Directors regarding the imposition of Employment Sanctions, including:
 - Postponement of promotions within 1 year of the assessment period
 - Demotion and/or grade
 - The maximum decrease in basic salary does not exceed 50%
 - Termination of Employment (PHK)

Pelaksanaan Tugas Komite Kode Etik Tahun 2022

Sepanjang tahun 2022 Komite Kode Etik telah melaksanakan 3 (tiga) kali rapat dengan agenda pembahasan sebagai berikut:

1. Pembahasan Laporan Hasil Pemeriksaan Divisi Audit Internal
2. Penetapan Sanksi Karyawan
3. Permohonan banding atas penetapan sanksi karyawan

Implementation of Duties of the 2022 Code of Conduct Committee

Throughout 2022 the Code of Conduct Committee has held 3 (three) meetings with the following discussion agenda:

1. Discussion of the Internal Audit Division's Examination Report
2. Determination of Employee Sanctions
3. Application for appeal against the determination of employee sanctions

Komite Manajemen Risiko Risk Management Committee

Komite Manajemen Risiko merupakan komite yang bertugas untuk membantu Direksi dalam memberikan informasi tentang risiko yang dihadapi BWS melalui laporan profil risiko agar Direksi dapat menentukan mitigasi risiko yang dapat diterapkan. Penunjukan anggota Komite Manajemen Risiko ditetapkan melalui Keputusan Direksi Nomor 080/KEP-DIR/A-05/IX/2020 tertanggal 25 September 2020.

The Risk Management Committee is tasked with assisting the Board of Directors in providing information about the risks faced by BWS through risk profile reports so that the Board of Directors can determine which risk mitigation can be applied. The Risk Management Committee members' appointment is determined by the Decree of the Board of Directors Number 080/KEP-DIR/A-05/IX/2020 dated September 25, 2020.

Struktur dan Keanggotaan Komite Manajemen Risiko

Risk Management Committee Structure and Membership

Ketua Chairman	Direktur Manajemen Risiko/Kepatuhan Director of Risk Management/Compliance
Anggota Tetap Permanent Member	<ol style="list-style-type: none"> 1. Kepala Divisi Manajemen Risiko Head of Risk Management Division 2. Kepala Divisi Kepatuhan Head of Compliance Division 3. Kepala Divisi Satuan Kerja Audit Intern Head of Internal Audit Work Unit Division
Anggota Tidak Tetap Non-Permanent Members	Pejabat Eksekutif Executive Officer

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Duties and Responsibilities of the Risk Management Committee

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

1. Menetapkan kebijakan manajemen risiko serta setiap perubahannya, termasuk strategi Manajemen Risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka kerja manajemen risiko serta kemungkinan rencana untuk mengantisipasi terjadinya kondisi abnormal.
2. Perbaiki proses manajemen risiko secara teratur serta insidental sebagai akibat dari perubahan kondisi eksternal dan internal yang mempengaruhi kecukupan modal Bank, profil risiko Bank, dan penerapan Manajemen Risiko secara efektif berdasarkan hasil evaluasi.

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

1. Establish a risk management policy and any changes to it, including the Risk Management strategy, the level of risk taken and risk tolerance, the risk management framework, and possible plans to anticipate abnormal conditions.
2. Improving the risk management process on a regular and incidental basis as a result of changes in external and internal conditions that affect the Bank's capital adequacy, the Bank's risk profile, and the implementation of effective Risk Management based on evaluation results.

Pelaksanaan Tugas Komite Manajemen Risiko Tahun 2022

Sepanjang tahun 2022 Komite Manajemen Risiko telah melaksanakan 4 (empat) kali rapat dengan agenda pembahasan sebagai berikut:

1. Laporan Profil Risiko.
2. Kecukupan Penyediaan Modal Minimum (KPMM).
3. Posisi Portofolio Kredit, Risiko Likuiditas dan Pasar, Risiko Strategis.
4. Loan Review Monitoring.
5. Indikator Pemantau Risiko
6. Posisi Portofolio Kredit, Risiko Likuiditas
7. Pemantauan Realisasi Produk dan Layanan Baru, Keluhan Pelanggan, Pembukaan dan Penutupan Cabang.
8. Internal Capital Allocation Plan (ICAAP)
9. Performance Evaluasi 2022.
10. Review dan evaluasi risk exposures serta potensi risiko melalui Implementasi Stress Test, Non Performing Loan analysis, Key Risk Indicator dan opini manajemen risiko.
11. Review usulan produk baru.

Implementation of Duties of the Risk Management Committee in 2022

Throughout 2022 the Risk Management Committee has held 4 (four) meetings with the following discussion agenda:

1. Risk Profile Report.
2. Adequacy of Minimum Capital Adequacy (KPMM).
3. Position of Credit Portfolio, Liquidity and Market Risk, Strategic Risk.
4. Loan Review Monitoring.
5. Risk Monitoring Indicators
6. Position of Credit Portfolio, Liquidity Risk
7. Monitoring the Realization of New Products and Services, Customer Complaints, Opening and Closing of Branches.
8. Internal Capital Allocation Plan (ICAAP)
9. Performance Evaluation 2022.
10. Review and evaluate risk exposures and potential risks through the Implementation of Stress Tests, Non Performing Loan analysis, Key Risk Indicators and risk management opinion.
11. New product proposal review.



Komite Asset Liability Management (ALMA)

Asset Liability Management Committee (ALMA)

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

The Asset Liability Management Committee (ALMA) is a committee tasked with assisting the Board of Directors in carrying out the function of determining the strategy for managing the Bank's assets and liabilities, determining interest rates and liquidity, as well as other matters related to managing the Bank's assets and liabilities. The appointment of members of the ALMA Committee is stipulated by the Decree of the Board of Directors Number 020/KEP-DIR/A-03/III/2020 dated March 20, 2020.



Struktur dan Keanggotaan Komite ALMA

ALMA Committee Structure and Membership

Ketua Chairman	Direktur yang membawahi Tresuri <i>Director in charge of Treasury</i>
Wakil Ketua Vice Chairman	Direktur yang membawahi Kredit dan Pendanaan <i>Director in charge of Credit and Funding</i>
Anggota Tetap Member	<ol style="list-style-type: none"> Seluruh anggota Direksi, kecuali Presiden Direktur <i>All members of the Board of Directors, except the President Director</i> Kepala Divisi yang membawahi Perencanaan Strategi & Keuangan <i>Head of Division in charge of Strategic & Financial Planning</i> Kepala Divisi yang membawahi Tresuri <i>Head of Division in charge of Treasury</i> Kepala Divisi yang membawahi Funding <i>Head of Division in charge of Funding</i> Kepala Divisi yang membawahi Kredit <i>Head of Division in charge of Credit</i> Kepala Divisi yang membawahi Manajemen Kredit <i>Head of Division in charge of Credit Management</i> Kepala Divisi yang membawahi Manajemen Risiko <i>Head of Division in charge of Risk Management</i>
Sekretaris Secretary	Divisi yang membawahi Manajemen Risiko <i>Division in charge of Risk Management</i>

Tugas dan Tanggung Jawab Komite ALMA

ALMA Committee Duties and Responsibilities

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

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

- | | |
|--|---|
| <ol style="list-style-type: none"> Pengembangan, kaji ulang dan modifikasi strategi ALMA. Pelaksanaan evaluasi (identifikasi & pengukuran), pemantauan dan pengendalian pada risiko suku bunga Bank dan strategi ALMA guna memastikan bahwa hasil <i>risk taking position</i> Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga. Pelaksanaan kaji ulang (identifikasi & pengukuran), pemantauan dan pengendalian pada penetapan harga (<i>pricing</i>) aktiva dan pasiva untuk memastikan bahwa <i>pricing</i> tersebut dapat mengoptimalkan hasil penanaman dana, meminimumkan biaya dana dan memelihara struktur neraca Bank. Pelaksanaan kaji ulang deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis Bank. Melakukan penyesuaian kebijakan dan strategi yang diperlukan berdasarkan hasil evaluasi dari butir 2 dan 3 tersebut di atas. Penyampaian informasi kepada Direksi (sistem informasi <i>management</i>) mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan ALMA. Melakukan <i>stress testing</i> dengan menggunakan skenario yang bersifat historis, skenario yang bersifat spesifik dan skenario pada pasar (<i>general market stress scenario</i>). | <ol style="list-style-type: none"> <i>Development, review, and modification of the ALMA strategy.</i> <i>Implementation of evaluation (identification & measurement), monitoring, and control of the Bank's interest rate risk and ALMA strategy to ensure that the results of the Bank's risk-taking position are consistent in managing interest rate risk.</i> <i>Implementation of reviews (identification & measurement), monitoring and controlling pricing (pricing) of assets and liabilities to ensure that the pricing can optimize the results of investing funds, minimize the cost of funds and maintain the Bank's balance sheet structure.</i> <i>Review the deviation between the actual results and the Bank's projected budget and business plan.</i> <i>Make policy and strategy adjustments based on the evaluation results from points 2 and 3 mentioned above.</i> <i>Submission of information to the Board of Directors (management information system) regarding any developments in related rules and regulations that affect ALMA's strategy and policies.</i> <i>Conduct stress testing using historical, specific, and market scenarios (the general market stress scenario).</i> |
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Pelaksanaan Tugas Komite ALMA Tahun 2022

Sepanjang tahun 2022 Komite ALMA telah melaksanakan 12 (dua belas) kali rapat dengan agenda pembahasan sebagai berikut:

1. Kondisi makro ekonomi di Indonesia dan luar negeri.
2. Laporan struktur dana pihak ketiga dan kepemilikan surat berharga.
3. Pembahasan biaya dana (*cost of fund*).
4. Laporan pemenuhan rasio likuiditas dan rasio risiko suku bunga dalam Banking Book (*Interest Rate Risk in Banking Book/IRRBB*).
5. Penetapan suku bunga dasar kredit.
6. Penetapan suku bunga produk dana (*counter rate*).
7. LIBOR *discontinued updates*.
8. Penetapan besaran suku bunga rekening antar kantor (RAK).
9. Rencana penerbitan obligasi.
10. Rencana penerbitan Sertifikat Deposito Pembiayaan Inklusif (SDPI).
11. Rencana pinjaman ke bank lain.

Implementation of ALMA Committee Duties in 2022

Throughout 2022 the ALMA Committee has held 12 (twelve) meetings with the following discussion agenda:

1. *Macro-economic conditions in Indonesia and overseas.*
2. *Report on the structure of third party funds and marketable securities ownership.*
3. *Discussion of the cost of funds (cost of funds).*
4. *Report on fulfillment of liquidity ratios and interest rate risk ratios in the Banking Book (Interest Rate Risk in Banking Book/IRRBB).*
5. *Determination of the basic credit interest rate.*
6. *Determination of interest rates for fund products (counter rate).*
7. *LIBOR has been discontinued.*
8. *Determination of the interest rate for inter-office accounts (RBD).*
9. *Bond issuance plan.*
10. *Plans to issue Inclusive Financing Deposit Certificates (SDPI).*
11. *Loan plans to other banks.*



Komite Pengarah Teknologi Informasi Information Technology Steering Committee

Komite Pengarah Teknologi Informasi merupakan komite yang bertugas untuk membantu Direksi dalam proses pengambilan keputusan terkait kebijakan pengelolaan operasional BWS pada bidang Teknologi Informasi. Penunjukan anggota Komite Pengarah Teknologi Informasi ditetapkan melalui Keputusan Direksi Nomor 025/KEP-DIR/A-10/IV/2020 tertanggal 20 April 2020.

The Information Technology Steering Committee is tasked with assisting the Board of Directors in decision-making related to BWS operational management policies in the Information Technology sector. The appointment of members of the Information Technology Steering Committee is determined by the Decree of the Board of Directors Number 025/KEP-DIR/A-10/IV/2020 dated April 20, 2020.

Struktur Kedudukan dan Keanggotaan Komite Pengarah Teknologi Informasi

Information Technology Steering Committee Position and Membership Structure

Ketua Chairman	Direktur yang membawahi Satuan Kerja Teknologi Informasi <i>The Director in charge of the Information Technology Work Unit</i>
Anggota Tetap Member	<ol style="list-style-type: none"> 1. Direktur yang membawahi Risiko & Kepatuhan <i>Director in charge of Risk & Compliance</i> 2. Direktur yang membawahi Bisnis dan/atau Pendukung Operasional <i>Director in charge of Business and/or Operational Support</i> 3. Kepala Divisi yang membawahi Satuan Kerja Teknologi Informasi <i>Head of Division in charge of the Information Technology Work Unit</i> 4. Kepala Divisi yang membawahi Perencanaan Strategi & Keuangan <i>Head of Division in charge of Strategic & Financial Planning</i>



Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

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

1. Memberikan rekomendasi kepada Direksi mengenai hal-hal sebagai berikut:
 - a. Rencana Strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank. Dalam memberikan rekomendasi, Komite Pengarah Teknologi Informasi harus memperhatikan faktor efisiensi, efektivitas, dan hal-hal lain, yaitu: - Peta jalan (*roadmap*) untuk mencapai kebutuhan TI yang mendukung strategi bisnis Bank. Peta jalan (*roadmap*) terdiri dari kondisi saat ini (*current state*), kondisi yang ingin dicapai (*future state*), dan langkah-langkah yang akan dilakukan untuk mencapai kondisi yang ingin dicapai - Sumber daya yang dibutuhkan - Manfaat yang akan diperoleh saat Rencana Strategis TI diterapkan - Kendala yang mungkin timbul dalam penerapan Rencana Strategis TI
 - b. Perumusan kebijakan, standar, dan prosedur TI yang utama, misalnya kebijakan TI yang utama yaitu kebijakan pengamanan TI dan manajemen risiko terkait penggunaan TI di Bank
 - c. Kesesuaian antara proyek TI yang disetujui dengan Rencana Strategis TI. Komite Pengarah Teknologi Informasi juga menetapkan status prioritas proyek TI yang bersifat kritis yang berdampak signifikan terhadap kegiatan operasional Bank, misalnya pergantian *core banking application*, *server production*, dan topologi jaringan
 - d. Kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati (*project charter*). Komite Pengarah Teknologi Informasi harus melengkapi rekomendasi dengan hasil analisis dari proyek TI yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien
 - e. Kesesuaian antara TI dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank
 - f. Efektivitas langkah-langkah dalam meminimalisasi risiko atas investasi Bank pada sektor TI agar investasi Bank pada sektor TI memberikan kontribusi terhadap pencapaian tujuan bisnis Bank
 - g. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI, misalnya pendeteksian keusangan infrastruktur TI dan pengukuran efektivitas dan efisiensi penerapan kebijakan pengamanan TI

Information Technology Steering Committee Duties and Responsibilities

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

1. *Provide recommendations to the Board of Directors regarding the following matters:*
 - a. *IT Strategic Plan, which is in line with the strategic plan of the Bank's business activities. In providing recommendations, the Information Technology Steering Committee must pay attention to efficiency, effectiveness, and other matters, namely: - Roadmap to achieve IT needs that support the Bank's business strategy. The roadmap consists of the current state, future state, and steps to be taken to achieve the desired condition - Required resources - Benefits to be obtained during the Strategic Plan IT implemented - Constraints that may arise in the implementation of the IT Strategic Plan*
 - b. *Formulation of central IT policies, standards, and procedures, for example, the central IT policies, namely IT security policies and risk management related to the use of IT in the Bank*
 - c. *Conformity between approved IT projects and IT Strategic Plans. The Information Technology Steering Committee also determines the priority status of critical IT projects that significantly impact the Bank's operational activities, such as changes in core banking applications, server production, and network topologies.*
 - d. *Conformity between the IT project implementation and the agreed project plan (project charter). The Information Technology Steering Committee must complement recommendations with analysis results from major IT projects to enable the Board of Directors to make decisions efficiently*
 - e. *Compatibility between IT and the needs of management information systems and the needs of the Bank's business activities*
 - f. *The effectiveness of steps in minimizing the risk of the Bank's investment in the IT sector so that the Bank's investment in the IT sector contributes to the achievement of the Bank's business objectives*
 - g. *Monitoring of IT performance and efforts to improve IT performance, for example, detecting the obsolescence of IT infrastructure and measuring the effectiveness and efficiency of implementing IT security policies*

- h. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu
 - i. Kecukupan dan alokasi sumber daya yang dimiliki Bank. Dalam hal sumber daya yang dimiliki tidak memadai dan Bank akan menggunakan jasa pihak lain dalam penyelenggaraan TI, Komite Pengarah Teknologi Informasi harus memastikan Bank telah memiliki kebijakan dan prosedur yang dibutuhkan
2. Bertindak sebagai fasilitator antara Pengguna Utama TI dengan Divisi yang membawahi Satuan Kerja Teknologi Informasi dalam rangka penyelesaian permasalahan terkait bidang TI

- h. Efforts to resolve various IT-related problems that cannot be resolved by work units of IT users and organizers in an effective, efficient and timely manner
 - i. Adequacy and allocation of resources owned by the Bank. If the resources owned are inadequate and the Bank will use the services of other parties in implementing IT, the Information Technology Steering Committee must ensure that the Bank has the necessary policies and procedures
2. Act as a facilitator between the Main IT Users and the Division in charge of the Information Technology Work Unit to resolve problems related to the IT field.

Pelaksanaan Tugas Komite Pengarah Teknologi Informasi Tahun 2022

Sepanjang tahun 2022 Komite Pengarah Teknologi Informasi telah melaksanakan 4 (empat) kali rapat dengan agenda pembahasan sebagai berikut:

1. Realisasi Anggaran Teknologi Informasi Kuartal Pertama tahun 2022
2. Pengadaan Mesin ATM
3. Pengembangan aplikasi kredit yaitu Loan Originating System (LOS)
4. Implementasi awal data warehouse.
5. Relokasi Data Center
6. Penyerapan Anggaran Teknologi Informasi
7. Rencana Pengembangan Teknologi Informasi 2022
8. Pengelolaan Proyek selama tahun 2022
9. Pengadaan Layanan Debet Kartu secara Internasional pada jaringan Visa.
10. Pembaharuan ketentuan internal terkait Teknologi Informasi
11. Pengembangan BI-FAST Tahap Kedua.
12. Penguatan penambahan server Global AML dan CES di DRC
13. Pengujian DRC (Disaster Recovery Center)
14. Pengadaan whatsapp business official account

Implementation of Duties of the Information Technology Steering Committee in 2022

Throughout 2022 the Information Technology Steering Committee has implemented 4 (four) meeting times with the agenda for discussion as follows:

1. Realization of Information Technology Budget for the First Quarter of 2022
2. Procurement of ATM machines
3. Development of credit applications, namely the Loan Originating System (LOS)
4. Initial implementation of the data warehouse.
5. Data Center Relocation
6. Information Technology Budget Absorption
7. Information Technology Development Plan 2022
8. Project Management during 2022
9. Procurement of International Card Debit Services on the Visa network.
10. Renewal of internal provisions related to Information Technology
11. Development of the Second Phase of BI-FAST.
12. Strengthening the addition of Global AML and CES servers in DRC
13. DRC (Disaster Recovery Center) Testing
14. Procurement of whatsapp business official accounts

Komite Kebijakan Perkreditan *Loan Policy Committee*

Komite Kebijakan Perkreditan (KKP) merupakan komite yang bertugas untuk membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran

Loan Policy Committee is a committee that assists directors in formulating policies, supervising policy implementation, monitoring the development and condition of loan portfolios and providing advice or improvement measures. Appointment



atau langkah perbaikan. Penunjukan anggota Komite Kebijakan Perkreditan ditetapkan melalui Keputusan Direksi Nomor 041/KEP-DIR/A-07/VI/2020 tertanggal 17 Juni 2020.

of loan policy committee members is determined through the Board of Directors Decree Number 041/KEP-DIR/A-07/VI/20 dated June 17, 2020.

Struktur dan Keanggotaan Komite Kebijakan Kredit

Structure and Membership of the Credit Policy Committee

Ketua <i>Chairman</i>	Direktur yang membawahkan fungsi Manajemen Kredit <i>Director in charge of Loan Management Functions</i>
Anggota Tetap <i>Member</i>	<ol style="list-style-type: none"> 1. Direktur yang membawahkan fungsi Kredit <i>Director in charge of Loan Functions</i> 2. Direktur yang membawahkan fungsi Risiko <i>Director in charge of Risk Functions</i> 3. Kepala Divisi yang melaksanakan fungsi Kredit <i>Division Head in charge fo Loan Functions</i> 4. Kepala Divisi yang melaksanakan fungsi Manajemen Kredit <i>Division Head in charge of Loan Management Functions</i> 5. Kepala Divisi yang melaksanakan fungsi Operasional Perkreditan <i>Division Head in charge of Loan Operational Functions</i> 6. Kepala Satuan Kerja Manajemen Risiko <i>Division Head in charge of Risk Management Unit</i> 7. Kepala Satuan Kerja Audit Internal <i>Internal Audit Unit Head</i>
Sekretaris <i>Secretary</i>	Kepala Divisi Loan Review <i>Loan Review Division Head</i>

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Functions and Responsibilities of the Loan Policy Committee

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

The functions of Loan Policy Committee include at least the following:

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

1. *Provide input to the Board of Directors in the preparation of Loan Policy, especially related to the formulation of prudential principles in loan*
2. *Supervise that Loan Policy can be applied and implemented consequently and consistently and formulate solutions in the event of obstacles or constraints in the implementation of Loan Policy. Furthermore, Loan Policy Committee also conducts periodic reviews of Loan Policy and provides advice to the board of directors in the event of necessary changes or improvements to Loan Policy;*
3. *Monitor and evaluate:*
 - a. *Development and quality of the loan or financing portfolio comprehensively*
 - b. *The correctness on the implementation of authority to terminate loan or financing*
 - c. *The correctness on the process of granting, development, and quality of Loan or Financing provided to parties related to the Bank and the debtor with the certain amount*
 - d. *The correctness on the implementation of LLL provisions*
 - e. *Adherence to the provisions of laws and regulations and other regulations in the implementation of loan or financing*

- f. Penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam KPB
 - g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan.
4. Menyampaikan laporan tertulis secara berkala kepada direksi dengan tembusan kepada dewan komisaris mengenai:
- a. Hasil pengawasan atas penerapan dan pelaksanaan KPB
 - b. Hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam fungsi KKP poin 3
5. Memberikan saran langkah-langkah perbaikan kepada direksi dengan tembusan kepada dewan komisaris mengenai hal-hal yang terkait dengan butir 4

- f. *Non-Performing Loan handling in accordance with the Loan Policy*
 - g. *The Bank's efforts to meet the adequacy of the allowance for loan write off.*
4. *Submit a written report periodically to the Board of Directors with a copy to the Board of Commissioners regarding:*
- a. *The results of supervision on the application and implementation of Loan Policy*
 - b. *The results of monitoring and evaluation on the matters referred to the Loan Policy Committee function in point 3*
5. *Provide suggestions for improvement measures to the Board of Directors with a copy to the Board of Commissioners on matters related to point 4*

Pelaksanaan Tugas Komite Kebijakan Perkreditan Tahun 2022

Sepanjang tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan tugasnya dengan baik dalam hal memberikan masukan terkait penyusunan revisi atas kebijakan dan prosedur Bank terkait perkreditan.

Implementation of Loan Policy Committee Duties in 2022

During 2022, the Loan Policy Committee has performed its duties well in terms of providing input on the preparation of revisions to the Bank's policies and procedures related to loan.

Komite Kredit Credit Committee

Komite Kredit merupakan komite yang bertugas membantu Direksi dalam proses pengambilan keputusan atas persetujuan pemberian kredit. Penunjukan anggota Komite Kredit ditetapkan melalui Keputusan Direksi Nomor 102/KEP-DIR/A-07/X/2020 tertanggal 26 Oktober 2020.

Credit Committee is responsible for assisting the Board of Directors in the decision-making process on the approval of loan granting. The appointment of Credit Committee members is determined by The Board of Directors Decree Number 102/KEP-DIR/A-07/X/20 dated October 26, 2020.

Struktur dan Keanggotaan Komite Kredit

Structure and Membership of the Loan Committee

Komite Kredit Direksi

Loan Committee for Board of Directors

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



Komite Kredit Manajemen

Loan Committee for Management

	Kategori A <i>Category A</i>	Kategori B <i>Category B</i>	Kategori C <i>Category C</i>
Anggota <i>Member</i>	<ul style="list-style-type: none"> Kepala Divisi yang membawahi Manajemen Kredit (Ketua) <i>Head of Division in charge of Credit Management (Chairman)</i> 3 (tiga) dari 4 (empat) orang <i>Team Leader</i> <i>3 (three) of 4 (four) Team Leaders</i> 	<ul style="list-style-type: none"> Kepala Divisi yang membawahi Kredit Konsumer (Ketua) <i>Division Head in charge of Consumer Loan (Chairman)</i> Kepala Departemen yang menjalankan fungsi Kredit Pensiunan <i>Department Head in charge of pension loan function</i> Kepala Departemen yang menjalankan fungsi Kredit Konsumer <i>Department Head in charge of consumer loan function</i> 	<ul style="list-style-type: none"> Kepala Divisi yang membawahi Manajemen Kredit (Ketua) <i>Division Head in charge of Loan Management (Chairman)</i> 3 (tiga) dari 4 (empat) orang <i>Team Leader</i> <i>3 (three) of 4 (four) Team Leaders</i>
Anggota Independen <i>Independent Member</i>	<ul style="list-style-type: none"> Kepala Departemen yang menjalankan fungsi <i>Corporate Legal</i> <i>Department Head in charge of Corporate Legal Functions</i> Kepala Divisi yang membawahi Manajemen Risiko & Kepatuhan <i>Division Head in charge of Risk Management & Compliance</i> 		
Pemenuhan Kuota <i>Quota Fulfillment</i>	<ol style="list-style-type: none"> Kategori "A" harus disetujui sekurang-kurangnya 3 (tiga) anggota komite dan ketua komite harus memberikan keputusan <i>Category "A" shall be approved by at least 3 (three) committee members and the chairman of the committee shall give a decision</i> Kategori "B" harus disetujui sekurang-kurangnya 2 (dua) anggota komite dan ketua komite harus memberikan keputusan <i>Category "B" shall be approved by at least 2 (two) committee members and the chairman of the committee shall give a decision</i> Kategori "C" harus disetujui sekurang-kurangnya 3 (tiga) anggota komite dan ketua komite harus memberikan keputusan <i>Category "C" shall be approved by at least 3 (three) committee members and the chairman of the committee shall give a decision</i> 		

Komite Kredit Manajemen (Restrukturisasi)

Credit Management Committee (Restructuring)

Anggota <i>Member</i>	<ol style="list-style-type: none"> Untuk kredit dengan kolektibilitas 1 & 2 atau masih dikelola oleh Unit Bisnis, Komite disesuaikan dengan tipe kredit "A", "B" atau "C" <i>For credit with collectability 1 & 2 or still managed by the Business Unit, the Committee is adjusted to the type of credit "A", "B" or "C"</i> Kredit dengan Kolektibilitas 3, 4 & 5 <i>Credit with Collectability 3, 4 & 5</i> <ol style="list-style-type: none"> Kepala Divisi yang membawahi Remedial & SAM (Ketua) <i>Head of Division in charge of Remedial & SAM (Chairman)</i> Koordinator Wilayah I <i>Regional Coordinator I</i> Koordinator Wilayah II <i>Region II Coordinator</i>
Anggota Independen <i>Independent Member</i>	<ol style="list-style-type: none"> Kepala Departemen yang melaksanakan fungsi <i>Corporate Legal</i> <i>Head of Department that carries out Corporate Legal functions</i> Kepala Divisi yang membawahi Manajemen Risiko & Kepatuhan <i>Head of Division in charge of Risk Management & Compliance</i>
Pemenuhan Kuota <i>Quota Fulfillment</i>	<ol style="list-style-type: none"> Kategori "A" harus disetujui sekurang-kurangnya 2 (dua) anggota komite dan ketua komite harus memberikan keputusan <i>Category "A" must be approved by at least 2 (two) committee members and the committee chairman must make a decision</i> Kategori "B" harus disetujui sekurang-kurangnya 2 (dua) anggota komite dan ketua komite harus memberikan keputusan <i>Category "B" must be approved by at least 2 (two) committee members and the committee chairman must make a decision</i> Kredit dengan kolektibilitas 3, 4 & 5 atau kredit yang dikelola oleh Divisi Remedial & SAM harus disetujui sekurang-kurangnya 3 (tiga) anggota komite <i>Credit with collectability 3, 4 & 5 or credit managed by the Remedial & SAM Division must be approved by at least 3 (three) committee members</i>

Tugas dan Tanggung Jawab Komite Kredit

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

- Memastikan bahwa setiap kredit yang diberikan telah memenuhi norma-norma umum perbankan dan telah sesuai dengan asas-asas perkreditan yang sehat.

Duties and Responsibilities of the Loan Committee

Each individual appointed as a Credit Committee is independently in giving an opinion approving or rejecting a loan application. In connection with its position, members of the Credit Committee are responsible for:

- Ensure that every granting of loan had meet the general norms of banking and is in accordance with sound loan principles.

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| <ol style="list-style-type: none"> 2. Memastikan bahwa pelaksanaan pemberian kredit telah sesuai dengan Kebijakan Perkreditan Bank, Prosedur Perkreditan dan peraturan terkait lainnya. 3. Memastikan bahwa pemberian kredit telah didasarkan pada penilaian yang jujur, objektif, cermat, dan seksama serta terlepas dari pengaruh pihak-pihak yang berkepentingan dengan pemohon kredit. 4. Meyakini bahwa kredit yang akan diberikan dapat dilunasi kembali pada waktunya dan tidak akan berkembang menjadi kredit bermasalah. 5. Melaksanakan prinsip/sikap profesionalisme dan memiliki integritas. 6. Mengawasi <i>watchlist</i> dan semua pinjaman bermasalah serta memberikan rekomendasi mengenai cara penanganannya. | <ol style="list-style-type: none"> 2. <i>Ensure that the implementation of loan is in accordance with the Bank's Loan Policy, Loan Procedure and other relevant regulations.</i> 3. <i>Ensuring that the granting of loan has been based on an honest, objective, careful, and prudence assessment and regardless of the influence of the parties concerned with the loan applicant.</i> 4. <i>Believe that the granting of loan can be repaid in time manner and will not develop into non-performing loans.</i> 5. <i>Implement principles/attitudes of professionalism and have integrity.</i> 6. <i>Supervise the watchlist and all non-performing loans and provide recommendations on how to handle it.</i> |
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Pelaksanaan Tugas Komite Kredit Tahun 2022

Selama tahun 2022, Komite Kredit telah melaksanakan tugasnya dengan baik yang ditunjukkan dengan adanya modul/prosedur pemberian persetujuan kredit melalui *core banking system* oleh anggota komite.

Implementation of Credit Committee Duties in 2022

During 2022, the Credit Committee has performed its duties well indicated by the module/procedure of granting loan approval through the core banking system by the committee member user.

Komite Pembelian Barang dan Jasa Procurement Committee

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

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Membantu Direksi dalam pengelolaan kegiatan Pembelian Barang dan Jasa 2. Memastikan efektivitas atas aktivitas kegiatan Pembelian Barang dan Jasa 3. Memastikan pelaksanaan kegiatan Pembelian Barang dan Jasa sesuai dengan Kebijakan dan Prosedur yang berlaku di BWS | <p><i>Procurement Committee is established by and responsible to the Board of Directors with the aim of:</i></p> <ol style="list-style-type: none"> 1. <i>Assist the Board of Directors in the management of goods and services purchase activities</i> 2. <i>Ensure the effectiveness of the Purchase of Goods and Services activities</i> 3. <i>Ensure the implementation of the purchase of goods and services activities in accordance with the applicable policies and procedures in BWS</i> |
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Struktur dan Keanggotan Komite Pembelian Barang dan Jasa

Structure and Membership of the Procurement Committee

Anggota Member

1. Kepala Divisi yang membidangi General Affair;
Head of Division in charge of General Affairs;
2. Kepala Divisi yang membidangi Pembukaan Kantor;
Head of Division in charge of Office Opening;
3. Kepala Divisi yang membidangi Teknologi Informasi; dan
Head of Division in charge of Information Technology; and
4. Kepala Divisi yang membidangi Perencanaan Korporasi.
Head of Division in charge of Corporate Planning.



Tugas dan Tanggung Jawab Komite Pembelian Barang dan Jasa

Dalam menjalankan fungsinya, Komite Pembelian Barang dan Jasa memiliki tugas dan tanggung jawab antara lain sebagai berikut:

1. Membantu Direksi terkait penyusunan Kebijakan, Prosedur, Limit dan Strategi Pembelian Barang dan Jasa.
2. Melakukan evaluasi atas usulan perubahan Kebijakan, Prosedur, Limit dan Strategi Pembelian Barang dan Jasa.
3. Secara berkala melakukan evaluasi atas pelaksanaan kepatuhan terkait kegiatan Pembelian Barang dan Jasa dibandingkan dengan Kebijakan, Prosedur dan Limit yang berlaku di BWS.
4. Memberikan persetujuan atas rekanan/vendor/supplier sebagai rekanan/vendor/supplier yang resmi dapat digunakan.
5. Melakukan evaluasi atas Daftar Rekanan.
6. Memberikan persetujuan rekomendasi kepada Direktur dan/atau Direksi atas pelaksanaan Pembelian Barang dan Jasa yang merupakan kewenangan Direktur dan/atau Direksi serta nominal Pembelian Barang dan Jasa lebih dari Rp50 juta kepada Direktur dan/atau Direksi sebelum dilakukan persetujuan.

Pelaksanaan Tugas Komite Pembelian Barang dan Jasa Tahun 2022

Selama tahun 2022, Komite Pembelian Barang dan Jasa telah melaksanakan tugasnya dengan baik dalam hal memberikan rekomendasi atas persetujuan rekanan/vendor/supplier dan rekomendasi kepada Direktur dan/atau Direksi.

Duties and Responsibilities of the Goods and Services Purchasing Committee

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

1. *Assisting the Board of Directors in the preparation of Policies, Procedures, Limits and Strategies for Purchasing Goods and Services.*
2. *Evaluate the proposed changes to the Policy, Procedure, Limit and Strategy of Purchasing Goods and Services.*
3. *Periodically evaluate the implementation of compliance related to the activities of Purchasing Goods and Services compared to the applicable Policies, Procedures and Limits at BWS.*
4. *Provide approval to partners/vendors/suppliers as partners/vendors/suppliers that can be officially used.*
5. *Evaluate the Associate List of Vendor.*
6. *Provide approval of recommendations to the Director and/or Board of Directors on the implementation of the Purchase of Goods and Services which is the authority of the Director and/or Board of Directors and the nominal purchase of Goods and Services more than IDR50 million to the Director and/or Board of Directors before approval.*

Implementation of Procurement Committee Duties in 2022

During 2022, the Procurement Committee has performed its duties well in terms of providing recommendations on the approval of partners/vendors/suppliers and recommendations to the Director and/or Board of Directors.



Komite Anti Pencucian Uang & Pencegahan Pendanaan Terorisme *Anti-Money Laundering and Combating of Funds of Terrorism Committee*

Komite Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (Komite APU & PPT) dibentuk berdasarkan Keputusan Direksi dengan tujuan untuk memastikan penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (Program APU & PPT) di BWS sudah sesuai dengan ketentuan perundang-undangan yang berlaku dan/atau *standard best practice*.

The Anti-Money Laundering and Combating of Funds of Terrorism Committee (AML & CFT Committee) was formed based on the Decree of the Board of Directors to ensure that the implementation of the Anti-Money Laundering and Combating of Funds of Terrorism Program (AML & CFT Program) at BWS is by the provisions of the applicable laws and/or standard best practice.

Struktur dan Keanggotaan Komite APU & PPT

Structure and Membership of AML & CFT Committee

Ketua Chairman	Direktur yang membawahi Kepatuhan Director in charge of Compliance
Anggota Tetap Permanent Member	<ol style="list-style-type: none"> Kepala Departemen yang membawahi APU & PPT Head of Department in charge of AML & CFT Kepala Departemen yang membawahi Business Legal Head of Department in charge of Business Legal Kepala Departemen yang membawahi Kepatuhan Head of Department in charge of Compliance
Anggota Tidak Tetap Non-Permanent Members	Kepala Divisi dan/atau Pemimpin Cabang Head of Division and/or Branch Leader

Tugas dan Tanggung Jawab Komite APU & PPT

Duties and Responsibilities of the AML & CFT Committee

Komite APU & PPT bertugas dan bertanggung jawab untuk mengevaluasi dan memberikan rekomendasi kepada Direksi yang sekurang-kurangnya meliputi:

The AML & CFT Committee is in charge and responsible for evaluating and providing recommendations to the Board of Directors, which at least include:

- Kebijakan dan prosedur terkait penerapan Program APU & PPT
- Perbaikan proses kerja penerapan Program APU & PPT
- Rencana kerja pelatihan terkait penerapan Program APU & PPT
- Permasalahan-permasalahan terkait penerapan Program APU & PPT

- Policies and procedures related to the implementation of the AML & CFT Program
- Improvement of the work process for implementing the AML & CFT Program
- Training work plans related to the performance of the AML & CFT Program
- Problems associated with the implementation of the AML & CFT Program

Pelaksanaan Tugas Komite APU & PPT Tahun 2022

Implementation of Duties of the AML & CFT Committee in 2022

Selama tahun 2022, Komite APU & PPT telah melaksanakan 4 (empat) kali rapat dengan pembahasan sebagai berikut:

During 2022, the AML & CFT Committee has held 4 (four) meetings with the following discussions:

- Pelaksanaan proses awal implementasi sistem SAS
- Pengkinian data nasabah
- Implementasi SIPENDAR dan tindak lanjut temuan OJK 2021.
- Financial Integrity Rating (FIR).

- Implementation of the initial process of implementing the SAS system
- Updating customer data
- Implementation of SIPENDAR and follow-up on OJK 2021 findings.
- Financial Integrity Rating (FIR).



Gugus Tugas Anti Fraud Anti Fraud Task Force

Gugus Tugas *Anti Fraud* (GTAF) bertanggung jawab langsung kepada Direktur Utama dan memiliki hubungan komunikasi dengan pelaporan secara langsung kepada Dewan Komisaris.

The Anti-Fraud Task Force is directly responsible to the President Director and has a communication relationship with direct reporting to the Board of Commissioners.

Struktur dan Keanggotaan Gugus Tugas Anti Fraud

Anti Fraud Task Force Structure and Membership

Ketua <i>Ketua</i>	Kepala Divisi Audit Internal <i>Head of Internal Audit Division</i>
Wakil Ketua <i>Wakil Ketua</i>	1. Kepala Divisi Manajemen Risiko <i>Head of Risk Management Division</i> 2. Kepala Divisi Kepatuhan <i>Head of Compliance Division</i>
Anggota <i>Member</i>	1. Kepala Departemen Audit Inspektorat <i>Head of the Inspectorate Audit Department</i> 2. Kepala Departemen Audit Support <i>Head of the Audit Support Department</i> 3. Kepala Departemen Manajemen Risiko <i>Head of the Risk Management Department</i> 4. Kepala Departemen Kepatuhan, Sistem & Prosedur <i>Head of Compliance, System & Procedure Department</i> 5. Kepala Departemen <i>Corporate & Business Legal</i> <i>Head of Corporate & Business Legal Department</i> 6. <i>Tim Leader Hubungan Industrial</i> <i>Industrial Relations Leader Team</i> 7. <i>Tim Fraud Detection System</i> <i>Fraud Detection System Team</i> 8. Kepala Unit Risiko Operasional dan Kepatuhan <i>Head of Operational Risk and Compliance Unit</i>

Tugas dan Tanggung Jawab Gugus Tugas Anti Fraud

Duties and Responsibilities of the Anti-Fraud Task Force

Dalam menjalankan fungsinya, Gugus Tugas *Anti Fraud* memiliki tugas dan tanggung jawab antara lain sebagai berikut:

In carrying out its functions, the Anti-Fraud Task Force has the following duties and responsibilities:

1. Memantau dan memastikan kesesuaian penerapan strategi *anti Fraud* yang telah ditetapkan dalam Kebijakan Umum Penerapan Strategi *Anti Fraud*.
2. Mendukung upaya penumbuhkembangan budaya dan kepedulian *anti Fraud* pada seluruh jajaran organisasi.
3. Menyusun rencana kerja tahunan dan laporan pelaksanaan tugas tahunan serta menyampaikannya kepada Direktur Utama dan Dewan Komisaris. Penyusunan rencana kerja tahunan dan laporan pelaksanaan kerja tahunan dikoordinasikan dengan Divisi/Satuan Kerja/Unit Bisnis terkait.
4. Menyusun uraian tugas dan pedoman kerja internal yang diperlukan dalam pelaksanaan tugas dan tanggung jawab Gugus Tugas *Anti Fraud* dalam implementasi strategi *anti Fraud*.
5. Melakukan evaluasi dan/atau pengkinian strategi *anti Fraud* yang diterapkan, dengan memperhatikan peraturan Bank Indonesia dan peraturan perundang-undangan lainnya yang berlaku, *best practice* dan perkembangan perusahaan.

1. *Monitor and ensure the appropriateness of implementing the anti-fraud strategy stipulated in the Anti-Fraud Strategy Implementation General Policy.*
2. *Support efforts to develop anti-fraud culture and awareness at all levels of the organization.*
3. *Prepare an annual work plan, report on the implementation of yearly duties, and submit them to the President, Director, and the Board of Commissioners. Preparing annual work plans and annual work implementation reports is coordinated with the relevant Divisions/Work Units/Business Units.*
4. *Prepare job descriptions and internal work guidelines needed in carrying out the duties and responsibilities of the Anti-Fraud Task Force in implementing the anti-fraud strategy.*
5. *Evaluate and/or update the implemented anti-fraud strategy, taking into account Bank Indonesia regulations and other applicable laws and regulations, best practices, and company developments.*

Pelaksanaan Tugas Gugus Tugas Anti Fraud Tahun 2022

Selama tahun 2022, Gugus tugas *Anti Fraud* telah melaksanakan tugasnya dengan baik dalam hal memberikan rekomendasi atas penanganan kasus *fraud* serta tindakan lainnya terkait penerapan strategi anti-*fraud* di BWS.

Gugus Tugas *Anti Fraud* telah melaksanakan 5 (lima) kali rapat dengan pembahasan sebagai berikut:

1. Revisi Kebijakan Strategi *Anti-Fraud* dan perubahan keanggotaan GTAF.
2. Penetapan status penyelesaian kasus *fraud*.
3. Pembahasan kasus *fraud* dan *action plan* penyelesaiannya.
4. Pembahasan terkait prosedur pemindahbukuan dana/ saldo penyelesaian kasus *fraud* (secara umum).
5. Pembahasan pokok-pokok *concern* OJK sebagaimana surat Nomor SR-113/PB.32/2022 perihal Penerapan Strategi *Anti Fraud* PT Bank Woori Saudara 1906, Tbk Semester I dan II Tahun 2021.

Implementation of the 2022 Anti-Fraud Task Force

During 2022, the *Anti-Fraud Task Force* carried out its duties well in providing recommendations for handling fraud cases and other actions related to implementing anti-fraud strategies at BWS.

The *Anti-Fraud Task Force* has held 5 (five) meetings with the following discussions:

1. Revision of the *Anti-Fraud Strategy Policy* and changes to *GTAF* membership.
2. Determination of settlement status of fraud cases.
3. Discussion of fraud cases and action plans for their settlement.
4. Discussion regarding procedures for transferring funds/ balances for settlement of fraud cases (in general).
5. Discussion of OJK's main concerns as referred to in letter Number SR-113/PB.32/2022 regarding the Implementation of the *Anti-Fraud Strategy* for PT Bank Woori Saudara 1906, Tbk Semester I and II of 2021.



Sekretaris Perusahaan

Corporate Secretary

Sesuai Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, BWS telah menunjuk seorang Sekretaris Perusahaan yang bertugas menjadi pihak penghubung (*Compliance Officer*) yang menjembatani kepentingan antara BWS dengan pihak eksternal, terutama dalam menjaga persepsi publik atas citra Bank.

Sekretaris Perusahaan berperan penting dalam membantu Bank memenuhi peraturan pasar modal, yaitu dengan menyediakan pedoman kepada Dewan Komisaris dan Direksi mengenai seperti GCG, Anggaran Dasar Bank, dan peraturan perundang-undangan yang berlaku.

Sekretaris Perusahaan Bank berfungsi sebagai penghubung antara Bank dengan lembaga/instansi terkait (Bank Indonesia), otoritas pasar modal, komunitas pemodal, dan masyarakat umum. Sekretaris Perusahaan bertanggung jawab menyediakan dan menyampaikan informasi kepada masyarakat umum maupun untuk kepentingan investor yang berhubungan dengan kinerja Bank secara tepat waktu, akurat dan transparan sesuai ketentuan dan Perundang-undangan yang berlaku bagi bank maupun bagi perusahaan publik.

By the OJK Regulation Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, BWS has appointed a Corporate Secretary whose job is to be a liaison party (Compliance Officer) who bridges the interests between BWS and external parties, especially in maintaining public perception. On the image of the Bank.

The Corporate Secretary plays an essential role in helping the Bank comply with capital market regulations by providing guidelines to the Board of Commissioners and Directors regarding GCG, the Bank's Articles of Association, and applicable laws and regulations.

The Bank's Corporate Secretary is a liaison between the Bank and related institutions/agencies (Bank Indonesia), capital market authorities, the investor community, and the general public. The Corporate Secretary is responsible for providing and conveying information to the general public and for the benefit of investors relating to the Bank's performance in a timely, accurate and transparent manner by the provisions and laws that apply to banks and public companies.



Pihak yang Mengangkat dan Memberhentikan Sekretaris Perusahaan

Appointment and Dismissal of Corporate Secretary

Sekretaris Perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi berdasarkan mekanisme internal Bank. Pengangkatan Sekretaris Perusahaan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

The Corporate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on the Decision of the Board of Directors based on the Bank's internal mechanism. The appointment of the Corporate Secretary takes into account his professional abilities and integrity in society and business.



Pejabat Sekretaris Perusahaan

Corporate Secretary

Penetapan Pejabat Sekretaris Perusahaan sesuai dengan Surat Keputusan Direksi Nomor 051/KEP.DIR/HC.III/VI/2022 tanggal 24 Juni 2022 yang mengangkat Wuryanto sebagai Sekretaris Perusahaan dan telah mendapat persetujuan Dewan Komisaris. Pengangkatan ini telah dilaporkan kepada OJK dan Bursa Efek Indonesia pada tanggal 1 Juli 2022 dengan nomor surat 006/

Appointment of Corporate Secretary Officer in accordance with Directors Decree Number 051/KEP.DIR/HC.III/VI/2022 dated June 24, 2022 which appointed Wuryanto as Corporate Secretary and has received approval from the Board of Commissioners. This appointment was reported to the OJK and the Indonesia Stock Exchange on July 1, 2022 with letter number 006/BWS-CORP.

BWS-CORP.SEC/OJK/VII/22 untuk memenuhi Peraturan OJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

SEC/OJK/VII/22 to comply with OJK Regulation Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies.

Profil Wuryanto dapat dilihat pada Profil Direksi dalam bab Profil Perusahaan di laporan tahunan ini.

Wuryanto's profile can be seen in the Directors' Profiles in the Company Profile chapter of this annual report.

Tugas dan Tanggung Jawab Sekretaris Perusahaan *Duties and Responsibilities of the Corporate Secretary*

Mengacu pada Pasal 5 Peraturan OJK Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, fungsi Sekretaris Perusahaan adalah melaksanakan tugas paling kurang meliputi:

Referring to Article 5 of OJK Regulation Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, the function of the Corporate Secretary is to carry out tasks that include at least:

- Mengikuti perkembangan pasar modal khususnya peraturan perundangan yang berlaku di bidang pasar modal.
- Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundangan di bidang pasar modal.
- Membantu Direksi dan Dewan Komisaris dalam pelaksanaan GCG yang meliputi:
 - » Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten
 - » Penyampaian laporan kepada OJK tepat waktu
 - » Penyelenggaraan dan dokumentasi RUPS
 - » Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Dewan Komisaris
 - » Pelaksanaan program orientasi terhadap Perusahaan bagi Direksi dan/atau Dewan Komisaris.
- Sebagai penghubung antara Emiten dengan Pemegang Saham, OJK dan Pemangku Kepentingan lainnya.

- *Closely monitoring developments in the capital market, especially the laws and regulations applicable in the capital market sector.*
- *Provide input to the Board of Directors and Commissioners to comply with the provisions of laws and regulations in the capital market sector.*
- *Assisting the Board of Directors and Board of Commissioners in implementing GCG, which includes:*
 - » *Disclosure of information to the public, including the availability of information on the Issuer's Website*
 - » *Timely submission of reports to OJK*
 - » *Implementation and documentation of GMS*
 - » *Implementation and documentation of Board of Directors and Board of Commissioners meetings*
 - » *Implementation of an orientation program for the Board of Directors and/or the Board of Commissioners.*
- *As a liaison between Issuers and Shareholders, OJK and other Stakeholders.*

Sejalan dengan Peraturan OJK tersebut, Sekretaris Perusahaan BWS membagi tugas dan tanggung jawabnya yaitu sebagai berikut:

In line with the OJK Regulations, the BWS Corporate Secretary divides his duties and responsibilities as follows:

- Memimpin penyusunan strategi dan rencana kerja Sekretaris Perusahaan, termasuk di dalamnya *Corporate Action* dan *Corporate Social Responsibility Program*.
- Memimpin penyusunan & pengembangan kebijakan dan prosedur terkait pelaksanaan tugas Sekretaris Perusahaan.
- Memastikan terselenggaranya *corporate agenda* (RUPS, RUPSLB, dsb.) dengan baik.
- Memastikan Bank telah memenuhi ketentuan dan undang-undangan yang berlaku di bidang Pasar Modal.
- Memimpin proses penyusunan Sasaran Mutu/*Goal Setting* dan Prosedur Mutu di Unit Kerja *Corporate Secretary*.
- Mempersiapkan bahan-bahan laporan untuk Rapat Direksi, Rapat Dewan Komisaris dan Rapat Umum Pemegang Saham (RUPS).

- *Lead preparation strategies and work plans for the Corporate Secretary, including the Corporate Action and Social Responsibility Programs.*
- *Lead the preparation & development of policies and procedures related to the implementation of the duties of the Corporate Secretary.*
- *Ensuring the proper implementation of the corporate agenda (GMS, EGMS, etc.).*
- *Ensuring that the Bank has complied with the applicable provisions and laws in the Capital Market sector.*
- *Leading the process of preparing Quality Goals/*Goal Setting* and Quality Procedures in the Corporate Secretary Work Unit.*
- *Prepare report materials for Board of Directors Meetings, Board of Commissioners Meetings, and General Meetings of Shareholders (GMS).*



- Mengkoordinasikan penyusunan Sasaran Mutu/*Goal Setting* dan Prosedur Mutu di Unit Kerja *Corporate Secretary* sampai disahkan oleh Direksi.
 - Memimpin kegiatan Sekretaris Perusahaan untuk anak usaha Bank dan memastikan kebenaran informasi/data yang dikeluarkan oleh masing-masing anak usaha tersebut.
 - Memastikan terselenggaranya hubungan yang baik antara Bank dengan Pemangku Kepentingan (Bank Indonesia, Otoritas Jasa Keuangan, Bursa Efek Indonesia, Pemegang Saham Pengendali dan masyarakat).
 - Memastikan terselenggaranya layanan informasi kepada masyarakat, terkait dengan informasi CSR, kondisi Bank selaku emiten atau perusahaan publik, dan informasi lainnya baik melalui internet maupun media lainnya.
 - Memastikan komunikasi informasi kebijakan Bank dan/atau Pemerintah kepada pihak internal dan eksternal berlangsung dengan baik.
 - Memastikan tersedianya Daftar Khusus dan memelihara dokumen Daftar Pemegang Saham.
 - Memimpin kegiatan pelaksanaan tindak lanjut setiap temuan auditor/pemeriksa Otoritas Jasa Keuangan/Bank Indonesia.
 - Memastikan bahwa karyawan di unit kerjanya kompeten dalam menjalankan tugas.
 - Melaksanakan evaluasi kinerja dan *coaching & counselling* kepada *subordinate*.
 - Memberikan rekomendasi bagi penerimaan, penilaian prestasi kerja, promosi, rekomendasi gaji, pemindahan (mutasi) dan pemberhentian karyawan di unit kerjanya.
- *Coordinating the preparation of Quality Targets/Goal Setting and Quality Procedures in the Corporate Secretary Work Unit until it is approved by the Board of Directors.*
 - *Lead the activities of the Corporate Secretary for the Bank's subsidiaries and ensure the accuracy of the information/data issued by each of these subsidiaries.*
 - *Ensuring the implementation of good relations between the Bank and Stakeholders (Bank Indonesia, OJK, Indonesia Stock Exchange, Controlling Shareholders, and the public).*
 - *Ensuring the implementation of information services to the public related to CSR information, the condition of the Bank as an issuer or public company, and other information via the internet and other media.*
 - *Ensuring that the communication of Bank and Government policy information to internal and external parties goes well.*
 - *Ensuring the availability of the Special Register and maintaining the Shareholders Register document.*
 - *Lead the implementation of follow-up activities on any findings by the OJK/Bank Indonesia auditors/investigators.*
 - *Ensuring that employees in their work units are competent in carrying out their duties.*
 - *Carry out performance evaluations and coaching & counseling to subordinates.*
 - *Provide recommendations for recruitment, performance appraisal, promotions, salary recommendations, transfers (mutation), and dismissal of employees in their work units.*



Laporan Pelaksanaan Tugas Sekretaris Perusahaan *Corporate Secretary Duties Implementation Report*

Sepanjang tahun 2022, Sekretaris Perusahaan BWS telah menjalankan tugas dan tanggung jawabnya, antara lain dengan menjalankan kegiatan sebagai berikut:

Throughout 2022, the BWS Corporate Secretary has carried out his duties and responsibilities, including the following activities:

Sepanjang tahun 2022, kegiatan-kegiatan yang dilakukan oleh Sekretaris Perusahaan adalah sebagai berikut :

- Menghadiri kegiatan yang diadakan oleh pihak eksternal
- Menghadiri kegiatan pemberian penghargaan sebagai wakil dari perusahaan
- Memastikan terselenggaranya *Corporate Agenda* (RUPST dan sebagainya)
- Menghadiri kegiatan pemberian CSR sebagai wakil dari perusahaan
- Menyampaikan laporan kepada regulator meliputi laporan kegiatan pasar modal, laporan kegiatan CSR, laporan kegiatan literasi dan inklusi keuangan
- Melaksanakan seluruh tugas & fungsi kegiatan Sekretaris Perusahaan

Throughout 2022, the activities carried out by the Corporate Secretary are as follows:

- *Attend activities held by external parties*
- *Attend awarding activities as a representative of the company*
- *Ensuring the implementation of the Corporate Agenda (AGMS and so on)*
- *Attend CSR giving activities as a company representative*
- *Submit reports to regulators including reports on capital market activities, reports on CSR activities, reports on literacy activity and financial inclusion.*
- *Carry out all duties & functions of Corporate Secretary activities*



Program Pengembangan Kompetensi Sekretaris Perusahaan

Corporate Secretary Competency Development Program

Untuk mendukung pelaksanaan tugas dan tanggung jawabnya, Sekretaris Perusahaan BWS mengikuti program pendidikan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank maupun yang diselenggarakan oleh pihak ketiga dan telah disampaikan pada Hal. 239 bagian Program Peningkatan Kompetensi Direksi.

To support the implementation of its duties and responsibilities, the Corporate Secretary of BWS participates in competency education and development programs, both held internally by the Bank and those owned by third parties and has been submitted on page 232 of the Board of Directors Competency Improvement Program section.



Satuan Kerja Audit Internal

Internal Audit Work Unit

Satuan Kerja Internal Audit (SKAI) memiliki fungsi dan tanggung jawab untuk memastikan dan membantu Manajemen Bank terkait GCG melalui kajian dan audit pelaksanaan kebijakan dan prosedur dalam aktivitas operasional Bank yang efektif. Fungsi dan tanggung jawab audit ini wajib diterapkan dan dilaksanakan dengan prinsip independen.

SKAI memegang peran sebagai *Third line of defense* dalam Sistem Pengendalian Intern Bank, karena itu, SKAI harus turut berperan aktif dalam meningkatkan efektivitas Sistem Pengendalian Internal secara berkesinambungan. SKAI berperan dalam memberikan keyakinan berdasarkan hasil pemeriksaan bahwa pengendalian internal dan pelaksanaan kegiatan operasional, akuntansi, manajemen risiko dan kegiatan Bank lainnya telah terselenggara dengan baik dan mampu menjamin kepentingan Bank serta *stakeholder*.

Dalam menjalankan fungsi dan tanggung jawabnya, SKAI berpedoman pada ketentuan Otoritas Jasa Keuangan yang berlaku tentang Penerapan Fungsi Audit Internal pada Bank Umum dengan melaksanakan beberapa hal berikut:

1. Penyusunan Piagam Audit Internal (*Internal Audit Charter*) yang ditandatangani Presiden Direktur dan disetujui oleh Dewan Komisaris telah dilakukan revisi ketujuh tanggal yang efektif berlaku tanggal 31 Mei 2022, sesuai dengan Peraturan OJK Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal dan Peraturan OJK Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, dan Peraturan OJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum
2. Pembentukan Fungsi Satuan Kerja Audit Internal sesuai Peraturan OJK Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.



Piagam Audit Internal Internal Audit Charter

Dalam menjalankan tugasnya, SKAI berpedoman pada Piagam Audit Internal (*Internal Audit Charter*) yang telah ditandatangani Presiden Direktur dan disetujui oleh Dewan Komisaris, yang terakhir diperbarui pada Mei 2022. Piagam Audit Internal disusun berdasarkan Peraturan OJK Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal dan Peraturan OJK Nomor 1/POJK.03/2019 tentang

The Internal Audit Work Unit (SKAI) is responsible for ensuring and assisting the Bank's Management regarding GCG through reviewing and auditing the implementation of effective policies and procedures in the Bank's operational activities. The audit functions and responsibilities must be implemented and carried out independently.

SKAI is the Third line of defense in the Bank's Internal Control System. SKAI provides assurance based on audit results that internal control and implementation of operational activities, accounting, risk management, and other Bank activities have been appropriately implemented and can guarantee the interests of the Bank and stakeholders. Therefore, SKAI must play an active role in improving the effectiveness of the Internal Control System on an ongoing basis.

In carrying out its functions and responsibilities, SKAI is guided by the applicable provisions of the OJK concerning the Implementation of the Internal Audit Function in Commercial Banks by carrying out the following matters:

1. *The preparation of the Internal Audit Charter which was signed by the President Director and approved by the Board of Commissioners has been revised for the seventh effective date of May 31, 2022, in accordance with OJK Regulation Number 56/POJK.04/2015 concerning the Establishment and Guidelines for Preparing the Internal Audit Unit Charter and OJK Regulation Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, and OJK Regulation Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks*
2. *Formation of the Internal Audit Work Unit Function by OJK Regulation Number 1/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.*

In carrying out its duties, SKAI is guided by the Internal Audit Charter which has been signed by the President Director and approved by the Board of Commissioners, which was last updated in May 2022. The Internal Audit Charter was prepared based on OJK Regulation Number 56/POJK.04/2015 concerning the Formation and Guidelines for the Preparation of the Internal Audit Unit Charter and OJK Regulation Number 1/POJK.03/2019

Penerapan Fungsi Audit Internal Pada Bank dan Peraturan OJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, dan Peraturan OJK Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, dengan tujuan sebagai pedoman pelaksanaan fungsi audit internal atas pelaksanaan audit, inisiasi komunikasi dengan auditee pada Bank, pemeriksaan aktivitas Bank dan kewenangan untuk mengakses catatan, dokumen, data, dan fisik aset Bank, termasuk sistem manajemen informasi dan risalah pertemuan manajemen.

concerning the Implementation of the Internal Audit Function in Banks, and OJK Regulation Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks with the aim of serving as a guideline for the implementation of the internal audit function for conducting audits, initiating communication with auditees at the Bank, examination of Bank activities and authority to access records, documents, data, and physical assets of the Bank, including management information systems and minutes of management meetings.

Piagam Audit Internal BWS mencakup:

- Visi, Misi, dan Fungsi dari Audit Internal
- Struktur dan Kedudukan Audit Internal
- Tugas dan Tanggung Jawab serta hubungan dengan unit kerja lain yang melakukan fungsi pengendalian internal
- Wewenang Satuan Kerja Audit Internal
- Kode Etik Audit Internal (kompetensi, independensi, objektivitas, integritas, kerahasiaan)
- Persyaratan Auditor Internal
- Pertanggungjawaban Divisi Audit Internal
- Ketentuan Rangkap Tugas dan Jabatan
- Kriteria penggunaan tenaga ahli eksternal dalam mendukung fungsi audit intern
- Independensi terkait layanan konsultasi atau tugas khusus lain
- Tanggung jawab dan akuntabilitas Kepala Satuan Kerja Audit Internal
- Persyaratan mematuhi standar profesional audit internal
- Koordinasi fungsi audit intern dengan ahli hukum atau auditor eksternal
- Kebijakan pembatasan penugasan dan masa tunggu (*cooling off period*)
- Pengendalian mutu

The BWS Internal Audit Charter includes the following:

- *Vision, Mission, and Functions of Internal Audit*
- *Structure and Position of Internal Audit*
- *Duties and Responsibilities, as well as relationships with other work units that carry out internal control functions*
- *Authority of the Internal Audit Work Unit*
- *Internal Audit Code of Conduct (competence, independence, objectivity, integrity, confidentiality)*
- *Internal Auditor Requirements*
- *Accountability of the Internal Audit Division*
- *Provisions for Multiple Duties and Positions*
- *Criteria for using external experts to support the internal audit function*
- *Independence related to consulting services or other particular tasks*
- *The responsibility and accountability of the Head of the Internal Audit*
- *Requirements comply with internal auditing professional standards*
- *Coordination of the internal audit function with legal experts or external auditors*
- *Policy on assignment restrictions and waiting periods (cooling off period)*
- *Quality control*



Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal

Appointment and Dismissal of the Head of the Internal Audit Unit

Kepala SKAI diangkat dan diberhentikan oleh Presiden Direktur atas persetujuan Dewan Komisaris dan dilaporkan kepada Otoritas Jasa Keuangan.

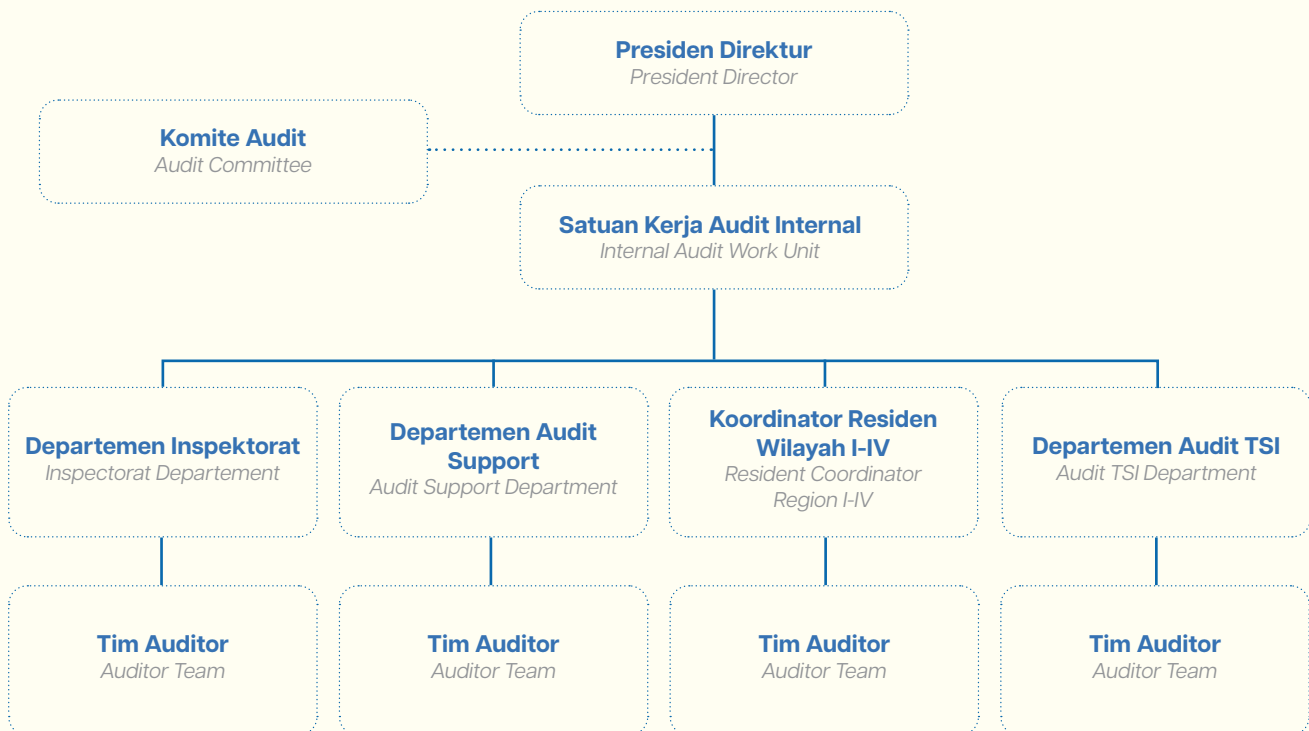
The Head of SKAI is appointed and dismissed by the President Director with the approval of the Board of Commissioners and reported to the OJK.

Struktur dan Kedudukan Audit Internal

Internal Audit Structure and Position

Kepala SKAI bertanggung jawab langsung kepada Presiden Direktur. Berikut adalah struktur dan kedudukan SKAI sesuai dengan Surat Keputusan Direksi Nomor 008/KEP.DIR/HC.III/II/2022

The head of SKAI is directly responsible to the President Director. The following is the structure and position of SKAI in accordance with the Decree of the Board of Directors Number 008/KEP.DIR/HC.III/II/2022



Profil Kepala SKAI

Profile of the Head of SKAI

Tahun 2022, Kepala SKAI dijabat oleh Galura Wibhawa Bratawijaya yang diangkat pada tanggal 20 Agustus 2021 berdasarkan Surat Keputusan Direktur Utama Nomor 045/KEP-DIR.HC-II/VIII/2021 dan efektif pada 23 Agustus 2021

In 2022, the position of Head of SKAI will be Galura Wibhawa Bratawijaya, appointed on August 20, 2021, based on the President Director's Decree Number 045/KEP-DIR.HC-II/VIII/2021 and effective on August 23, 2021.

Galura Wibhawa Bratawijaya Kepala Satuan Kerja Audit Internal Head of the Internal Audit Unit	
Kewarganegaraan Nationality	Indonesia
Usia Age	40 tahun 40 years old
Domisili Domicile	Tangerang, Banten, Indonesia Tangerang, Banten, Indonesia
Dasar Pengangkatan Legal Basis	Surat Keputusan Direktur Utama Nomor 045/KEP-DIR.HC-II/VIII/2021 dan efektif pada 23 Agustus 2021 President Director Decree Number 045/KEP-DIR.HC-II/VIII/2021 and effective on August 23, 2021

Riwayat Pendidikan <i>Educational Background</i>	<p>Sarjana Ekonomi dari Universitas Padjajaran (2005) <i>Bachelor of Economics from Padjadjaran University (2005)</i></p>
Riwayat Pekerjaan <i>Job Experience</i>	<ul style="list-style-type: none"> • Kepala Divisi Audit Internal (2021 s.d saat ini) • Kepala Divisi Loan Review (2019-2021) • Team Leader Kredit Manajemen 1 (2017-2019) • Kepala Departemen Kredit Wholesale – AN & APP.I (2014-2017) <i>Manager (2012-2014)</i> • Senior Officer (2009-2011) • Head of Internal Audit Division (2021 to present) • Head of Loan Review Division (2019-2021) • Team Leader Credit Management 1 (2017-2019) • Head of Wholesale Credit Department – AN & APP.I (2014-2017) <i>Manager (2012-2014)</i> • Senior Officer (2009-2011)
Sertifikasi yang Dimiliki <i>Owned Certification</i>	<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Level 4 (2021) • Sertifikasi Manajemen Risiko Level 3 (2015) • Serifikasi Audit Level 2 (2021) • Anti Fraud Certification (2021) • Level 4 Risk Management Certification (2021) • Level 3 Risk Management Certification (2015) • Level 2 Audit Certification (2021) • Anti Fraud Certification (2021)

Jumlah Auditor dan Sertifikasi yang Dimiliki

Number of Auditors and Certifications Owned

Tahun 2022, jumlah karyawan SKAI BWS tercatat sebanyak 39 orang, termasuk Kepala SKAI. Untuk meningkatkan efektivitas pelaksanaan audit, Bank membekali karyawan SKAI dengan program pendidikan dan pelatihan, termasuk program sertifikasi auditor, baik tingkat nasional maupun internal, serta program sertifikasi lainnya.

In 2022, the number of SKAI BWS employees was recorded to be 39 (thirty nine) people, including the Head of SKAI. To increase the effectiveness of audit implementation, the Bank provides SKAI employees with education and training programs, including auditor certification programs, both national and internal, as well as other certification programs.

Berikut daftar sertifikasi yang dimiliki karyawan SKAI BWS per 31 Desember 2022:

The following is a list of certifications held by SKAI BWS employees as of December 31, 2022:

Nama dan Jenis Sertifikasi <i>Name and Type of Certification</i>	Jumlah Auditor Internal yang Memiliki <i>Number of Internal Auditors Who Have</i>
Sertifikasi Auditor <i>Auditor Certification</i>	23
Sertifikasi Manajemen Risiko <i>Auditor Certification</i>	34
Certified Information Systems Auditor (CISA) <i>Certified Information Systems Auditor (CISA)</i>	1
Anti Fraud Certification <i>Anti Fraud Certification</i>	1
Sertifikasi General Banking <i>General Banking Certification</i>	11



Tugas dan Tanggung Jawab SKAI

Duties and Responsibilities of SKAI

Tugas utama SKAI sebagai berikut:

- Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
- Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit.
- Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
- Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen termasuk perbaikan guna memastikan kejadian serupa tidak terulang kembali.
- Melaksanakan pemeriksaan dan evaluasi terhadap kegiatan.
- Satuan Kerja Audit Internal bekerja sama dengan unit kerja yang melakukan dan mengembangkan fungsi pengendalian pada Bank. Fungsi pengendalian dilaksanakan dengan konsep pertahanan atau lini, yaitu:
 - » Lini pertahanan pertama (*first line*) yaitu pengawasan melekat pada unit bisnis yang bertanggung jawab mengidentifikasi, menilai, dan mengendalikan risiko bisnis.
 - » Lini pertahanan kedua (*second line*) mencakup fungsi pendukung yaitu manajemen risiko dan kepatuhan yang bertanggung jawab memastikan bahwa risiko di unit bisnis telah diidentifikasi dan dikelola dengan tepat.
 - » Lini pertahanan ketiga (*third line*) yaitu Satuan Kerja Audit Internal yang bertanggung jawab menilai keefektifan proses yang dilakukan pada lini pertahanan pertama dan lini pertahanan kedua untuk memberikan jaminan independen kepada Bank bahwa sistem pengendalian intern, manajemen risiko, serta proses dan sistem tata kelola telah diterapkan secara efektif.

The main duties of SKAI are as follows:

- *Assisting the duties of the President, Director, and the Board of Commissioners in carrying out supervision by operationally elaborating the planning, implementation, and monitoring of audit results.*
- *Make analyses and assessments in finance, accounting, operations, and other activities through audits.*
- *Identify all possibilities to improve and increase the efficiency of using resources and funds.*
- *Providing suggestions for improvements and objective information about the activities examined at all levels of management, including improvements to ensure similar incidents do not recur.*
- *Carry out inspection and evaluation of activities.*
- *The Internal Audit Work Unit cooperates with the work unit that performs and develops the control function at the Bank. The control function is carried out with the concept of defense or line, ie:*
 - » *The first line of defense is supervision attached to business units responsible for identifying, assessing, and controlling business risks.*
 - » *The second line of defense includes supporting functions, namely risk management and compliance, which are responsible for ensuring that risks in business units are identified and managed appropriately.*
 - » *The third line of defense (third line), namely the Internal Audit Work Unit is responsible for assessing the effectiveness of processes carried out on the first line of defense and the second line of defense to provide independent assurance to the Bank that the internal control system, risk management, and governance processes and systems are in place applied effectively.*



Ruang Lingkup Satuan Kerja Audit Internal

Scope of the Internal Audit Unit

Satuan Kerja Audit Internal melaksanakan kegiatan audit serta pemberian konsultasi terhadap unit kerja di Kantor Pusat dan Kantor Cabang untuk memastikan kecukupan dan efektivitas pengendalian intern, manajemen risiko dan GCG.

The Internal Audit Work Unit carries out audit activities and provides consultations to work units at the Head Office and Branch Offices to ensure the adequacy and effectiveness of internal control, risk management and GCG.



Metode Audit Audit Method

Bank menerapkan metodologi Risk Based Internal Audit (RBIA) dengan pendekatan proses bisnis. Di mana RBIA tersebut diimplementasikan secara bertahap sesuai dengan tingkat kematangan manajemen risiko secara korporat. Dengan metodologi tersebut, maka proses bisnis dan unit bisnis yang diperkirakan memiliki risiko yang signifikan dalam pencapaian tujuan usaha lebih diprioritaskan untuk diaudit, sehingga dapat diyakini bahwa seluruh potensi risiko dapat diminimalkan sesuai dengan toleransi risiko yang telah ditetapkan.

The Bank applies the Risk Based Internal Audit (RBIA) methodology with a business process approach. With this methodology, business processes and business units that are estimated to have significant risks in achieving business objectives are prioritized for auditing so that it can be ensured that the established risk tolerance can minimize all potential hazards. The RBIA is implemented in stages according to the maturity level of corporate risk management.



Laporan Singkat Pelaksanaan Tugas dan Kegiatan Satuan Kerja Audit Internal Tahun 2022

Short Report on the Implementation of Internal Audit Duties and Activities for 2022

Realisasi Kegiatan Satuan Kerja Audit Internal yang dilakukan Bank sepanjang tahun 2022 dapat dijabarkan sebagai berikut:

The internal audit activities carried out by the Bank throughout 2022 can be described as follows:

No.	Aktivitas Activity	Rencana Plan	Realisasi Realization	Pencapaian Achievement	Keterangan Description
Pemeriksaan Inspection					
1	Pemeriksaan Umum (Audit Inspektorat) General Examination (Inspectorate Audit)	17	17	100%	
2	Pemeriksaan Mandatory (Regulator) oleh Audit TI Mandatory (Regulatory) Examination by IT Audit	7	7	100%	
3	Review Uji Coba DRC Core Banking DRC Core Banking Trial Review	1	1	100%	
4	Pemeriksaan Penerapan TI di Unit Bisnis Examination of IT Implementation in Business Units	8	8	100%	
5	Thematic Audit Thematic Audits	11	11	100%	
6	Audit Cuti Wajib Mandatory Leave Audit	28	72	257%	
7	Pemeriksaan bulanan Audit Residen Residence Audit monthly inspection	673	730	108%	
8	Pemeriksaan harian (WGSS) Audit Residen Resident Audit Daily Examination (WGSS)	100	100	100%	
Pelaporan (Mandatory) Reporting (Mandatory)					
1	Laporan Pokok-pokok Hasil Audit Semester II 2021 dan Semester I 2022 Report on the Main Results of Semester II 2021 and Semester I 2022 Audits	2	2	100%	
2	Laporan Hasil Review SKN, RTGS Next G, KPDHN, BI-ETP & SSSS, Next G SKN Review Results Report, RTGS Next G, KPDHN, BI-ETP & SSSS, Next G	1	1	100%	



No.	Aktivitas Activity	Rencana Plan	Realisasi Realization	Pencapaian Achievement	Keterangan Description
3	Laporan Hasil Pemeriksaan Khusus Divisi Strategi & Manajemen TI <i>Report on the Results of a Special Examination of the IT Strategy & Management Division</i>	1	1	100%	
Lainnya <i>Other</i>					
1	Pelatihan & Sertifikasi Auditor <i>Auditor Training & Certification</i>	14	16	114%	
2	Sosialisasi "Internal Control, Fraud Awareness, and Implementasi Sanksi" <i>Dissemination of "Internal Control, Fraud Awareness, and Implementation of Sanctions"</i>	154	154	100%	
3	Pemeriksaan Lainnya <i>Other Examinations</i>	13	13	100%	
4	User Acceptance Test <i>User Acceptance Test</i>	6	6	100%	
Achievement <i>Achievement</i>				115%	



Program Peningkatan Kompetensi SKAI *SKAI Competency Improvement Program*

Untuk menunjang pelaksanaan tugas audit, Kepala SKAI dan karyawan SKAI terus berupaya untuk meningkatkan kapasitas dan kompetensinya dengan mengikuti program pendidikan dan pelatihan, baik yang diselenggarakan oleh internal Bank maupun oleh pihak ketiga.

To support the implementation of audit duties, the Head of SKAI and SKAI employees continue to strive to increase their capacity and competence by participating in education and training programs held internally by the Bank and third parties.

Adapun program pendidikan dan pelatihan yang diikuti oleh Kepala SKAI dan karyawan SKAI tahun 2022 adalah sebagai berikut:

The education and training programs attended by the Head of SKAI and SKAI employees in 2022 are as follows:

Program Pendidikan dan Pelatihan Karyawan SKAI

SKAI Employee Education and Training Program

Jenis Pendidikan dan Pelatihan <i>Types of Education and Training</i>	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Asset & Liability Management <i>Asset & Liability Management</i>	1	2 - 5 Juni 2022 <i>June 2 - 5, 2022</i>	Roy Bahren Siregar
Audit Certification Level 2 <i>Audit Certification Level 2</i>	4	28 - 29 Juli 2022 <i>July 28 - 29, 2022</i>	Efektifpro & LSPP
Audit Sistem Pembayaran <i>Payment System Audit</i>	4	21 - 23 Juli 2022 <i>July 21 - 23, 2022</i>	PT Pilar Teknotama Sinergi
Auditing Treasury <i>Auditing Treasury</i>	5	14 - 15 November 2022 <i>November 14 - 15, 2022</i>	Banking Institute Center (BIC)
Certified Information Systems Auditor (CISA) <i>Certified Information Systems Auditor (CISA)</i>	1	1 Januari 2022 <i>January 1, 2022</i>	Certified Information Systems Auditor (CISA)



Jenis Pendidikan dan Pelatihan Types of Education and Training	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Commercial Loan Auditing <i>Commercial Loan Auditing</i>	38	16 Desember 2022 <i>December 16, 2022</i>	Bank Woori Saudara
Effective Loan Monitoring <i>Effective Loan Monitoring</i>	1	4 Juni 2022 <i>June 4, 2022</i>	EDCORE
Induction Program <i>Induction Program</i>	4	1 Januari - 31 Desember 2022 <i>January 1 - December 31, 2022</i>	Bank Woori Saudara
Interpersonal Skill <i>Interpersonal Skill</i>	24	14 - 25 Februari 2022 <i>February 14 - 25, 2022</i>	Bank Woori Saudara
New AML System <i>New AML System</i>	2	8 - 15 Juni 2022 <i>June 8 - 15, 2022</i>	Woori Bank Korea
On The Job Training <i>On The Job Training</i>	4	1 Januari - 31 Desember 2022 <i>January 1 - December 31, 2022</i>	Bank Woori Saudara
Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	38	27 - 30 Desember 2022 <i>December 27 - 30, 2022</i>	Bank Woori Saudara
Risk Based Audit <i>Risk Based Audit</i>	9	28 - 29 November 2022 <i>November 28 - 29, 2022</i>	The Institute of Internal Auditors Indonesia (IIA)
Risk Management Refreshment Program <i>Risk Management Refreshment Program</i>	8	14 Februari - 26 Maret 2022 <i>February 14 - March 16, 2022</i>	Bank Woori Saudara
Sertifikasi SPPUR Jenjang 5 Sub Bidang Pengelolaan Transfer Dana <i>SPPUR Certification Level 5 Fund Transfer Management Sub-Sector</i>	21	3 - 15 Desember 2022 <i>December 3 - 15, 2022</i>	LPPI
Sosialisasi Pedoman Sanksi & Ganti Rugi <i>Socialization of Guidelines for Sanctions & Compensation</i>	29	30 November - 19 Desember 2022 <i>November 30 - December 19, 2022</i>	Bank Woori Saudara
Sosialisasi Perpajakan (Pph & Ppn) <i>Tax Socialization (Pph & VAT)</i>	1	31 Maret 2022 <i>March 31, 2022</i>	Direktorat Jendral Pajak <i>Directorate General of Taxation</i>
Take Over Credit <i>Take Over Credit</i>	2	9 - 11 Maret 2022 <i>March 9 - 11, 2022</i>	Bank Woori Saudara
Team Building <i>Team Building</i>	33	13 Mei - 30 Juni 2022 <i>May 13 - June 30, 2022</i>	Bank Woori Saudara
Working Unit Sharing Knowledge <i>Working Unit Sharing Knowledge</i>	30	27 - 30 Desember 2022 <i>December 27 - 30, 2022</i>	Bank Woori Saudara



Satuan Kerja Kepatuhan

Compliance Work Unit

Satuan Kerja Kepatuhan (SKK) merupakan Unit Kerja yang bertanggungjawab langsung kepada Direktur yang membawahkan Fungsi Kepatuhan, yaitu Direktur Manajemen Risiko dan Kepatuhan. SKK dibentuk dengan mengacu pada Peraturan OJK Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

The Compliance Work Unit (SKK) is a Work Unit that is directly responsible to the Director in charge of the Compliance Function, namely the Director of Risk Management and Compliance. SKK was formed concerning OJK Regulation Number 46/POJK.03/2017 concerning the Implementation of Compliance Functions for Commercial Banks.



Pedoman Kerja Kepatuhan

Compliance Work Guidelines

Bank Woori Saudara telah memiliki pedoman kerja kepatuhan yaitu sebagai berikut:

1. Surat Keputusan Direksi Nomor 023/KEP-DIR/A-11/VII/22 tentang Kebijakan Kepatuhan.
2. Surat Keputusan Direksi Nomor 015/KEP-DIR/A-11/III/20 tentang Kode Etik Kepatuhan (Revisi 1).
3. Surat Edaran Direksi Nomor 046/SE-DIR/A-11/VII/22 tentang Prosedur Kepatuhan.

Bank Woori Saudara already has compliance work guidelines, namely as follows:

1. Decree of the Board of Directors Number 023/KEP-DIR/A-11/VII/22 concerning Compliance Policy.
2. Decree of the Board of Directors Number 015/KEP-DIR/A-11/III/20 concerning the Compliance Code of Ethics (Revision 1).
3. Board of Directors Circular Letter Number 046/SE-DIR/A-11/VII/22 concerning Compliance Procedures.

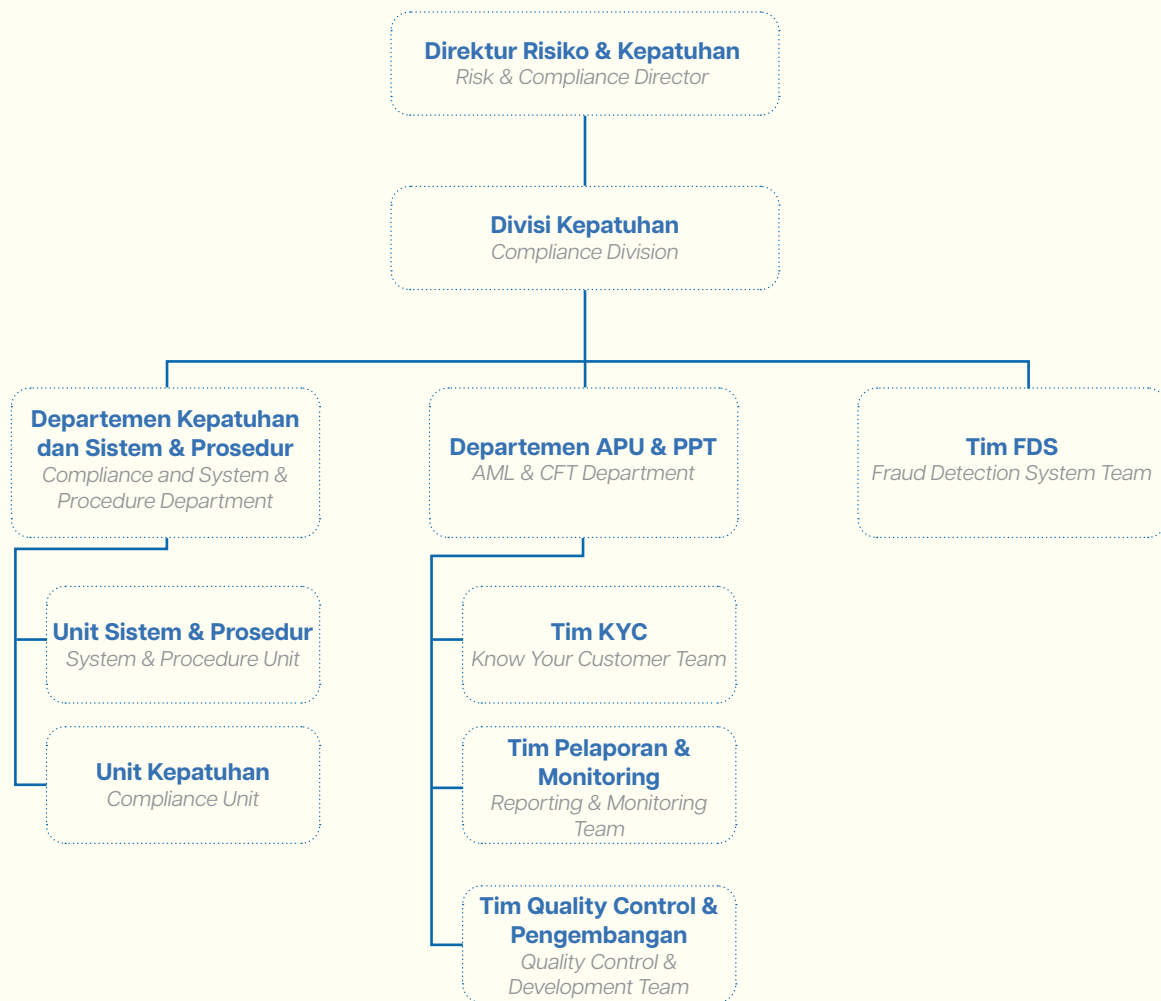


Struktur Organisasi Kepatuhan

Compliance Organizational Structure

SKK BWS bertanggung jawab kepada Direktur Manajemen Risiko dan Kepatuhan. Pada tahun 2022, SKK didukung oleh 18 (delapan belas) karyawan termasuk Kepala Satuan Kerja Kepatuhan.

SKK BWS is responsible to the Director of Risk Management and Compliance. In 2022, SKK is supported by 18 (eighteen) employees including the Head of the Compliance Work Unit



Profil Kepala Satuan Kerja Kepatuhan

Profile of Head of Compliance Work Unit

Tahun 2022, Kepala Satuan Kerja Kepatuhan dijabat oleh Wiwit Sundari yang diangkat pada tanggal 1 Juli 2022 berdasarkan Surat Keputusan Direksi Nomor 054/KEP.DIR/HC.II/VI/2022 tanggal 28 Juni 2022.

In 2022, the position of Head of the Compliance Work Unit is Wiwit Sundari who was appointed on July 1, 2022 based on Directors Decree Number 054/KEP.DIR/HC.II/VI/2022 dated June 28, 2022.

Wiwit Sundari

Kepala Satuan Kerja Kepatuhan
Head of Compliance Work Unit

Kewarganegaraan

Nationality

Indonesia

Usia

Age

48 tahun
48 years old

Domisili

Domicile

Jakarta

Dasar Pengangkatan

Legal Basis

Surat Keputusan Direksi Nomor 054/KEP.DIR/HC.II/VI/2022 tanggal 28 Juni 2022
Directors Decree Number 054/KEP.DIR/HC.II/VI/2022 dated June 28, 2022

Riwayat Pendidikan

Educational Background

S1 Manajemen
Bachelor of Management



Riwayat Pekerjaan
Job Experience

- PT Bank Woori Saudara Indonesia 1906, Tbk:
 - a. Kepala Divisi Kepatuhan (Juli 2022 - sekarang)
 - b. Kepala Departemen Audit Internal (Oktober 2018 – Juni 2022)
- PT Bank MNC Internasional, Tbk : Branch Manager (2015-2018)
- PT Bank Mutiara, Tbk :
 - a. Branch Manager (2011-2015)
 - b. Team Leader Funding (2009-2011)
 - c. Relation Officer (2008-2009)
 - d. Operational Officer (2002-2008)
- PT Bank Putra Surya Perkasa : Operational Officer (1997-1999)
- PT Bank Woori Saudara Indonesia 1906, Tbk:
 - a. Head of Compliance Division (July 2022 - present)
 - b. Head of Internal Audit Department (October 2018 – June 2022)
- PT Bank MNC Internasional, Tbk : Branch Manager (2015-2018)
- PT Bank Mutiara, Tbk :
 - a. Branch Manager (2011-2015)
 - b. Funding Team Leader (2009-2011)
 - c. Relations Officer (2008-2009)
 - d. Operational Officer (2002-2008)
- PT Bank Putra Surya Perkasa : Operational Officer (1997-1999)

Sertifikasi yang Dimiliki
Owned Certification

- Keagenan Bancassurance (2006)
- Manajemen Risiko Perbankan – 1 (2012)
- Manajemen Risiko Perbankan – 2 (2015)
- Manajemen Risiko Perbankan – 3 (2016)
- General Banking (2020)
- Audit Intern Bank – Audit Supervisor (2021)
- Kepatuhan Perbankan Officer (2022)
- Bancassurance Agency (2006)
- Banking Risk Management – 1 (2012)
- Banking Risk Management – 2 (2015)
- Banking Risk Management – 3 (2016)
- General Banking (2020)
- Bank Internal Audit – Audit Supervisor (2021)
- Compliance Banking Officer (2022)



Direktur yang Membawahi Fungsi Kepatuhan
Directors in Charge under of Compliance Function

BWS telah menunjuk Direktur yang membawahi fungsi Kepatuhan yaitu Wuryanto dengan tugas dan tanggung jawab sebagai berikut:

- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan bank.
- Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
- Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
- Memastikan bahwa seluruh kebijakan sistem dan prosedur serta kegiatan usaha yang dilakukan bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan peraturan perundang-undangan yang berlaku.
- Meminimalkan risiko kepatuhan Bank.

BWS has appointed a Director in charge of the Compliance function, namely Wuryanto with the following duties and responsibilities:

- *Formulate strategies to encourage the creation of a bank's compliance culture.*
- *Propose compliance policies or principles to be determined by the Board of Directors.*
- *Establish compliance systems and procedures that will be used to develop the Bank's internal regulations and guidelines.*
- *Ensuring that all system policies and procedures and business activities carried out by the Bank comply with the provisions of the OJK/Bank Indonesia and the applicable laws and regulations.*
- *Minimizing the Bank's compliance risk.*

Tugas dan Tanggung Jawab SKK *SKK Duties and Responsibilities*

- Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
 - Melakukan identifikasi, pengukuran, *monitoring*, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada peraturan OJK mengenai Penerapan Manajemen Risiko bagi Bank Umum.
 - Menilai dan mengevaluasi efektivitas, kecukupan dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan yang berlaku.
 - Melakukan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan peraturan perundang-undangan yang berlaku.
 - Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan peraturan perundang-undangan yang berlaku.
- *Make steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization.*
 - *Identify, measure, monitor, and control Compliance Risk concerning OJK regulations regarding implementing Risk Management for Commercial Banks.*
 - *Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Bank with the applicable laws and regulations.*
 - *Reviewing and/or recommending updating and improving policies, regulations, systems, and procedures owned by the Bank to comply with the provisions of the OJK/Bank Indonesia and the applicable laws and regulations.*
 - *Make efforts to ensure that the policies, provisions, systems, and procedures, as well as the Bank's business activities, comply with the requirements of the OJK/Bank Indonesia and the applicable laws and regulations.*

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2022 *Implementation of the 2022 Compliance Function Work Program*

Dalam mengimplementasikan fungsi kepatuhan, di tahun 2022 Direktur yang membawahi fungsi kepatuhan dibantu oleh Satuan Kerja Kepatuhan yang bertanggung jawab untuk membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi, antara lain melalui:

Pengelolaan Budaya Kepatuhan

Selama tahun 2022, satuan kerja kepatuhan telah melaksanakan fungsi kepatuhan sebagai berikut:

1. Pada tahun 2022, telah dilakukan analisa kepatuhan sebanyak 50 (lima) puluh analisa yang terdiri dari analisa pengembangan jaringan kantor, produk dan/atau aktivitas baru, *compliance checklist* dan opini kepatuhan.
2. Telah dilakukan evaluasi dan peninjauan terhadap 165 (seratus enam puluh lima) ketentuan internal.
3. *Monitoring* Ketentuan Regulator dan *Compliance* info, pelaksanaan *monitoring* ketentuan regulator dilakukan secara berkala.
4. Sosialisasi, training, *compliance test* dan *branch compliance assessment*.

In implementing the compliance function, in 2022, the Director in charge of the compliance function will be assisted by the Compliance Work Unit, which is responsible for taking steps to support the creation of a culture of compliance in all Bank business activities at every level of the organization, including through:

Compliance Culture Management

During 2022, the compliance work unit has carried out the compliance function as follows:

1. *In 2022, 50 (fifty) compliance analyzes have been carried out, consisting of analysis of office network development, new products and/or activities, compliance checklists and compliance opinions.*
2. *An evaluation and review of 165 (one hundred and sixty five) internal provisions has been carried out.*
3. *Monitoring of Regulatory Provisions and Compliance Info, implementation of monitoring of regulatory provisions is carried out periodically.*
4. *Socialization, training, compliance test and branch compliance assessment.*

5. Telah dilakukan monitoring terhadap pemenuhan rasio-rasio terkait KPMM, BMPK, GWM, PDN dan rasio lainnya.
5. Monitoring of ratios related to CAR, LLL, GWM, PDN and other ratios has been fulfilled.

Pengembangan Kompetensi Satuan Kerja Kepatuhan Compliance Work Unit Competency Development

Bank memiliki kebijakan terkait pengembangan dan peningkatan kompetensi Satuan Kerja Kepatuhan, yang dilakukan melalui berbagai pelatihan dan pendidikan dengan pendanaan sepenuhnya menjadi tanggung jawab Bank. Berikut adalah program pengembangan dan pelatihan yang diikuti oleh Satuan Kerja Kepatuhan sepanjang tahun 2022.

The Bank has a policy regarding the development and improvement of the competence of the Compliance Work Unit, which is carried out through various training and education, with total funding being the responsibility of the Bank. The following is a development and training program participated in by the Compliance Unit Throughout 2022.

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Aspek Hukum Dampak Kepailitan dan PKPU Terhadap Perbankan <i>Legal Aspects Impact of Bankruptcy and PKPU on Banking.</i>	1	16 Agustus 2022 <i>August 16, 2022</i>	Yudhi Wibhisana & Partners
Asset & Liability Management <i>Asset & Liability Management</i>	2	2 – 5 Juni 2022 <i>June 2–5, 2022</i>	Roy Bahren Siregar
Audit Sistem Pembayaran <i>Payment System Audit.</i>	1	21 – 23 Juli 2022 <i>July 21–23, 2022</i>	PT Pilar Teknotama Sinergi
Compliance Certification Level Officer <i>Compliance Certification Level Officer</i>	2	21 September – 24 November 2022 <i>September 21 – November 24, 2022</i>	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) <i>FKDKP (Banking Compliance Director Communication Forum)</i>
Digital Banking: Scrum <i>Digital Banking: Scrum</i>	1	15 – 22 Januari 2022 <i>January 15 – 22, 2022</i>	Markplus
Focus Group Discussion: Divisi Jaringan dan Operasi <i>Focus Group Discussion: Network and Operations Division</i>	1	22 November 2022 <i>November 22, 2022</i>	Bank Woori Saudara
Induction Program <i>Induction Program</i>	1	7 – 14 Januari 2022 <i>January 7 – 14, 2022</i>	Bank Woori Saudara
New AML System <i>New AML System</i>	1	8 – 15 Juni 2022 <i>June 8 – 15, 2022</i>	Woori Bank Korea
Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace</i>	3	27 – 30 Desember 2022 <i>December 27 – 30, 2022</i>	Bank Woori Saudara
Perlindungan Konsumen dalam Era Digitalisasi <i>Consumer Protection in the Era of Digitalization</i>	2	31 Agustus 2022 <i>August 31, 2022</i>	FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan) <i>FKDKP (Banking Compliance Director Communication Forum)</i>
Refreshment SPAN <i>Refreshment SPAN</i>	1	7 Januari 2022 <i>January 7, 2022</i>	Kementerian Keuangan RI <i>RI Ministry of Finance</i>
Risk Management Refreshment Program <i>Risk Management Refreshment Program</i>	2	27 Oktober – 3 November 2022 <i>October 27 – November 3, 2022</i>	Bank Woori Saudara
Sertifikasi SPPUR Jenjang 5 Sub Bidang Pengelolaan Transfer Dana <i>SPPUR Certification Level 5 Fund Transfer Management Sub-Sector</i>	1	10 – 15 Desember 2022 <i>December 10 – 15, 2022</i>	LPPI
Sertifikasi SPPUR Jenjang 6 Sub Bidang Pengelolaan Transfer Dana <i>SPPUR Certification Level 6 Fund Transfer Management Sub-Sector</i>	1	4 – 17 Desember 2022 <i>December 4 – 17, 2022</i>	LPPI
Sosialisasi Ketentuan Bank Umum <i>Socialization of Commercial Bank Regulations</i>	2	17 November 2022 <i>November 17, 2022</i>	Otoritas Jasa Keuangan (OJK)



Nama Pelatihan <i>Training Name</i>	Jumlah Peserta <i>Number of Participants</i>	Tanggal <i>Date</i>	Penyelenggara <i>Organizer</i>
Sosialisasi Pedoman Sanksi & Ganti Rugi <i>Socialization of Guidelines for Sanctions & Compensation</i>	2	21 November 2022 <i>November 21, 2022</i>	Bank Woori Saudara
Sosialisasi Perpajakan (Pph & Ppn) <i>Tax Socialization (Pph & VAT)</i>	1	31 Maret 2022 <i>March 31, 2022</i>	Direktorat Jendral Pajak <i>Directorate General of Taxation</i>
Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber <i>Challenge and Mitigation of Crime and Improvement of Cyber Security</i>	1	10 Maret 2022 <i>March 10, 2022</i>	Otoritas Jasa Keuangan (OJK)
Team Building <i>Team Building</i>	1	13 Mei – 30 Juni 2022 <i>May 13 – June 30, 2022</i>	Bank Woori Saudara
Working Unit Sharing Knowledge <i>Working Unit Sharing Knowledge</i>	3	27 – 30 Desember 2022 <i>December 27 – 30, 2022</i>	Bank Woori Saudara
Workshop Perjanjian Kerja Bersama <i>Collective Labor Agreement Workshop</i>	2	11 Mei 2022 <i>May 11, 2022</i>	Bank Woori Saudara



Satuan Kerja Manajemen Risiko

Risk Management Unit

Satuan Kerja Manajemen Risiko (SKMR) merupakan Satuan Kerja yang independen terhadap satuan kerja operasional (*risk taking unit*) dan satuan kerja yang melaksanakan fungsi pengendalian intern. Satuan kerja ini bertanggung jawab langsung kepada Direktur yang ditugaskan secara khusus untuk membawahi fungsi manajemen risiko.

The Risk Management Work Unit (SKMR) is a Work Unit that is independent from operational work units (risk taking units) and work units that carry out internal control functions. This work unit is directly responsible to the Director who is specifically assigned to oversee the risk management function.



Pedoman Kerja SKMR

SKMR Work Guidelines

Dasar pedoman dalam penerapan manajemen risiko BWS mengacu pada:

1. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
2. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
3. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.03/2016 tanggal 9 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 27 Tahun 2022 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan (POJK) Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
5. Peraturan Otoritas Jasa Keuangan (POJK) tentang Nomor 13/POJK.03/2020 tentang perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 38/POJK.03/2016 tentang Penerapan Manajemen Risiko dalam penggunaan teknologi informasi oleh Bank Umum.
6. Peraturan Otoritas Jasa Keuangan Nomor (POJK) 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
7. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi Anti Fraud Bagi Bank Umum.
8. Peraturan Otoritas Jasa Keuangan (POJK) Nomor 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank.
9. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 34/SEOJK/03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Basic guidelines in implementing BWS risk management refer to:

1. *OJK Regulation (POJK) Number 4/POJK.03/2016 dated January 26, 2016 concerning Assessment of the Soundness Level of Commercial Banks.*
2. *OJK Regulation (POJK) Number 18/POJK.03/2016 dated March 22, 2016 concerning Implementation of Risk Management for Commercial Banks.*
3. *OJK Regulation (POJK) Number 55/POJK.03/2016 dated December 9, 2016 concerning Implementation of Governance for Commercial Banks.*
4. *OJK Regulation (POJK) Number 27 of 2022 concerning the Second Amendment to the OJK Regulation (POJK) Number 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks.*
5. *OJK Regulation (POJK) Number 13/POJK.03/2020 concerning amendments to the OJK Regulation Number 38/POJK.03/2016 concerning Application of Risk Management in the use of information technology by Commercial Banks.*
6. *OJK Regulation (POJK) Number 31/POJK.03/2019 dated December 2, 2019 concerning the Requirement to Meet Leverage Ratios for Commercial Banks.*
7. *OJK Regulation (POJK) Number 39/POJK.03/2019 dated December 19, 2019 concerning Implementation of Anti-Fraud Strategy for Commercial Banks.*
8. *OJK Regulation (POJK) Number 37/POJK.03/2019 dated December 19, 2019 concerning Transparency and Publication of Bank Reports.*
9. *OJK Circular Letter (SEOJK) Number 34/SEOJK/03/2016 dated September 1, 2016 concerning Implementation of Risk Management for Commercial Banks.*

10. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
11. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
12. Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank Umum.
13. Surat Keputusan Direksi Nomor 006/KEP-DIR/A-05/I/22 Tanggal 30 Maret 2022 Tentang Kebijakan Manajemen Risiko.

Penerapan Manajemen Risiko secara efektif Bank secara individu diputuskan melalui Keputusan Direksi No: 006/KEP-DIR/A-05/III/22 tentang kebijakan Manajemen Risiko. Penerapan Manajemen Risiko sebagaimana dimaksud mencakup:

- a. Pengawasan aktif Direksi dan Dewan Komisaris;
- b. Kecukupan kebijakan dan prosedur Manajemen Risiko serta penetapan limit Risiko;
- c. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, serta sistem informasi Manajemen Risiko; dan
- d. Sistem pengendalian intern yang menyeluruh

Risiko sebagaimana dimaksud adalah Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Strategik; dan Risiko Kepatuhan.

10. OJK Circular Letter (SEOJK) Number 42/SEOJK.03/2016 dated September 28, 2016 concerning Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach.
11. OJK Circular Letter (SEOJK) Number 6/SEOJK.03/2020 concerning Calculation of Risk-Weighted Assets for Operational Risk Using a Standard Approach for Commercial Banks.
12. OJK Circular Letter (SEOJK) Number 23/SEOJK.03/2022 concerning Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.
13. Decree of the Board of Directors Number 006/KEP-DIR/A-05/I/22 dated 30 March 2022 concerning Risk Management Policy.

The implementation of effective Risk Management by Bank as an individual is decided through Directors Decree No: 006/KEP-DIR/A-05/III/22 concerning Risk Management policies. Implementation of Risk Management as referred to includes:

- a. Active supervision of the Board of Directors and Board of Commissioners;
- b. Adequacy of Risk Management policies and procedures and setting of Risk limits;
- c. Adequacy of the process of identifying, measuring, monitoring, and controlling Risk, as well as the Risk Management information system; And
- d. Comprehensive internal control system

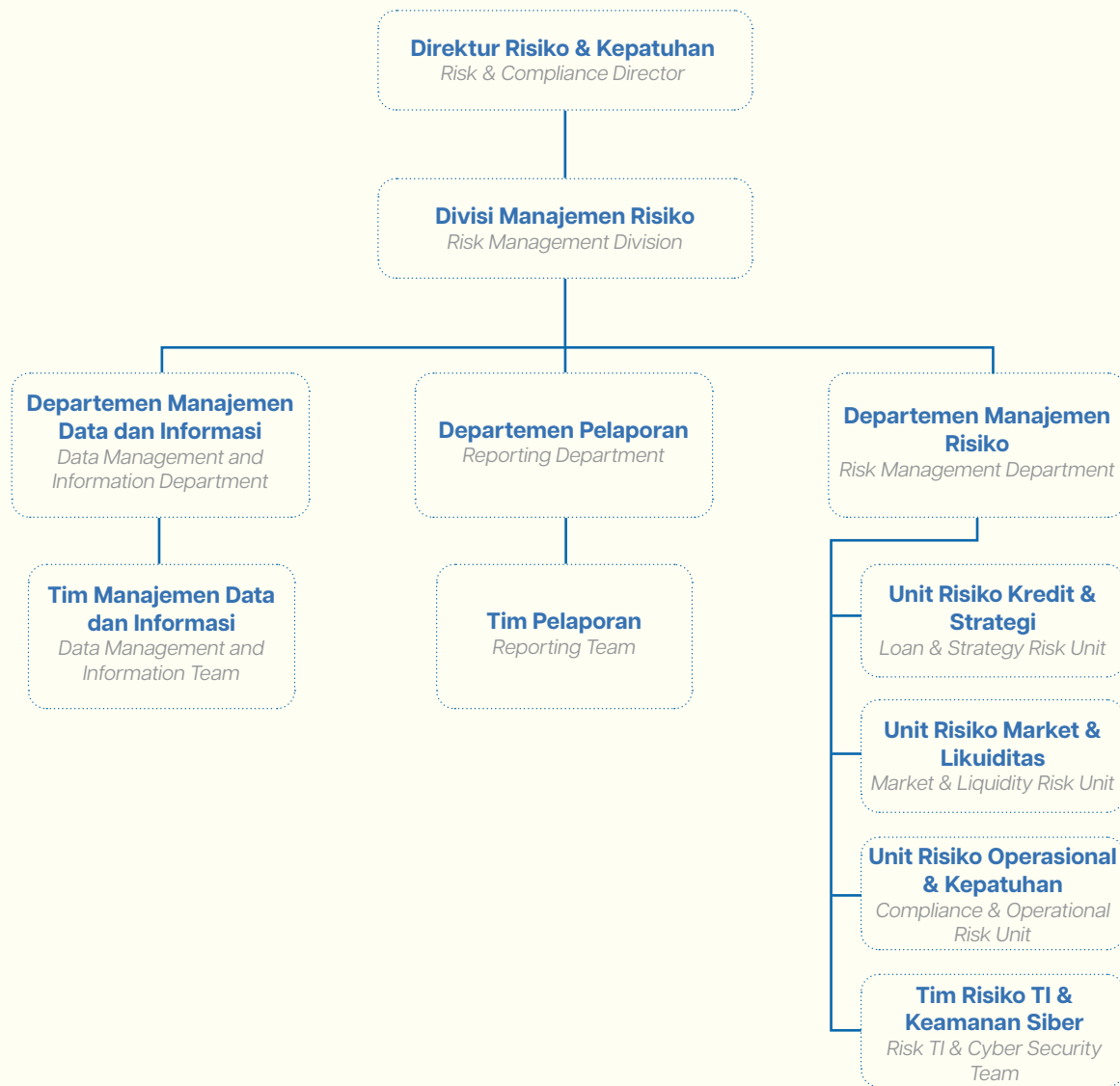
The risks referred to are Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk; and Compliance Risk.



Struktur Organisasi SKMR SKMR Organizational Structure

Pada tahun 2022, SKMR didukung oleh 16 (enam belas) karyawan termasuk Kepala Satuan Kerja Manajemen Risiko. Kepala SKMR bertanggung jawab kepada Direktur Risiko & Kepatuhan.

In 2022, SKMR was supported by 16 (sixteen) employees, including the Head of the Risk Management Work Unit. The Head of SKMR is responsible to the Risk & Compliance Director..



Profil Kepala Satuan Kerja Manajemen Risiko

Profile of Head of Risk Management Work Unit

Tahun 2022, Kepala SKMR dijabat oleh Arinto Hartoyo yang diangkat pada tanggal 21 November 2022 berdasarkan SK Nomor 088/KEP.DIR/HC.II/XI/2022 Tanggal 21 November 2022.

In 2022, the Head of SKMR will be held by Arinto Hartoyo who was appointed on November 21, 2022 based on SK Number 088/KEP.DIR/HC.II/XI/2022 November 21, 2022.

Arinto Hartoyo Kepala Divisi Manajemen Risiko Head of Risk Management Division	
Kewarganegaraan Nationality	Indonesia
Usia Age	51 Tahun 51 years old
Domisili Domicile	Jakarta
Dasar Pengangkatan Legal Basis	SK Nomor 088/KEP.DIR/HC.II/XI/2022 Tanggal 21 November 2022 SK Number 088/KEP.DIR/HC.II/XI/2022 November 21, 2022

Riwayat Pendidikan Educational Background	<ul style="list-style-type: none"> S1 - Pertanian - Institut Pertanian Bogor (IPB) - 1995 SMAN 1 - Lumajang – 1990 S1 - Agriculture - Bogor Agricultural University (IPB) - 1995 SMAN 1 - Lumajang - 1990
Riwayat Pekerjaan Job Experience	<ul style="list-style-type: none"> Kepala Divisi Manajemen Risiko (21 November 2022) Kepala Divisi Loan Review (23 Agustus 2021) Kepala Divisi Audit Internal (9 Januari 2018) Kepala Divisi Corporate Secretary (26 Januari 2015) Kepala Divisi Pendanaan & Layanan (9 September 2013) Pemimpin KC Surabaya (1 Februari 2007) Wakil Pemimpin Cabang Bidang Marketing KC Ampera (1 Februari 2006) Marketing Manager KC Ampera (22 April 2004) Kepala Bagian Kredit & Marketing KC Ampera (7 April 2003) Staff Marketing Kredit KC Ampera (14 Desember 2000) Head of Risk Management Division (November 21, 2022) Head of Loan Review Division (August 23, 2021). Head of Internal Audit Division (January 09, 2018) Head of the Corporate Secretary Division (January 26, 2015) Head of Funding & Services Division (September 9, 2013) Head of KC Surabaya (February 01, 2007) Deputy Head of Marketing Division of KC Ampera (February 1, 2006) Marketing Manager of KC Ampera (April 22, 2004) Head of Credit & Marketing Section of KC Ampera (April 7, 2003) Ampera KC Credit Marketing Staff (December 14, 2000)
Sertifikasi yang Dimiliki Owned Certification	<ul style="list-style-type: none"> Sertifikasi Manajemen Risiko Lembaga Sertifikasi Profesi Perbankan Level 4 Risk Management Certification Banking Professional Certification Institute Level 4



Sertifikasi yang Dimiliki Karyawan SKMR

Certifications Owned by SKMR Employees

Untuk meningkatkan efektivitas pelaksanaan sistem manajemen risiko di Bank, karyawan SKMR juga dibekali dengan pengetahuan dan kompetensi yang cukup, termasuk program sertifikasi, baik tingkat nasional maupun internal, serta program sertifikasi lainnya.

To increase the effectiveness of the implementation of the risk management system at the Bank, SKMR employees are also equipped with sufficient knowledge and competence, including certification programs, both national and internal levels, as well as other certification programs.

Berikut daftar sertifikasi yang dimiliki karyawan SKMR BWS per 31 Desember 2022:

The following is a list of certifications owned by SKMR BWS employees as of December 31, 2022:

Nama dan Jenis Sertifikasi Name and Type of Certification	Jumlah Karyawan yang Memiliki Number of Employees Who Have
Manajemen Risiko Risk Management	12 Orang 12 Person
Sistem Pembayaran dan Pengelolaan Uang Rupiah Payment System and Rupiah Money Management	1 Orang 1 Person
General Banking General Banking	6 Orang 6 Person
Anti Fraud Anti Fraud	1 Orang 1 Person



Tugas dan Tanggung Jawab SKMR

SKMR Duties and Responsibilities

Wewenang dan tanggung jawab satuan kerja Manajemen Risiko meliputi:

- Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi
- Pemantauan posisi Risiko secara keseluruhan (*composite*), per jenis Risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*
- Kaji ulang secara berkala terhadap proses Manajemen Risiko
- Pengkajian usulan aktivitas dan/atau produk baru
- Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur Risiko, bagi Bank yang menggunakan model untuk keperluan intern (*internal model*)
- Memberikan rekomendasi kepada satuan kerja operasional (*risk-taking unit*) dan/atau kepada komite Manajemen Risiko, sesuai kewenangan yang dimiliki
- Menyusun dan menyampaikan laporan profil Risiko kepada direktur utama atau direktur yang ditugaskan secara khusus dan komite Manajemen Risiko secara berkala

The authorities and responsibilities of the Risk Management work unit include:

- Monitoring the implementation of the Risk Management strategy that has been approved by the Board of Directors
- Monitoring overall (*composite*) Risk position, per type of Risk, and per type of functional activity and conducting *stress testing*
- Periodic review of the Risk Management process
- Review of proposed new activities and/or products
- Evaluation of the accuracy of the model and the validity of the data used to measure risk, for Banks using the model for internal purposes (*internal model*)
- Provide recommendations to the operational work unit (*risk-taking unit*) and/or to the Risk Management committee, according to their authority
- Prepare and submit Risk profile reports to the President Director or a specially assigned president director and the Risk Management committee on a regular basis



Pelaksanaan Program Kerja SKMR Tahun 2022

Implementation of the 2022 SKMR Work Program

Kegiatan pengelolaan risiko yang dilakukan Bank sepanjang tahun 2022 dapat dijabarkan sebagai berikut:

1. Melakukan proses *development/improvement Corporate Business Risk Management Department*.
2. Implementasi budaya sadar risiko pada semua tingkat organisasi.
3. Melakukan proses identifikasi, pengukuran, pemantauan dan pengendalian *credit risk* yang terkait dengan *corporate Business*.
4. Memantau *risk exposures & review* potensi risiko melalui Implementasi *Stress Test*, *Non Performing Loan analysis*, *Key Risk Indicator* dan opini manajemen risiko.
5. Melakukan pemenuhan permintaan pihak eksternal (*parent bank*, OJK, BI, INTRAC, *depository bank*).
6. Melakukan tindak lanjut/temuan audit internal maupun eksternal yang terkait dengan kegiatan *Risk Management Department*.
7. Melakukan tindak lanjut setiap penambahan/perubahan Peraturan & Kebijakan terkait dengan manajemen risiko.

The risk management activities carried out by the Bank throughout 2022 can be described as follows:

1. Carry out the development/improvement process of the *Corporate Business Risk Management Department*.
2. Implementation of a risk awareness culture at all levels of the organization.
3. Carry out the process of identifying, measuring, monitoring and controlling *credit risk* related to corporate business.
4. Monitor *risk exposures & review* potential risks through the Implementation of *Stress Tests*, *Non Performing Loan analysis*, *Key Risk Indicators* and risk management opinion.
5. Fulfillment of requests from external parties (*parent bank*, OJK, BI, INTRAC, *depository bank*).
6. Follow up/find internal and external audits related to the activities of the *Risk Management Department*.
7. Follow up any additions/changes to Regulations & Policies related to risk management.

Program Peningkatan Kompetensi SKMR SKMR Competency Improvement Program

Untuk menunjang pelaksanaan tugas dan tanggung jawabnya, karyawan SKMR terus berupaya untuk meningkatkan kapasitas dan kompetensinya dengan mengikuti program pendidikan dan pelatihan, baik yang diselenggarakan oleh internal Bank maupun oleh pihak ketiga.

To support the implementation of their duties and responsibilities, SKMR employees continue to strive to increase their capacity and competence by participating in education and training programs held internally by the Bank and by third parties.

Adapun program pendidikan dan pelatihan yang diikuti oleh karyawan SKMR tahun 2022 adalah sebagai berikut:

The education and training programs attended by SKMR employees in 2022 are as follows:

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Aspek Hukum Dampak Kepailitan dan PKPU Terhadap Perbankan <i>Legal Aspects Impact of Bankruptcy and PKPU on Banking.</i>	1	16 Agustus 2022 <i>August 16, 2022</i>	Yudhi Wibhisana & Partners
Asset & Liability Management <i>Asset & Liability Management</i>	3	2 – 5 Juni 2022 <i>June 2–5, 2022</i>	Roy Bahren Siregar
Audit Sistem Pembayaran <i>Payment System Audit.</i>	1	21 – 23 Juli 2022 <i>July 21–23, 2022</i>	PT Pilar Teknotama Sinergi
Budget Management Plan to Reduce Sales Management Expense <i>Budget Management Plan to Reduce Sales Management Expense</i>	3	23 Juni 2022 <i>June 23, 2022</i>	Bank Woori Saudara
Customer Information System and Data Awareness Campaign <i>Customer Information System and Data Awareness Campaign</i>	1	13 September 2022 <i>September 13, 2022</i>	Bank Woori Saudara
Effective Loan Review <i>Effective Loan Review</i>	2	20 Agustus 2022 <i>August 20, 2022</i>	EDCORE
Induction Program <i>Induction Program</i>	1	13 – 23 September 2022 <i>September 13–23, 2022</i>	Bank Woori Saudara
Interpersonal Skill <i>Interpersonal Skill</i>	11	14 – 25 Februari 2022 <i>February 14–25, 2022</i>	Bank Woori Saudara
New AML System <i>New AML System</i>	1	8 – 15 Juni 2022 <i>June 8–15, 2022</i>	Woori Bank Korea
Pakta Integritas, Anti Gratifikasi, Sikap Kerja dan Pencegahan Pelecehan Seksual di Tempat Kerja <i>Integrity Pact, Anti Gratification, Work Attitudes and Prevention of Sexual Harassment in the Workplace.</i>	15	27 – 30 Desember 2022 <i>December 27–30, 2022</i>	Bank Woori Saudara
Risk Management Certification Level 1 <i>Risk Management Certification Level 1</i>	2	3 Desember 2022 <i>December 3, 2022</i>	Efektifpro & LSPP
Risk Management Certification Level 5 <i>Risk Management Certification Level 5</i>	1	4 April 2022 <i>April 4, 2022</i>	Efektifpro & LSPP
Risk Management Refreshment Program <i>Risk Management Refreshment Program</i>	4	17 Februari 2022 <i>February 17, 2022</i>	Efektifpro & LSPP
Sertifikasi SPPUR Jenjang 5 Sub Bidang Pengelolaan Transfer Dana <i>SPPUR Certification Level 5 Fund Transfer Management Sub-Sector</i>	1	3 - 8 Desember 2022 <i>December 3-8, 2022</i>	LPPI
Sosialisasi Pedoman Sanksi & Ganti Rugi <i>Dissemination of Sanctions & Compensation Guidelines</i>	12	21 November – 15 Desember 2022 <i>November 21–December 15, 2022</i>	Bank Woori Saudara
Sosialisasi Pelanggaran Penyalahgunaan Transaksi Nasabah <i>Dissemination of Violations of Misuse of Customer Transactions</i>	1	19 September 2022 <i>September 19, 2022</i>	Bank Woori Saudara
Sosialisasi Perpajakan (Pengungkapan Sukarela) <i>Dissemination of Violations of Misuse of Customer Transactions Tax Dissemination (Voluntary Disclosure)</i>	2	16 Juni 2022 <i>June 16, 2022</i>	DJP (Direktorat jendral Pajak) <i>Directorate General of Taxation</i>



Nama Pelatihan <i>Training Name</i>	Jumlah Peserta <i>Number of Participants</i>	Tanggal <i>Date</i>	Penyelenggara <i>Organizer</i>
Strategic Banking <i>Strategic Banking</i>	3	8 Juni 2022 <i>June 8, 2022</i>	Bank Woori Saudara
Team Building <i>Team Building</i>	15	13 Mei – 30 Juni 2022 <i>May 13–June 30, 2022</i>	Bank Woori Saudara
Top 100s CEO <i>Top 100s CEO</i>	1	23 November 2022 <i>November 23, 2022</i>	Infobank
Tuning Queries for Data Load Process Acceleration <i>Tuning Queries for Data Load Process Acceleration</i>	5	29 – 30 Agustus 2022 <i>August 29–30, 2022</i>	Bank Woori Saudara
Working Unit Sharing Knowledge <i>Working Unit Sharing Knowledge</i>	15	27 - 30 Desember 2022 <i>December 27-30, 2022</i>	Bank Woori Saudara

Audit Eksternal

External Audit

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan Audit Eksternal yang dilakukan oleh Akuntan Publik dan Kantor Akuntan Publik (KAP).

Akuntan Publik ditunjuk oleh Pemegang Saham melalui forum RUPS. Oleh RUPS, penunjukan Akuntan Publik dipercayakan kepada Dewan Komisaris yang akan memutuskan berdasarkan usulan dari Direksi dengan alasan dan besarnya kompensasi yang diusulkan untuk Auditor Eksternal tersebut. Auditor Eksternal harus independen dari pengaruh Direksi, Dewan Komisaris dan pihak yang berkepentingan di Bank. Bank wajib menyediakan semua catatan akuntansi dan data penunjang yang diperlukan bagi Audit Independen sehingga memungkinkan Audit Independen memberikan pendapatnya tentang kewajaran, ketaat-azasan dan kesesuaian laporan keuangan Bank dengan Standar Akuntansi Keuangan (SAK) Indonesia. Audit Independen wajib memberitahu Bank bila ada kejadian dalam Perusahaan yang tidak sesuai dengan peraturan perundang-undangan yang berlaku.

The function of independent oversight of the Bank's financial aspects is carried out by External Audit examinations by Public Accountants and Public Accounting Firms (KAP).

The Shareholders appoint the Public Accountant through the GMS forum. By the GMS, the appointment of a Public Accountant is entrusted to the Board of Commissioners, which will decide based on the proposal from the Board of Directors with the reasons and the amount of compensation proposed for the External Auditor. External Auditors must be independent of the influence of the Board of Directors, Board of Commissioners, and interested parties in the Bank. Banks are required to provide all accounting records and supporting data necessary for the Independent Audit to enable the Independent Audit to give its opinion on the fairness, compliance, and suitability of the Bank's financial statements with the Indonesian Financial Accounting Standards (SAK). The Independent Audit is obliged to notify the Bank if there are events within the Company that are not by the applicable laws and regulations.

Independensi Independency

Tim Audit yang ditugaskan adalah independen sesuai dengan Standar Pemeriksaan Akuntan Publik (SPAP) dan Peraturan Pasar Modal sehubungan dengan audit Bank. Tidak terdapat hubungan personal, pemberian jasa profesional lain atau hubungan bisnis antara Kantor Akuntan Publik (KAP) dengan Bank yang dapat mempengaruhi independensi KAP sebagai auditor independen.

The assigned Audit Team is independent of the Public Accountant Examination Standards (SPAP), and Capital Market Regulations about Bank audits. There is no personal relationship, the provision of other professional services, or business relationship between the Public Accounting Firm (KAP) and the Bank that can affect the independence of the KAP as an independent auditor.

Fungsi Audit Ekstern External Audit Function

Laporan keuangan bank setiap tahun diaudit oleh Kantor Akuntan Publik (KAP) sebagai audit eksternal yang independen. Pemilihan KAP didasarkan atas ketentuan yang berlaku antara lain bahwa KAP yang ditunjuk merupakan entitas yang terdaftar di Otoritas Jasa Keuangan, dan KAP yang ditunjuk tidak melakukan pekerjaan audit atas Laporan Keuangan bank lebih dari 5 (lima) tahun berturut-turut.

The Bank's financial statements are audited annually by a Public Accounting Firm (KAP) as an external audit. The selection of the KAP is based on the applicable provisions, including that the appointed KAP is an entity registered with the OJK, and the appointed KAP has not carried out audit work on the Bank's Financial Statements for more than 5 (five) consecutive years.



Akuntan publik merupakan organ eksternal Bank yang berfungsi memberikan opini terkait kesesuaian penyajian laporan keuangan Bank terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia.

The public accountant is an external organ of the Bank whose function is to provide opinions regarding the conformity of the presentation of the Bank's financial statements against the Financial Accounting Standards (SAK) applicable in Indonesia.



Kepatuhan Terhadap Standar Akuntansi Keuangan Indonesia

Compliance with Indonesian Financial Accounting Standards

Manajemen bertanggung jawab terhadap penyajian laporan keuangan Bank dan patuh terhadap SAK yang berlaku di Indonesia yang ditetapkan oleh Ikatan Akuntan Indonesia (IAI) dan peraturan perundang-undangan yang berlaku.

Management is responsible for presenting the Bank's financial statements and complying with the applicable SAK in Indonesia established by the Indonesian Institute of Accountants (IAI) and applicable laws and regulations.



Prosedur Audit Eksternal dan Standar Audit

External Audit Procedures and Auditing Standards

- Audit atas laporan keuangan Bank dilakukan sesuai dengan standar profesional Akuntan Publik yang mencakup seluruh prosedur audit yang dipandang perlu sesuai dengan keadaan.
- Audit meliputi pengujian dan evaluasi terhadap sistem pengendalian intern, serta pemeriksaan, atas dasar pengujian, bukti-bukti yang mendukung jumlah-jumlah dan pengungkapan dalam laporan keuangan. Audit juga akan meliputi penilaian atas prinsip akuntansi yang digunakan dan estimasi signifikan yang dibuat oleh manajemen, serta penilaian atas penyajian laporan keuangan secara keseluruhan sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) yang dikeluarkan oleh IAI.
- Sebagai bagian dari proses audit, Kantor Akuntan Publik (KAP) juga melakukan tanya jawab kepada manajemen mengenai pernyataan manajemen yang disajikan dalam laporan keuangan.
- Audit mengandung risiko inheren bahwa jika terdapat kekeliruan dan ketidakberesan yang material. Jika terdapat hal tersebut, KAP akan menyampaikan kepada manajemen.
- Manajemen menyetujui kertas kerja pemeriksaan KAP atas Bank untuk di review oleh badan atau otoritas terkait.
- *An audit of the Bank's financial statements is carried out by the professional standards of a Public Accountant, which includes all audit procedures deemed necessary according to the circumstances.*
- *An audit includes testing and evaluating the internal control system and examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. The audit will also include an assessment of the accounting principles used and significant estimates made by management, as well as an assessment of the overall presentation of the financial statements by the Statement of Financial Accounting Standards (SFAS) issued by IAI.*
- *As part of the audit process, the Public Accounting Firm (KAP) also conducts questions and answers to management regarding management statements presented in the financial statements.*
- *An audit contains an inherent risk if material errors and irregularities exist. If there is such a thing, KAP will convey it to management.*
- *Management approves KAP audit work papers on the Bank for review by the relevant body or authority.*

Audit dilaksanakan berdasarkan Standar Profesional Akuntan Publik yang diterbitkan oleh Institut Akuntan Publik Indonesia (IAPI). Jika terdapat bantuan keuangan Pemerintah RI, maka audit dilaksanakan berdasarkan Standar Pemeriksaan Keuangan Negara (SPKN) yang diterbitkan oleh Badan Pengawasan Keuangan (BPK) RI.

The audit was carried out based on the Professional Standards for Public Accountants issued by the Indonesian Institute of Certified Public Accountants (IAPI). If there is financial assistance from the Government of the Republic of Indonesia, then the audit is carried out based on the State Financial Audit Standards (SPKN) issued by the Indonesian Financial Supervisory Agency (BPK).

Mekanisme Penunjukan Akuntan Publik *Public Accountant Appointment Mechanism*

Laporan keuangan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib telah memperoleh persetujuan dari Dewan Komisaris.

Penunjukan Kantor Akuntan Publik telah sesuai dengan keputusan RUPS Tahunan dan merupakan Kantor Akuntan Publik dan Akuntan Publik (*partner in-charge*) yang terdaftar di Otoritas Jasa Keuangan.

Penugasan audit kepada Akuntan Publik dan KAP telah memenuhi aspek-aspek:

- Kapasitas KAP
- Legalitas perjanjian kerja
- Ruang lingkup audit
- Standar Profesional Akuntan Publik
- Komunikasi antara KAP dengan pihak terkait

Financial statements must be audited by a public accountant registered with the OJK. The appointment of a public accountant who will provide audit services on annual historical financial information must obtain approval from the Board of Commissioners.

The appointment of the Public Accounting Firm is by the resolutions of the Annual General Meeting of Shareholders. It is a Public Accountant Firm and Public Accountant (partner-in-charge) registered in Otoritas Jasa Keuangan.

Assignment of audits to Public Accountants and KAP has fulfilled these aspects:

- *Capacity of KAP*
- *Legality of work agreements*
- *The scope of the audit*
- *Public Accountant Professional Standards*
- *Communication between KAP and related parties*

Akuntan Publik Tahun 2022 *Public Accountant in 2022*

Berdasarkan RUPS Tahunan pertanggungjawaban kinerja tahun buku 2021 yang diselenggarakan tanggal 30 Maret 2022, Pemegang Saham memutuskan terkait Mata Acara ke-3 tentang Penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Bank untuk tahun buku 2022 adalah sebagai berikut:

1. Menyetujui memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk tahun buku 2022.
2. Menyetujui memberikan kewenangan kepada Dewan Komisaris untuk menetapkan imbalan jasa Akuntan Publik tersebut serta persyaratan lain penunjukannya, serta menunjuk Akuntan Publik Pengganti dalam hal Akuntan Publik yang telah ditunjuk tersebut, karena sebab apapun tidak dapat menyelesaikan tugas audit Laporan Keuangan Perseroan untuk tahun buku 2022, dengan ketentuan bahwa dalam melakukan penunjukan Akuntan Publik,

Based on the Annual GMS for performance accountability for the 2021 financial year which was held on March 30, 2022, the Shareholders decided regarding the 3rd Agenda regarding the Appointment of a Public Accounting Firm to audit the Bank's Financial Statements for the 2022 financial year as follows:

1. *Approved giving authority to the Company's Board of Commissioners to appoint a Public Accountant to audit the Company's Financial Statements for the 2022 financial year.*
2. *Approved the granting of authority to the Board of Commissioners to determine the fees for the services of the Public Accountant and other requirements for his appointment, and to appoint a Substitute Public Accountant if the appointed Public Accountant, for any reason, cannot complete the audit of the Company's Financial Statements for the 2022 financial year, provided that in selecting a Public Accountant, the Board of Commissioners must pay attention*



Dewan Komisaris wajib memperhatikan rekomendasi dari Komite Audit Perseroan serta memenuhi kriteria sebagaimana diatur dalam POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.

to recommendations from the Company's Audit Committee and meet the criteria as stipulated in POJK Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accountant Firms in Financial Services Activities.

Menindaklanjuti keputusan tersebut berdasarkan Surat Persetujuan Dewan Komisaris Nomor 008/BWS.KEP/DEKOM/VIII/2022 tertanggal 25 Agustus 2022 dan Surat Perikatan Audit Nomor 140/SSR-HO/BWS-A22/MS/IX-2022 tertanggal 13 September 2022, menyetujui penunjukan KAP Suharli, Sugiharto & Rekan (Shinewing Indonesia) sebagai Akuntan Eksternal Bank Woori Saudara untuk tahun buku 2022.

It Followed up on this decision based on the Board of Commissioners' Approval Letter Number Number 008/BWS.KEP/DEKOM/VIII/2022 dated August 25, 2022 and Audit Engagement Letter Number 140/SSR-HO/BWS-A22/MS/IX-2022 dated September 13, 2022, approved the appointment of KAP Suharli, Sugiharto & Partners (Shinewing Indonesia) as the External Accountant of Bank Woori Saudara for the 2022 financial year.

Nama KAP <i>KAP Name</i>	Suharli, Sugiharto & Rekan (Shinewing International) <i>Suharli, Sugiharto & Partner (Shinewing International)</i>
Akuntan <i>Accountant</i>	Michell Suharli
Jasa <i>Service</i>	Audit umum atas Laporan Keuangan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2022 <i>General audit of the Bank's Financial Statements for the year ended 31st December 2022</i>
Jasa Lain yang Diberikan <i>Other Services Provided</i>	-
Periode Penugasan <i>Assignment Period</i>	2022
Opini <i>Opinion</i>	Laporan Keuangan menyajikan secara wajar tanpa modifikasi <i>Financial Statements presented fairly unmodified</i>
Biaya <i>Cost</i>	Rp1.100.000.000,- <i>IDR1,100,000,000,-</i>



Daftar Akuntan Publik

List of Public Accountants

Berdasarkan Peraturan Pemerintah Nomor 20 Tahun 2015 tentang Praktik Akuntan Publik, Auditor Publik dibatasi paling lama untuk 5 (lima) tahun buku berturut-turut, di mana Auditor Publik dapat memberikan kembali jasa audit setelah 5 (lima) tahun buku berturut-turut tidak memberikan jasa audit pada perusahaan yang sama.

Based on Government Regulation Number 20 of 2015 concerning the Practice of Public Accountants, Public Auditors are limited to a maximum of 5 (five) consecutive financial years, where Public Auditors can provide audit services again after 5 (five) consecutive financial years of not providing audit services to companies that same.



Tahun Buku <i>Fiscal Year</i>	Kantor Akuntan Publik <i>Public Accounting Firm</i>	Akuntan <i>Accountant</i>	Jasa Service
2022	Suharli, Sugiharto & Rekan Nomor 614/KM.1/2020 <i>Suharli, Sugiharto & Partner Number 614/KM.1/2020</i>	Michell Suharli CPA STTD.AP-364/PB.122/2018	Audit atas laporan keuangan 31 Desember 2022 <i>Audit of financial statements 31st December 2022</i>
2021	Suharli, Sugiharto & Rekan Nomor 614/KM.1/2020 <i>Suharli, Sugiharto & Partner Number 614/KM.1/2020</i>	Michell Suharli CPA STTD.AP-364/PB.122/2018	Audit atas laporan keuangan 31 Desember 2021 <i>Audit of financial statements 31st December 2021</i>
2020	Tanudiredja, Wibisana, Rintis & Rekan <i>Tanudiredja, Wibisana, Rintis & Partner No S-39/PB.122/2015</i>	Jimmy Pangestu, S.E. STTD.AP-393/PB.122/2018	Audit atas laporan keuangan 31 Desember 2020 <i>Audit of financial statements 31st December 2020</i>
2019	Tanudiredja, Wibisana, Rintis & Rekan <i>Tanudiredja, Wibisana, Rintis & Partner No S-39/PB.122/2015</i>	Jimmy Pangestu, S.E. STTD.AP-393/PB.122/2018	Audit atas laporan keuangan 31 Desember 2019 <i>Audit of financial statements 31st December 2019</i>
2018	Tanudiredja, Wibisana, Rintis & Rekan <i>Tanudiredja, Wibisana, Rintis & Partner No S-39/PB.122/2015</i>	Jimmy Pangestu, S.E. STTD.AP-393/PB.122/2018	Audit atas laporan keuangan 31 Desember 2018 <i>Audit of financial statements 31st December 2018</i>



Sistem Pengendalian Internal

Internal Control System

Sistem Pengendalian Intern BWS mengacu kepada Surat Edaran Otoritas Jasa Keuangan Nomor 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum, di mana pengendalian intern merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*ongoing basis*) yang kualitas disain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Bank, dirancang untuk dapat memberikan keyakinan yang memadai guna:

1. Menjaga dan mengamankan harta kekayaan Bank
2. Menjamin tersedianya laporan yang akurat
3. Meningkatkan kepatuhan terhadap ketentuan yang berlaku
4. Mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian
5. Meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

BWS telah menyusun Pedoman Standar Sistem Pengendalian Internal yang menjadi dasar bagi kegiatan operasional bank yang sehat dan aman. Pedoman Sistem Pengendalian Internal BWS telah mengacu pada SE OJK Nomor 35/SEOJK.03/2017 yang mencakup 5 (lima) elemen pokok yang saling berkaitan, yaitu:

1. Pengawasan oleh Manajemen dan Kultur Pengendalian
2. Identifikasi dan Penilaian Risiko
3. Kegiatan Pengendalian dan Pemisahan Fungsi
4. Sistem Akuntansi, Informasi dan Komunikasi
5. Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan

Tujuan Sistem Pengendalian Internal BWS adalah untuk memastikan:

1. Semua kegiatan usaha Bank telah dilaksanakan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku, baik ketentuan yang dikeluarkan oleh pemerintah, otoritas pengawasan Bank maupun kebijakan, ketentuan, dan prosedur internal yang ditetapkan oleh Bank.
2. Tersedianya laporan yang benar, lengkap, tepat waktu dan relevan yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.
3. Meningkatkan efektivitas dan efisiensi dalam menggunakan aset dan sumber daya lainnya.
4. Mengidentifikasi kelemahan dan menilai penyimpangan secara dini dan menilai kembali kewajaran kebijakan dan prosedur yang ada di Bank secara berkesinambungan.

The BWS Internal Control System refers to the OJK Circular Number 35/SEOJK.03/2017 dated July 7, 2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks, wherein internal control is a supervisory mechanism established by Bank management on an ongoing basis (ongoing basis) the quality of the design and implementation of which is influenced by the Board of Commissioners, The Board of Directors and all officers and employees of the Bank are designed to be able to provide adequate assurance:

1. *Maintain and secure the Bank's assets*
2. *Guarantee the availability of accurate reports*
3. *Improving compliance with applicable regulations*
4. *Reducing the impact of financial losses, irregularities including fraud and violations of prudential aspects*
5. *Improving organizational effectiveness and increasing cost efficiency.*

BWS has developed Standard Guidelines for Internal Control Systems which are the basis for sound and safe bank operations. BWS Internal Control System Guidelines refer to SE OJK Number 35/SEOJK.03/2017 which includes 5 (five) main elements that are interrelated, which are:

1. *Control by Management and Control Culture*
2. *Risk Identification and Assessment*
3. *Control Activities and Segregation of Duties*
4. *Accounting, Information and Communication Systems*
5. *Monitoring Activities and Correction of Deviations*

The purpose of the BWS Internal Control System is to ensure:

1. *All business activities of the Bank have been carried out by the applicable laws and regulations, both regulations issued by the government, Bank supervisory authorities, and internal policies, provisions, and procedures established by the Bank.*
2. *Availability of accurate, complete, timely, and relevant reports needed to make appropriate and accountable decisions.*
3. *Increase effectiveness and efficiency in using assets and other resources.*
4. *Identify weaknesses and assess deviations early and reassess the fairness of existing policies and procedures at the Bank on an ongoing basis.*

Unsur-unsur lingkungan pengendalian di Bank dapat disampaikan bahwa lingkungan pengendalian mencerminkan keseluruhan sikap, komitmen, perilaku, kepedulian dan langkah-langkah dari Komisaris dan Direksi, dalam melaksanakan kegiatan pengendalian operasional Bank. Sikap terhadap pentingnya pengendalian intern ini terdiri atas unsur-unsur lingkungan pengendalian yang meliputi:

- Struktur organisasi yang memadai.
- Gaya kepemimpinan dan filosofi manajemen Bank.
- Integritas dan nilai-nilai etika serta kompetensi seluruh pegawai.
- Kebijakan dan prosedur sumber daya manusia Bank.
- Atensi dan arahan manajemen Bank dan komite lainnya, seperti Komite Manajemen Risiko.
- Faktor-faktor eksternal yang mempengaruhi operasional Bank dan penerapan manajemen risiko.

Secara garis besar tentang kegiatan pengendalian BWS dapat disampaikan bahwa sistem pengendalian melibatkan seluruh pegawai dan pejabat Bank, termasuk Dewan Komisaris dan Direksi. Oleh karena itu, kegiatan pengendalian terlebih dahulu direncanakan dan diterapkan guna mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan pengendalian mencakup pula penetapan kebijakan dan prosedur pengendalian serta proses verifikasi lebih dini untuk memastikan bahwa kebijakan dan prosedur tersebut secara konsisten dipatuhi, serta merupakan kegiatan yang tidak terpisahkan dari setiap fungsi atau setiap kegiatan Bank sehari-hari.

Aktivitas Pengendalian Control Activity

BWS melaksanakan kegiatan aktivitas pengendalian dalam rangka penerapan Sistem Pengendalian Internal:

- Kaji ulang manajemen (*Top Level Reviews*) Direksi Bank secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dari pejabat dan pegawai sehingga memungkinkan untuk mengkaji ulang kemajuan (realisasi) dibandingkan dengan target yang akan dicapai, seperti laporan keuangan dibandingkan dengan rencana anggaran yang ditetapkan. Berdasarkan kaji ulang tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya (*fraud*).
- Kaji Ulang Kinerja Operasional (*Functional Review*) Kaji ulang ini dilaksanakan oleh Internal Audit Division dengan frekuensi yang lebih tinggi, baik kaji ulang secara harian, mingguan maupun bulanan.

Elements of the control environment at the Bank can be conveyed that the control environment reflects the overall attitude, commitment, behavior, concern, and steps of the Commissioners and Directors in carrying out the Bank's operational control activities. Attitudes towards the importance of internal control consist of elements of the control environment which include:

- *Adequate organizational structure.*
- *Leadership style and management philosophy of the Bank.*
- *Integrity and ethical values, and competence of all employees.*
- *Bank's human resources policies and procedures.*
- *Attention and direction from the Bank's management and other committees, such as the Risk Management Committee.*
- *External factors affecting the Bank's operations and the implementation of risk management.*

In general, regarding BWS control activities, the control system involves all employees and officials of the Bank, including the Board of Commissioners and the Board of Directors. Therefore, control activities are planned and implemented to control risks that may affect performance or result in losses for the Bank. Control activities also include establishing control policies and procedures and earlier verification processes to ensure that these policies and practices are consistently complied with and are activities that are an integral part of every function or every day-to-day activity of the Bank.

BWS carries out control activities in the context of implementing the Internal Control System:

- *Management review (Top Level Reviews) Bank Directors periodically request explanations (information) and operational performance reports from officials and employees so that it is possible to review progress (realization) compared to targets to be achieved, such as financial reports compared to planned budgets set. Based on this review, the Board of Directors immediately detects problems such as control weaknesses, financial statement errors, or other irregularities (fraud)*
- *Operational Performance Review (Functional Review) This review is carried out by the Internal Audit Division with a higher frequency, daily, weekly and monthly reviews.*



- » Melakukan kaji ulang terhadap penilaian risiko (laporan profil risiko) yang dihasilkan oleh satuan kerja manajemen risiko.
- » Menganalisis data operasional, baik data yang terkait dengan risiko maupun data keuangan, yaitu melakukan verifikasi rincian dan kegiatan transaksi dibandingkan *output* (laporan) yang dihasilkan oleh satuan kerja manajemen risiko.
- » Melakukan kaji ulang atas realisasi pelaksanaan rencana kerja dan anggaran, guna:
 - » Mengidentifikasi penyebab penyimpangan yang signifikan.
 - » Menetapkan persyaratan untuk tindakan dan perbaikan (*corrective action*).
- » *Conducting a review of the risk assessment (risk profile report) produced by the risk management work unit.*
- » *Analyzing operational data related to risk and financial data, verifying details and transaction activities compared to output (reports) generated by the risk management work unit.*
- » *Conduct a review of the realization of the implementation of the work plan and budget:*
 - » *Identify causes of significant deviations.*
 - » *Define requirements for corrective action).*



Pengendalian Sistem Informasi dan Teknologi *Control of Information Systems and Technology*

- Bank melaksanakan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern.
- Kegiatan pengendalian sistem informasi dapat digolongkan dalam dua kriteria, yaitu pengendalian umum dan pengendalian aplikasi.
 - » Pengendalian umum (*general control*) meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan software, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada. Pengendalian umum ini diterapkan terhadap *mainframe*, *server*, dan *users workstation*, serta jaringan internal - eksternal.
 - » Pengendalian aplikasi (*application controls*) diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi harus dapat memastikan tersedianya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.
- *The Bank verifies the accuracy and completeness of transactions and carries out authorization procedures by internal regulations.*
- *Information system control activities can be classified into two criteria: general controls and application controls.*
 - » *General control includes control over data center operations, software procurement and maintenance systems, access security, and development and maintenance of existing application systems. This general control is applied to mainframes, servers, users' workstations, and internal-external networks.*
 - » *Application controls are applied to programs used by the Bank to process transactions and ensure that all transactions are correct, accurate, and properly authorized. In addition, application controls must be able to provide the availability of an effective audit process and to check the correctness of the intended audit process.*

Pengendalian Aset Fisik *Control of Physical Assets*

Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank.

- Kegiatan ini meliputi pengamanan aset, catatan dan akses terbatas terhadap program komputer dan file data, serta membandingkan nilai Aset dan kewajiban Bank dengan nilai yang tercantum pada catatan pengendali, khususnya pengecekan nilai aset secara berkala.

Physical asset control is carried out to ensure the implementation of physical security for the Bank's assets.

- *This activity includes safeguarding assets, records, and limited access to computer programs and data files, as well as comparing the value of the Bank's assets and liabilities with the values listed on the control records, in particular checking the value of assets periodically.*

Dokumentasi *Documentation*

- Bank sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem dan standar akuntansi serta proses audit secara memadai.
- Dokumen tersebut harus diperbarui secara berkala guna menggambarkan kegiatan operasional Bank secara aktual, dan diinformasikan kepada pejabat dan pegawai.
- Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan auditor intern, akuntan publik dan otoritas pengawasan Bank.
- Akurasi dan ketersediaan dokumen harus dinilai oleh auditor intern ketika melakukan audit rutin maupun non rutin.

- *Banks at least formalize and adequately document policies, procedures, systems and accounting standards and audit processes.*

- *The document must be updated regularly to describe the actual operational activities of the Bank, and to inform officials and employees.*

- *Upon request, documents must always be available for the benefit of the internal auditors, public accountants and the Bank's supervisory authority.*

- *The accuracy and availability of documents must be assessed by the internal auditors when conducting routine and non-routine audits.*

Selain berbagai hal di atas, dapat disampaikan juga aktivitas pemisahan fungsi yang merupakan bagian dalam aktivitas pengendalian yang dimaksudkan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional yaitu sebagai berikut:

In addition to the various things above, it can also be conveyed that the segregation of duties is part of the control activities, which is intended so that everyone in his position does not have the opportunity to make and hide mistakes or deviations in the implementation of his duties at all levels of the organization and all steps of operational activities, namely as follows:

- Mematuhi prinsip pemisahan fungsi ini, yang dikenal sebagai "Dual Control".
- Menetapkan prosedur (kewenangan), termasuk penetapan daftar petugas yang dapat mengakses suatu transaksi atau kegiatan usaha yang berisiko tinggi.
- Menghindari pemberian wewenang dan tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan (*conflict of interest*). Seluruh aspek yang dapat menimbulkan pertentangan kepentingan tersebut diidentifikasi, diminimalisir, dan dipantau secara hati-hati oleh pihak lain yang independen.
- Dalam pelaksanaan pemisahan fungsi tersebut, Bank melakukan langkah-langkah, antara lain:

- *Follow this principle of separation of functions, known as "Dual Control".*

- *Establishing procedures (authorities), including establishing a list of officials who can access a high-risk transaction or business activity.*

- *Avoiding the granting of authority and responsibility which could lead to various conflicts of interest. All aspects that may give rise to a conflict of interest are identified, minimized and monitored carefully by another independent party.*

- *In implementing the segregation of duties, the Bank took steps, among others:*



- » Menetapkan fungsi dan tugas tertentu pada Bank yang dipisahkan atau dialokasikan kepada beberapa orang dalam rangka mengurangi risiko terjadi manipulasi data keuangan atau penyalahgunaan aset Bank;
- » Pemisahan fungsi tersebut tidak terbatas pada kegiatan *front* dan *back office*, tetapi juga dalam rangka pengendalian terhadap:
 - Persetujuan atas pengeluaran dana dan realisasi pengeluaran
 - Rekening nasabah dan rekening pemilik Bank
 - Transaksi dalam pembukuan Bank
 - Pemberian informasi kepada nasabah Bank
 - Penilaian terhadap kecukupan dokumentasi perkreditan dan pemantauan debitur setelah pencairan kredit
 - Kegiatan usaha lainnya yang dapat menimbulkan benturan kepentingan yang signifikan
 - Independensi fungsi manajemen risiko pada Bank
- » *Assign certain functions and tasks at the Bank that are separated or allocated to several people to reduce the risk of manipulation of financial data or misuse of Bank assets;*
- » *Separation of functions is not limited to front and back office activities but also in the context of controlling:*
 - *Approval of disbursement of funds and realization of expenditure*
 - *Customer accounts and Bank owner accounts*
 - *Transactions in the bookkeeping of the Bank*
 - *Provision of information to customers of the Bank*
 - *Assessment of the adequacy of credit documentation and monitoring of debtors after credit disbursement*
 - *Other business activities that may give rise to a significant conflict of interest*
 - *The independence of the risk management function at the Bank*



Kesesuaian dengan Internal Control Integrated Framework

Compliance with Internal Control Integrated Framework

Sistem pengendalian intern Bank telah sesuai dengan Internal Control Integrated Framework yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO). Tujuan pengendalian intern menurut COSO meliputi tujuan operasional, tujuan pelaporan dan tujuan kepatuhan. Hal ini sesuai dengan tujuan sistem pengendalian intern Bank yang telah diuraikan di atas.

The Bank's internal control system complies with the Internal Control-Integrated Framework developed by The Committee of Sponsoring Organizations of the Treadway Commission (COSO). Internal control objectives, according to COSO, include operational purposes, reporting goals, and compliance objectives. This is to the objectives of the Bank's internal control system described above.

Tujuan operasional berkaitan dengan efektivitas efisiensi operasi. Tujuan pelaporan berkaitan dengan kepentingan pelaporan keuangan yang memenuhi kriteria andal, tepat waktu, transparan dan persyaratan lain yang ditetapkan oleh regulator maupun Bank. Sedangkan tujuan kepatuhan berkaitan dengan kepatuhan Bank terhadap hukum dan peraturan perundang-undangan.

Operational objectives related to the effectiveness of operating efficiency. The purpose of reporting relates to the interests of financial reporting that meet the criteria of being reliable, timely, transparent, and other requirements set by the regulator and the Bank. Meanwhile, the compliance objective is related to the Bank's compliance with laws and regulations.

Menurut COSO, unsur-unsur pengendalian intern meliputi komponen-komponen sebagai berikut.

According to COSO, the elements of internal control include the following components.

1. Lingkungan pengendalian
 2. Penilaian risiko
 3. Kegiatan pengendalian
 4. Informasi dan Komunikasi
 5. Kegiatan pemantauan
1. *Control the environment*
 2. *Risk assessment*
 3. *Control activities*
 4. *Information and Communication*
 5. *Monitoring activities*

Kelima unsur pengendalian intern menurut COSO sejalan dengan Elemen Sistem Pengendalian Intern Bank menurut Surat Edaran OJK Nomor 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

The five elements of internal control according to COSO are in line with the Elements of the Bank's Internal Control System according to OJK Circular Letter Number 35/SEOJK.03/2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks.



Tinjauan atas Efektivitas Sistem Pengendalian Internal

Review of the Effectiveness of the Internal Control System

Evaluasi Efektivitas Sistem Pengendalian Internal Bank senantiasa melakukan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal. Pemantauan terhadap risiko utama Bank harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Bank sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional maupun Satuan Kerja Audit Internal.

Evaluation of the Effectiveness of the Internal Control System
The Bank continuously monitors the overall implementation of internal controls. Monitoring of the Bank's main risks must be prioritized and function as part of the Bank's daily activities, including periodic evaluations, both by operational work units and the Internal Audit Work Unit.

Bank juga memantau dan mengevaluasi kecukupan sistem pengendalian interen secara terus menerus berkaitan dengan adanya perubahan kondisi intern dan ekstern serta harus meningkatkan kapasitas Sistem Pengendalian Internal tersebut agar efektivitasnya dapat ditingkatkan.

The Bank also monitors and evaluates the adequacy of the internal control system continuously regarding changes in internal and external conditions and must increase the capacity of the Internal Control System so that its effectiveness can be improved.

Secara garis besar, langkah-langkah yang dilakukan Bank dalam rangka memastikan terselenggaranya kegiatan pemantauan yang efektif, antara lain:

The Bank took steps to ensure the implementation of practical monitoring activities, among others:

- Memastikan bahwa fungsi pemantauan telah ditetapkan secara jelas dan terstruktur dengan baik dalam organisasi Bank.
 - Menetapkan satuan kerja/pegawai yang ditugaskan untuk memantau efektivitas pengendalian intern.
 - Menetapkan frekuensi yang tepat untuk kegiatan pemantauan yang didasarkan pada risiko yang melekat pada Bank dan sifat/frekuensi perubahan yang terjadi dalam kegiatan operasional.
 - Mengintegrasikan Sistem Pengendalian Internal ke dalam kegiatan operasional dan menyediakan laporan rutin seperti jurnal pembukuan, *management review* dan laporan mengenai persetujuan atas eksepsi/penyimpangan dari kebijakan dan prosedur yang ditetapkan (*justifikasi atas irregularities*) yang selanjutnya dilakukan kaji ulang.
 - Melakukan kaji ulang terhadap dokumentasi dan hasil evaluasi dari satuan kerja/pegawai yang ditugaskan untuk melakukan pemantauan.
 - Menetapkan informasi/*feedback* dalam format dan frekuensi yang tepat.
- *Ensuring that the monitoring function has been clearly defined and well structured within the Bank's organization.*
 - *Establish work units/employees assigned to monitor the effectiveness of internal control.*
 - *Determine the appropriate frequency for monitoring activities based on the risks inherent in the Bank and the nature/frequency of changes that occur in operational activities.*
 - *Integrate the Internal Control System into operational activities and provide routine reports such as bookkeeping journals, management reviews, and statements regarding approval of exceptions/deviations from established policies and procedures (justification of irregularities), which are then reviewed.*
 - *Conducting a review of the documentation and evaluation results from the work unit/employee assigned to monitor.*
 - *Define information/feedback in the correct format and frequency.*



Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Intern



Statement of the Board of Directors and/or the Board of Commissioners on the Adequacy of the Internal Control System

Dewan Komisaris memiliki tanggung jawab dan telah melakukan pengawasan terhadap pelaksanaan Sistem Pengendalian Intern, termasuk menyetujui dan memantau kebijakan Direksi yang menetapkan pengendalian intern tersebut. Dalam menjalankan tugas, wewenang dan tanggung jawab melakukan pengawasan, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi.

Direksi bertanggung jawab atas terselenggaranya Sistem Pengendalian Intern yang handal dan efektif serta telah melakukan upaya-upaya untuk meningkatkan budaya sadar risiko yang efektif di setiap level organisasi. Sementara itu Direktur yang membawahkan fungsi kepatuhan berperan aktif dalam mencegah adanya penyimpangan yang dilakukan oleh manajemen dalam menetapkan kebijakan berkaitan dengan prinsip kehati-hatian.

Berdasarkan hasil penelaahan dan berdasarkan diskusi bersama Manajemen, Komite Audit dan Dewan Komisaris menilai bahwa sistem pengendalian intern Bank telah memadai. Terhadap permasalahan yang muncul selalu diupayakan perbaikan dan dilakukan monitoring secara konsisten untuk memastikan Sistem Pengendalian Intern telah berjalan secara efektif.

The Board of Commissioners has responsibility and has supervised the implementation of the Internal Control System, including approving and monitoring the Board of Directors' policies that determine internal control. In carrying out its supervisory duties, powers, and responsibilities, the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee assist the Board of Commissioners.

The Board of Directors is responsible for implementing a reliable and effective Internal Control System. It has made efforts to enhance an influential risk awareness culture at every level of the organization. Meanwhile, the Director in charge of the compliance function plays an active role in preventing any irregularities committed by management in establishing policies related to the precautionary principle.

Based on the results of the review and discussions with the Management, the Audit Committee and the Board of Commissioners consider the Bank's internal control system adequate. For problems that arise, improvements are always made, and consistent monitoring is carried out to ensure that the Internal Control System is running effectively.

Manajemen Risiko

Risk Management

Manajemen risiko adalah serangkaian metodologi dan prosedur yang digunakan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari seluruh kegiatan usaha Bank, termasuk upaya untuk memitigasi dan atau meminimalkan kerugian finansial maupun non finansial yang mungkin timbul dari produk atau aktivitas bank, hubungan antara bank dengan nasabah maupun dalam internal Bank.

Risk management is a series of methodologies and procedures used to identify, measure, monitor, and control risks arising from all business activities of the Bank, including efforts to mitigate and/or minimize financial and non-financial losses that may occur from bank products or actions, the relationship between Bank with customers as well as within the Bank internally.



Dasar Penerapan Manajemen Risiko

Basis for Implementation of Risk Management

Penerapan Manajemen Risiko di BWS mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) Nomor 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Implementing Risk Management at BWS refers to the OJK Regulation (POJK) concerning implementing Risk Management for Commercial Banks Number 18/POJK.03/2016 dated March 16, 2016 and OJK Circular Letter (OJK) Number 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.



Kerangka Kerja Manajemen Risiko

Risk Management Framework

BWS menetapkan pendekatan pengelolaan risiko dan kerangka pengendalian di mana risiko dikelola untuk mendapatkan keseimbangan antara risiko (*risk*) dan pendapatan (*return*). Penerapan kerangka kerja manajemen risiko dilakukan melalui perumusan tingkat risiko yang akan diambil (*risk appetite*), dan toleransi risiko (*risk tolerance*) bagi setiap jenis risiko, pengembangan kebijakan dan prosedur manajemen risiko yang berkesesuaian serta pengembangan struktur pengendalian internal secara terpadu. Selain itu, Bank juga membangun budaya risiko yang menitikberatkan kesadaran seluruh karyawan akan risiko dan efektivitas proses manajemen risiko di dalam organisasi BWS dalam menghadapi pandemi.

BWS establishes a risk management approach and control framework in which risks are managed to obtain a balance between risk (risk) and income (return). The application of the risk management framework is carried out by formulating the level of risk to be taken (risk appetite) and risk tolerance for each type of risk, developing appropriate risk management policies and procedures, and developing an integrated internal control structure. In addition, the Bank also builds a risk culture that emphasizes awareness of all employees on risks and the effectiveness of the risk management process within the BWS organization in dealing with a pandemic.

Untuk tetap menjaga kondisi lingkungan bisnis dan pertumbuhan Bank, serta fokus manajemen risiko di tahun 2022 terdapat beberapa eksposu risiko utama bank yang perlu menjadi perhatian.

To maintain the condition of the business environment and the growth of the Bank, as well as focus on risk management in 2022, several primary bank risk exposures need attention.



Tata Kelola dalam Manajemen Risiko

Governance in Risk Management

Penerapan manajemen risiko Bank dikelola melalui pembentukan Komite Pemantau Risiko pada tingkat Dewan Komisaris serta Komite Manajemen Risiko dan Asset & Liability Committee (ALCO) pada tingkat Direksi.

Sesuai kewenangan yang didelegasikan oleh Dewan Komisaris, Komite Pemantau Risiko mengevaluasi kebijakan manajemen risiko, dan memantau implementasinya, mengembangkan budaya pengelolaan risiko serta memastikan sumber daya yang memadai telah dikembangkan untuk memastikan pengelolaan risiko di Bank. Sementara Komite Manajemen Risiko bertanggung jawab kepada Presiden Direktur dengan tugas utamanya menyusun dan memperbarui kebijakan manajemen risiko serta mengkoordinir penerapannya, memantau kecukupan permodalan Bank terhadap eksposur risiko sesuai dengan ketentuan yang berlaku, dan menilai keseluruhan komposisi risiko dalam portofolio Bank.

Direktur Risiko & Kepatuhan (selaku Direktur yang ditugaskan khusus dalam penerapan manajemen risiko) mengelola Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang independen terhadap fungsi Bisnis dan Operasional Bank serta fungsi yang melakukan Audit. Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan bertanggung jawab melakukan pemantauan pelaksanaan manajemen risiko dan mengkaji secara berkala terhadap proses manajemen risiko termasuk pengkajian setiap usulan produk dan aktivitas baru.

Dalam rangka proses pengukuran dan pemantauan risiko, Departemen Manajemen Risiko menyusun laporan profil risiko yang merupakan laporan penilaian terhadap eksposur risiko yang melekat pada aktivitas fungsional (*inherent risk*) serta kecukupan sistem pengendalian risiko (*risk control system*). Laporan profil risiko disusun dan disampaikan secara berkala minimal secara triwulan yang dilaporkan kepada Direksi dan Komite Manajemen Risiko.

Penerapan manajemen risiko di lingkup BWS meliputi empat pilar utama dan secara ringkas dijabarkan di bawah ini.

Pilar 1

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi berperan aktif dalam pengawasan penerapan manajemen risiko di lingkup Bank. Dewan

The implementation of the Bank's risk management is managed through establishing a Risk Monitoring Committee at the Board of Commissioners level as well as a Risk Management Committee and Asset & Liability Committee (ALCO) at the Board of Directors level.

Following the authority delegated by the Board of Commissioners, the Risk Monitoring Committee evaluates risk management policies, monitors their implementation, develops a risk management culture, and ensures that adequate resources have been developed to ensure risk management in the Bank. At the same time, the Risk Management Committee is responsible to the President Director with the main task of preparing and updating risk management policies and coordinating their implementation, monitoring the adequacy of the Bank's capital against risk exposure by applicable regulations, and assessing the overall risk composition in the Bank's portfolio.

The Risk & Compliance Director (as the Director assigned explicitly to the implementation of risk management) manages the Risk Management Work Unit and the Compliance Work Unit, independent of the Bank's Business and Operational functions and the role that performs the Audit. The Risk Management Work Unit and the Compliance Work Unit are responsible for monitoring the implementation of risk management and periodically reviewing the risk management process, including reviewing every new product and activity proposal.

*In the risk measurement and monitoring process framework, the Risk Management Department prepares a risk profile report, which is an assessment report on the risk exposure inherent in functional activities (*inherent risk*) and the adequacy of the risk control system. Risk profile reports are prepared and submitted periodically, at least quarterly, to be reported to the Board of Directors and the Risk Management Committee.*

Implementing risk management within the scope of BWS includes four main pillars and is briefly described below.

Pillar 1

Active Supervision of the Board of Commissioners and Directors

The Board of Commissioners and Directors plays an active role in supervising the implementation of risk management within the



Komisaris bertanggung jawab untuk mengevaluasi kebijakan Manajemen Risiko dan pertanggungjawaban Direksi atas pelaksanaan kebijakan Manajemen Risiko di BWS. Sedangkan Direksi bertanggung jawab untuk memaksimalkan fungsi dari manajemen risiko serta secara teratur melakukan pemantauan dan pengendalian atas setiap jenis risiko.

Pengawasan aktif Direksi dilaksanakan antara lain dengan melakukan penyusunan serta evaluasi atas kebijakan dan prosedur manajemen risiko BWS. Dalam menjalankan fungsinya menerapkan manajemen risiko yang efektif, Direksi dibantu oleh Satuan Kerja Manajemen Risiko. Pengawasan dilakukan melalui Rapat Komite Manajemen Risiko (*Risk Management Committee*), Komite Aset dan Liabilitas (*ALMA Committee*), Komite Kredit (*Credit Committee*) dan Gugus Tugas Anti Fraud (*Anti Fraud Task Force Team*).

Pengawasan aktif Dewan Komisaris dilakukan antara lain melalui persetujuan dan evaluasi atas Kebijakan Umum Manajemen Risiko yang disusun oleh Direksi. Secara berkala Dewan Komisaris melakukan evaluasi pelaksanaan kebijakan manajemen risiko melalui Rapat Direksi dan Komisaris (*Radirkom*) maupun dalam Rapat Komite Pemantau Risiko (*Risk Monitoring Committee*).

Pilar 2

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Perumusan Kecukupan Kebijakan, Prosedur dan Penetapan Limit dilakukan pengkinian sejalan dengan sasaran strategi dan bisnis bank secara keseluruhan. Dalam implementasinya, Kebijakan-kebijakan ini di-review secara berkala dengan persetujuan sampai dengan tingkat Direksi melalui rapat komite ataupun melalui sirkulasi kepada Direksi sesuai dengan tingkat kewenangan. Direksi Bank memiliki wewenang untuk menetapkan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko, dengan memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan yang berlaku.

Arahan tertulis dalam menerapkan manajemen risiko dituangkan dalam Kebijakan Manajemen Risiko harus sejalan dengan visi, misi dan strategis bisnis serta perubahan peraturan yang berlaku. Dalam implementasinya, prosedur manajemen risiko merupakan penjabaran serta aturan pelaksanaan dari Kebijakan manajemen risiko yang digunakan sebagai acuan pelaksanaan

bank. The Board of Commissioners is responsible for evaluating Risk Management policies and the accountability of the Board of Directors for the performance of Risk Management policies at BWS. Meanwhile, the Board of Directors is responsible for maximizing risk management function and regularly monitoring and controlling each type of risk.

Active supervision of the Board of Directors is carried out, among others, by compiling and evaluating BWS risk management policies and procedures. In carrying out its function of implementing effective risk management, the Board of Directors is assisted by the Risk Management Work Unit. Supervision is carried out through Risk Management Committee meetings, Asset and Liability Committee (*ALMA Committee*), Loan Committee, and Anti-Fraud Task Force Team.

The active supervision of the Board of Commissioners is carried out, among others, through the approval and evaluation of the General Risk Management Policy prepared by the Board of Directors. Periodically the Board of Commissioners evaluates the implementation of risk management policies through Board of Directors and Commissioners meetings (*Radirkom*) as well as in Risk Monitoring Committee meetings.

Pillar 2

Adequacy of Policies, Procedures, and Setting Limits

The Bank's Board of Directors can set risk limits, tolerance levels for each type of risk, and risk exposure, considering experience, capital capability, risk management system and device capabilities, resources owned, and applicable regulations. The formulation of Adequacy of Policies, Procedures, and Setting of Limits is updated in line with the bank's overall strategic and business objectives. In practice, these policies are reviewed periodically with approval up to the level of the Board of Directors through committee meetings or circulation to the Board of Directors according to the level of authority.

Written directions for implementing risk management are outlined in the Risk Management Policy, which must align with the vision, mission, and business strategy, as well as changes in applicable regulations. In its implementation, risk management procedures are the elaboration and implementation rules of the risk management policy, which are used as a reference



pengelolaan risiko setiap Unit Pengelolaan risiko. Evaluasi dan pengkinian terhadap Kebijakan dan Prosedur Manajemen risiko dilakukan secara berkala atau dalam hal terjadi perubahan secara signifikan yang mempengaruhi kegiatan usaha BWS.

Kebijakan pengelolaan risiko dituangkan dalam Rencana Bisnis Bank yang disusun secara berkala setiap awal tahun disesuaikan dengan perkembangan/perubahan yang terjadi baik internal maupun eksternal serta memperhitungkan dampaknya terhadap permodalan terutama pemenuhan Kewajiban Penyediaan Modal Minimum (KPMM). Salah satu strategi bank untuk melakukan pengendalian risiko, BWS menetapkan toleransi risiko dan limit risiko yang dilakukan *review* secara berkala dengan persetujuan sampai dengan tingkat Direksi melalui rapat komite ataupun melalui sirkulasi kepada Direksi sesuai dengan tingkat kewenangan.

Pilar 3

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko

Proses manajemen risiko meliputi tahapan Identifikasi, pengukuran, pemantauan dan pengendalian risiko terhadap 8 (delapan) jenis risiko yang dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya risiko serta dampaknya terhadap BWS. Sedangkan pengukuran risiko dilakukan untuk mengukur eksposur risiko Bank sebagai acuan untuk melakukan pengendalian risiko. Pengukuran risiko dilakukan secara berkala baik secara kuantitatif dan/atau kualitatif sesuai metode pengukuran yang telah ditetapkan oleh regulator atau dengan menggunakan metode internal yang dikembangkan berdasarkan *best practice* dalam pengukuran risiko. Untuk mengantisipasi kondisi yang kurang baik, pengukuran risiko juga dilengkapi dengan *stress testing* untuk risiko kredit, pasar dan likuiditas.

Proses pemantauan risiko terhadap hasil pengukuran risiko dilakukan untuk memastikan bahwa risiko telah dikelola dengan baik antara lain dengan melakukan pemantauan terhadap limit risiko dan toleransi risiko yang telah ditetapkan. Pemantauan dilakukan oleh unit kerja pelaksana maupun oleh Satuan Kerja Manajemen Risiko. Hasil pemantauan disajikan dalam laporan secara berkala yang disampaikan kepada Manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan.

for implementing risk management in each risk management unit. Evaluation and updating of Risk Management Policies and Procedures are carried out periodically or in the event of significant changes that affect BWS business activities.

The risk management policy is outlined in the Bank's Business Plan, which is prepared periodically at the beginning of each year following developments/changes that occur both internally and externally and take into account the impact on capital, especially the fulfillment of the Minimum Capital Adequacy Requirement (KPMM). One of the bank's strategies for carrying out risk control, BWS determines risk tolerance and risk limits which are reviewed periodically with approval up to the level of the Board of Directors through committee meetings or circulation to the Board of Directors according to the level of authority.

Pillar 3

Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes and Risk Management Information Systems

The risk management process includes the stages of identification, measurement, monitoring, and risk control of 8 (eight) types of risk which are carried out to analyze the source and possibility of the risk occurring and their impact on BWS. At the same time, risk measurement is carried out to measure the Bank's risk exposure as a reference for carrying out risk control. Risk measurement is carried out periodically, both quantitatively and/or qualitatively, according to the regulator's measurement method or internal methods developed based on best practices in risk measurement. Risk measurement is also equipped with stress testing for credit, market and liquidity risks to anticipate unfavorable conditions.

The process of monitoring risk against the results of risk measurement is carried out to ensure that threats have been appropriately managed, among others, by monitoring the established risk limits and risk tolerances. The implementing work unit and the Risk Management Work Unit carry out monitoring. Monitoring results are presented in periodic reports submitted to Management to mitigate risks and necessary actions.

Pilar 4

Sistem Pengendalian Intern Manajemen Risiko

Sistem pengendalian intern diimplementasikan di BWS dengan menggunakan model *Three Lines of Defense* yang terdiri atas Pemilik risiko (*Risk Taking Unit*) sebagai *first line of defense* yang melakukan pengelolaan terhadap risiko yang melekat di bisnis dan fungsinya. Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan bertindak sebagai *second line of defense/risk control unit* dan Satuan Kerja Audit Intern (SKAI) bertindak sebagai *Third Line Of Defense/Risk Assurance unit* yang bertanggung jawab kepada Direktur Utama dan bertugas secara independen untuk memastikan kesesuaian proses penerapan manajemen risiko dan sistem pengendalian internal dengan kebijakan dan prosedur yang ditetapkan serta dengan ketentuan dari Regulator.

 **Satuan Kerja Manajemen Risiko**
Risk Management Work Unit

Satuan Kerja Manajemen Risiko berperan dalam mengoptimalkan return dan melindungi modal terhadap risiko. Sebagai *Second line*, Satuan Kerja Manajemen Risiko melakukan *continuous monitoring* untuk memastikan pelaksanaan pengendalian internal oleh *first line*. Menyadari bahwa pengelolaan risiko menjadi tanggung jawab seluruh unit kerja di Bank, maka keberhasilan pengelolaan risiko ditentukan oleh adanya *risk awareness* di seluruh unit kerja Bank yang disertai dengan kemampuan teknis yang memadai. Oleh karena itu, BWS senantiasa meningkatkan kapabilitas dan pengetahuan seluruh pegawai terutama dalam hal pengelolaan risiko, dengan menyelenggarakan pelatihan internal maupun eksternal secara berkala.

 **Manajemen Permodalan**
Capital Management

Perhitungan rasio kewajiban modal minimum telah sesuai dengan Peraturan OJK Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang berlaku sejak 2 Februari 2016 dan sebagaimana telah diubah dengan Peraturan OJK Nomor 34/POJK.03/2016 tentang Perubahan atas Peraturan OJK Nomor 11/POJK.03/2016.

Bank menghitung modal minimum sesuai profil risiko pada posisi Desember 2022.

Pillar 4

Risk Management Internal Control System

The internal control system is implemented at BWS using the Three Lines of Defense model, which consists of Risk Taking Units as the first line of defense that manages the risks inherent in the business and its functions. The Risk Management Work Unit and the Compliance Work Unit act as the second line of defense/risk control. And the Internal Audit Work Unit (SKAI) acts as the Third Line of Defense/Risk Assurance unit, which is responsible to the President Director and is tasked independently of ensuring conformity of the process of implementing risk management and internal control systems with established policies and procedures as well as provisions from Regulators.

The Risk Management Work Unit plays a role in optimize returns and protect capital against risk. As a second line, the Risk Management Work Unit conducts continuous monitoring to ensure the implementation of internal control by the first line. Recognizing that risk management is the responsibility of all work units in the Bank, the existence of risk awareness in all work units of the Bank and adequate technical capabilities determines the success of risk management. Therefore, BWS constantly improves the capacity and knowledge of all employees, especially in risk management, by holding regular internal and external training.

The calculation of the minimum capital requirement ratio is by OJK Regulation Number 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks, which took effect on February 2, 2016 and as amended by OJK Regulation Number 34/POJK.03/2016 concerning Amendments to OJK Regulation Number 11/POJK.03/2016.

The Bank calculates the minimum capital according to the risk profile of the position in December 2022.



Laporan Perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum Konvensional

Calculation Report on Minimum Capital Adequacy Ratio (CAR) for Conventional & Commercial Banks

dalam jutaan Rupiah
in million Rupiah

Komponen Modal Capital Component		31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
		Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
I	Modal Inti (Tier 1) Common Equity (Tier 1)	8.011.666		7.273.883	
1	CET 1 CET 1	8.011.666		7.273.883	
1.1	Modal Disetor (setelah dikurangi Treasury Stock) Paid-Up Capital (Deducted by Treasury Stock)	856.823		856.823	
1.2	Cadangan Tambahan Modal *) Disclosed Reserve *)	8.908.122		8.177.920	
1.2.1	Faktor Penambah Addition Factors	9.118.786		8.424.408	
1.2.1.1	Pendapatan komprehensif lainnya Other Comprehensive Incomes	-		7.681	
1.2.1.1.1	Selisih lebih penjabaran laporan keuangan Positive Adjustment Due to Financial Statement	-		-	
1.2.1.1.2	Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Unrealized Gain from Increases in Financial Asset Fair Values Classified in Other Comprehensive Incomes	-		7.681	
1.2.1.1.3	Saldo surplus revaluasi aset tetap Fixed Asset Revaluation Surplus Balance	-		-	
1.2.1.2	Cadangan tambahan modal lainnya (other disclosed reserves) other disclosed reserves	9.118.786		8.416.727	
1.2.1.2.1	Agio Agio	4.172.986		4.172.986	
1.2.1.2.2	Cadangan umum General Reserve	173.215		135.464	
1.2.1.2.3	Laba tahun-tahun lalu Previous Years Earnings	3.912.014		3.479.110	
1.2.1.2.4	Laba tahun berjalan Current Years Earnings	860.571		629.167	
1.2.1.2.5	Dana setoran modal Capital Deposit Fund	-		-	
1.2.1.2.6	Lainnya Others	-		-	
1.2.2	Faktor Pengurang Deduction Factors	210.664		246.488	
1.2.2.1	Pendapatan komprehensif lainnya Other Comprehensive Incomes	27.791		380	
1.2.2.1.1	Selisih kurang penjabaran laporan keuangan Negative Adjustment Due to Financial Statement	-		-	
1.2.2.1.2	Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Unrealized Loss from Decreases in Financial Asset Fair Values Classified in Other Comprehensive Incomes	27.791		380	
1.2.2.2	Cadangan tambahan modal lainnya (other disclosed reserves) Disclosed Reserve	182.874		246.108	
1.2.2.2.1	Disagio Disagio	-		-	
1.2.2.2.2	Rugi tahun-tahun lalu Previous Years Loss	-		-	
1.2.2.2.3	Rugi tahun berjalan Current Years Loss	-		-	

Komponen Modal Capital Component		31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
		Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
1.2.2.2.4	Selisih kurang antara Penyisihan Penilaian Kualitas Aset (PPKA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif <i>Negative Difference Between Regulatory Provision for Quality Asset Losses (PPKA) on Earning Assets and Allowance For Impairment Losses (CKPN) on Earning Assets</i>	172.968		236.060	
1.2.2.2.5	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book <i>Negative Difference of Total Adjustment in Fair Values from Financial Instruments in Trading Book</i>	-		-	
1.2.2.2.6	PPKA non-produktif <i>Provision for Quality Asset Losses (PPKA) on Non-Earning Assets</i>	9.906		10.048	
1.2.2.2.7	Lainnya <i>Others</i>	-		-	
1.3	Kepentingan Non-Pengendali yang dapat diperhitungkan <i>Non-Controlling Interests That Can Be Counted</i>				
1.4	Faktor Pengurang Modal Inti Utama *) <i>Deduction Factors in CET 1 Capital *)</i>	1.753.279		1.760.861	
1.4.1	Pajak tangguhan <i>Deferred Tax</i>	-		-	
1.4.2	Goodwill <i>Goodwill</i>	1.474.492		1.474.492	
1.4.3	Aset tidak berwujud <i>Intangible Assets</i>	276.192		283.774	
1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang <i>Investments is Taken into Account as A Deduction Factor</i>	449		449	
1.4.5	Kekurangan modal pada perusahaan anak asuransi <i>Capital Shortfall in Subsidiary Company</i>	-		-	
1.4.6	Eksposur sekuritisasi <i>Securitization Exposure</i>	-		-	
1.4.7	Faktor pengurang modal inti utama lainnya <i>Other Deduction Factor of Common Equity Tier 1</i>	-		-	
1.4.7.1	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain <i>Placement of Fund in Instrument at Another Bank That Meet The Criteria for Inclusion in at 1 and/or Tier 2</i>	-		-	
1.4.7.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat <i>Cross Ownership of Other Entities Obtained Due to Transfer Because of Law, Grant, or Bequest</i>	-		-	
1.4.7.3	Eksposur yang menimbulkan Risiko Kredit akibat kegagalan settlement (settlement risk) - Non Delivery Versus Payment <i>Exposures of Settlement Risk - Non Delivery Versus Payment</i>	-		-	
1.4.7.4	Eksposur di Perusahaan Anak yang melakukan kegiatan usaha berdasarkan prinsip syariah (apabila ada) <i>Exposures in Subsidiary Company That Carry Out Business Activities Based on Sharia Principles</i>	-		-	
2	Modal Inti Tambahan/Additional Tier 1 (AT 1) *) <i>Additional Tier 1 (AT 1) *)</i>	-		-	
2.1	Instrumen yang memenuhi persyaratan AT 1 <i>Instruments Issued by The Bank That Meet The Criteria for Inclusion in Additional Tier 1 Capital</i>	-		-	
2.2	Agio/Disagio <i>Agio/Disagio</i>	-		-	
2.3	Faktor Pengurang Modal Inti Tambahan *) <i>Deduction Factor *)</i>	-		-	



Komponen Modal Capital Component	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
	Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
2.3.1 Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain <i>Placement of Fund in Instrument at Another Bank That Meet The Criteria for Inclusion in at 1 And/Or Tier 2</i>	-		-	
2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat <i>Cross Ownership of Other Entities Obtained Due to Transfer Because of Law, Grant, or Bequest</i>	-		-	
II Modal Pelengkap (Tier 2) <i>Tier 2 Capital</i>	367.771		307.967	
1 Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2 <i>Capital Instruments in The Forms of Stocks or Other Forms That Meet The Requirement in Tier 2 Capital</i>	-		-	
2 Agio/Disagio <i>Agio/Disagio</i>	-		-	
3 Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) <i>General Allowance for Losses on Earning Assets (Max. 1.25% from Risk-Weighted Assets)</i>	404.291		344.479	
4 Faktor Pengurang Modal Pelengkap *) <i>Deduction Factor of Tier 2 Capital*)</i>	-		-	
4.1 Sinking Fund <i>Sinking Fund</i>	-		-	
4.2 Penempatan dana pada instrumen Tier 2 pada bank lain <i>Placement of Fund in Instrument at Another Bank That Meet The Criteria for Inclusion in Tier 2 Capital</i>	36.520		36.512	
4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat <i>Cross Ownership of Other Entities Obtained Due to Transfer Because of Law, Grant, or Bequest</i>	-		-	
Total Modal <i>Total Capital</i>	8.379.437		7.581.850	
ASET TERTIMBANG MENURUT RISIKO <i>RISK-WEIGHTED ASSETS (RWAs)</i>				
ATMR RISIKO KREDIT <i>RWAs CONSIDERING CREDIT RISK</i>	32.334.624		27.552.473	
ATMR RISIKO PASAR <i>RWAs CONSIDERING MARKET RISK</i>	313.219		750.992	
ATMR RISIKO OPERASIONAL <i>RWAs CONSIDERING OPERATIONAL RISK</i>	2.778.419		2.671.709	
TOTAL ATMR <i>TOTAL RISK-WEIGHTED ASSETS</i>	35.426.262		30.975.174	
RASIO KPMM SESUAI PROFIL RISIKO (%) <i>CAR RATIO BASED ON RISK PROFILE (%)</i>	9,48%		9,52%	
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO <i>CAR ALLOCATION BASED ON RISK PROFILE</i>				
Dari CET 1 (%) <i>From CET 1 (%)</i>	8,44%		8,53%	
Dari AT 1 (%) <i>From AT 1 (%)</i>	0,00%		0,00%	
Dari Tier 2 (%) <i>From Tier 2 (%)</i>	1,04%		0,99%	
RASIO KPMM <i>CAR Ratio</i>				
Rasio CET 1 (%) <i>CET 1 Ratio (%)</i>	22,62%		23,48%	
Rasio Tier 1 (%) <i>Tier 1 Ratio (%)</i>	22,62%		23,48%	

Komponen Modal <i>Capital Component</i>	31 Desember 2022 <i>December 31, 2022</i>		31 Desember 2021 <i>December 31, 2021</i>	
	Individual <i>Individual</i>	Konsolidasian <i>Consolidation</i>	Individual <i>Individual</i>	Konsolidasian <i>Consolidation</i>
Rasio Tier 2 (%) <i>Tier 2 Ratio (%)</i>		1,04%		0,99%
Rasio KPMM (%) <i>CAR Ratio (%)</i>		23,66%		24,48%
CET 1 UNTUK BUFFER (%) <i>CET 1 FOR BUFFER (%)</i>		14,18%		14,96%
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK (%) <i>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)</i>		2,50%		2,50%
Capital Conservation Buffer (%) <i>Capital Conservation Buffer (%)</i>		2,50%		2,50%
Countercyclical Buffer (%) <i>Countercyclical Buffer (%)</i>		0,00%		0,00%
Capital Surcharge untuk Bank Sistemik (%) <i>Capital Surcharge For Systemic Bank (%)</i>		0,00%		0,00%

*1) Penyajian rincian dapat tidak ditampilkan apabila nilainya nihil.

*1) Detail statements may not be displayed if the value is nil



Pengelolaan dan Pengungkapan Eksposur Risiko serta Mitigasi yang Dilakukan oleh BWS

Management and Disclosure of Risk Exposure and Mitigation Conducted by BWS

- Pengelolaan Risiko Kredit

Ketidakpastian dan perlambatan perekonomian dikarenakan pengaruh masih adanya Pandemi COVID-19 selama tahun 2021 sangat berpengaruh pada kondisi perekonomian di Indonesia. Hal ini cukup berdampak pada kinerja dan kualitas kredit perbankan secara umum. Namun dalam kondisi ini Portofolio kredit BWS dapat tumbuh cukup agresif yaitu sebesar 18,70% pada tahun 2022. Rasio kredit bermasalah (*Non Performing Loan*) BWS dapat terjaga dan terus menunjukkan perbaikan dari 0,93% pada tahun 2021 menjadi 1,05% pada tahun 2022.

Selama tahun 2022, BWS sangat proaktif dalam upaya melakukan penyempurnaan pengelolaan kredit untuk mengantisipasi dan mengendalikn risiko kredit yang diakibatkan oleh kegagalan debitur dalam memenuhi kewajibannya selama kondisi Pandemi. Untuk mempertahankan kemampuan Bank menyerap risiko yang mungkin timbul dan mengantisipasi kondisi perekonomian yang tidak pasti secara bertahap BWS mengimplementasikan sistem peringatan dini (*early warning system*) yaitu suatu *monitoring* untuk mengidentifikasi potensi risiko sejak dini yang digunakan sebagai indikator bagi tindakan lebih lanjut sebelum kredit jatuh menjadi *Net Performing Loan* melalui pengelolaan kredit kualitas rendah antara lain peningkatan fungsi *credit risk review* serta pembentukan *Task Force Team* yang beranggotakan lintas divisi untuk melakukan langkahlangkah penyelamatan dan penyelesaian kredit dengan lebih dini dan terintegrasi.

- *Credit Risk Management*

Uncertainty and an economic slowdown due to the influence of the ongoing COVID-19 Pandemic in 2021 greatly affected economic conditions in Indonesia. This had quite an impact on the performance and quality of banking credit in general. However, under these conditions, the BWS loan portfolio can grow quite aggressively, amounting to 18.70% in 2022. The ratio of non-performing loans (Non-Performing Loans) BWS can be maintained and continues to show improvement from 0.93% in 2021 to 1.05% in 2022.

During 2022, BWS was very proactive in improving credit management to anticipate and control credit risk caused by debtors' failure to fulfill their obligations during Pandemic conditions. To maintain the Bank's ability to absorb risks that may arise and anticipate uncertain economic needs, BWS gradually implements an early warning system, namely a monitoring system, to identify potential risks early on, which is used as an indicator for further action before credit falls to Net. Performing Loans through low-quality credit management, including improving the credit risk review function and forming a Task Force Team consisting of cross-divisions to carry out steps to save and settle credit in an earlier and integrated manner.

Dalam rangka pengelolaan risiko kredit BWS telah memiliki model rating berupa *internal rating system scoring* debitur untuk membantu analisa kualitas debitur dalam proses perkreditan. Untuk menjaga portofolio bank tidak terkonsentrasi pada debitur dan sektor ekonomi tertentu, maka BWS telah menetapkan pembatasan kredit sesuai *risk appetite*, sedangkan untuk mengantisipasi pelampauan BMPK, BWS telah menetapkan limit batas yang prudent yang disesuaikan dengan limit BMPK sesuai ketentuan regulator.

Sebagai bagian dari pengukuran risiko kredit dan untuk mengantisipasi terjadinya perubahan faktor makro baik dikarenakan pandemi, BWS secara berkala melakukan *stress testing* risiko kredit untuk menilai perubahan portofolio kredit dan pengaruhnya bagi bank serta kemampuan bank menghadapi kondisi tersebut.

Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Disclosure of Net Receivables by Region - Bank Only

No.	Kategori Portofolio	31 Desember 2022 December 31, 2022			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah	-	7.386.763	-	7.386.763
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-
4	Tagihan Kepada Bank	-	500.301	-	500.301
5	Kredit Beragun Rumah Tinggal	135	14.038	1.529	15.702
6	Kredit Beragun Properti Komersial	139.097	12.565.288	783.630	13.488.015
7	Kredit Pegawai/Pensiunan	6.321.053	2.883.618	8.731.411	17.936.082
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	114.058	36.201	135.811	286.070
9	Tagihan kepada Korporasi	401.145	8.293.420	788.757	9.483.322
10	Tagihan yang Telah Jatuh Tempo	21.483	187.322	89.048	297.853
11	Aset Lainnya	201.345	656.648	299.365	1.157.358
	TOTAL	7.198.316	32.523.599	10.829.551	50.551.466

» Pengungkapan Tagihan Bersih Berdasarkan Wilayah

- Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di Transaksi Rekening Administratif (TRA) dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).
- Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
- Pembagian wilayah dilakukan berdasarkan kebijakan masing-masing Bank, sesuai laporan manajemen. Pembagian wilayah ditetapkan paling sedikit 3 (tiga) wilayah. Bank harus mengungkapkan dalam laporan, rincian tagihan bersih dari masing-masing wilayah.
- Penentuan wilayah dilakukan berdasarkan lokasi proyek dari debitur.

In managing credit risk, BWS already has a rating model in the form of an internal rating system for debtors to help analyze debtor quality in the credit process. To keep bank portfolios from being concentrated on specific debtors and economic sectors, BWS has set credit limits according to risk appetite, while to anticipate exceeding the LLL, BWS has set prudent limits that are adjusted to the BMPK limits according to regulatory provisions.

As part of measuring credit risk and anticipating changes in macro factors due to a pandemic, BWS regularly conducts credit risk stress testing to assess changes in the credit portfolio and its impact on banks and the Bank's ability to deal with these conditions.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 December 31, 2021					Portfolio Category	
Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				Jumlah Total		
Jawa Barat West Java	Jakarta	Lainnya Others				
(7)	(8)	(9)	(10)			
-	5.767.154	-	5.767.154		Receivables on government	
-	8.504		8.504		Receivables on public sector entities	
-	-	-	-		Receivables on multilateral development banks and international institutions	
	331.697	-	331.697		Receivables on banks	
5.323	14.872	2.273	22.468		Loans secured by residential property	
1.436	6.460	-	7.896		Loans secured by commercial real estate	
5.161.398	1.978.883	6.411.664	13.551.946		Employee/retired loans	
690.944	2.088.582	332.553	3.112.079		Receivables on micro, small business & retail portfolio	
156.946	17.686.186	748.543	18.591.674		Receivables on corporate	
998	26	2.624	3.648		Past due receivables	
341.016	549.740	383.992	1.274.748		Other assets	
6.358.060	28.432.104	7.881.650	42.671.814		Total	

» Disclosure of Net Receivables by Region

1. Disclosure of net receivables is carried out for asset exposure in the statement of financial position, exposure in off-balance sheet transactions (TRA), and exposures that give rise to counterparty credit risk.
2. Determination of portfolio categories and calculation of net receivables refers to the provisions regarding the analysis of risk-weighted assets for credit risk using a standard approach.
3. The division of regions is carried out based on the policies of each bank, according to management reports. The regional division is determined by at least 3 (three) parts. The bank must disclose the net billing details of each region in the news.
4. Determination of the area is carried out based on the project location of the debtor.

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

Disclosure of Net Receivables by Contractual Maturity - Bank Only

No.	Kategori Portofolio	31 Desember 2022 December 31, 2022					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Contractual Maturity					
		< 1 tahun <1 year	> 1 thn s.d. 3 thn >1 to 3 years	> 3 thn s.d. 5 thn >3 to 5 years	> 5 thn >5 years	Non Kontraktual Non-Contractual	Jumlah Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah	3.162.574	409.403	1.569.751	-	2.245.036	7.386.764
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
4	Tagihan Kepada Bank	1.861	99.496	51	41	398.852	500.301
5	Kredit Beragun Rumah Tinggal	4.371,00	3.219,39	739,75	7.371,58	-	15.702
6	Kredit Beragun Properti Komersial	7.205.623	2.366.161	2.786.103	1.130.129	-	13.488.016
7	Kredit Pegawai/Pensiunan	58.983	563.943	1.058.340	16.254.816	-	17.936.082
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3.518	5.221	11.781	265.550	-	286.070
9	Tagihan kepada Korporasi	6.487.358	1.003.417	1.003.624	988.924	-	9.483.323
10	Tagihan yang Telah Jatuh Tempo	219.866	27.184	5.936	44.868	-	297.854
11	Aset Lainnya	168.220	3.537	1.068	-	984.533	1.157.358
	TOTAL	17.312.373	4.481.581	6.437.393	18.691.700	3.628.421	50.551.469

- » Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak
- Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).
 - Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
 - Pemetaan ke dalam skala waktu dilakukan berdasarkan sisa waktu sampai dengan jatuh tempo sesuai kontrak untuk pos laporan posisi keuangan, Transaksi Rekening Administratif dan eksposur yang menimbulkan Risiko Kredit akibat kegagalan pihak lawan yang memiliki jatuh tempo kontraktual. Untuk pos laporan posisi keuangan, transaksi rekening administratif dan eksposur yang menimbulkan Risiko Kredit akibat kegagalan pihak lawan yang tidak memiliki jatuh tempo kontraktual (non maturity items) dimasukkan ke dalam kolom non-kontraktual.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 December 31, 2021							Portfolio Category
Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Contractual Maturity						Jumlah Total	
< 1 tahun <1 year	> 1 thn s.d. 3 thn >1 to 3 years	> 3 thn s.d. 5 thn >3 to 5 years	> 5 thn >5 years	Non Kontraktual Non- Contractual	(14)		
(9)	(10)	(11)	(12)	(13)	(14)		
2.690.778	174.057	948.672	635.849	1.317.798	5.767.154	Receivables on government	
8.504	-	-	-	-	8.504	Receivables on public sector entities	
-	-	-	-	-	-	Receivables on multilateral development banks and international institutions	
4.595	136.083	108	46	190.866	331.697	Receivables on banks	
1.121	2.820	704	17.823	-	22.468	Loans secured by residential property	
1.228	-	4.799	1.870	-	7.896	Loans secured by commercial real estate	
108.392	491.234	851.832	12.100.488	-	13.551.946	Employee/retired loans	
950.964	166.427	351.395	1.643.293	-	3.112.079	Receivables on micro, small business & retail portfolio	
11.786.024	2.927.033	2.671.890	1.206.727	-	18.591.674	Receivables on corporate	
713	79	150	2.706	-	3.647	Past due receivables	
-	-	-	-	1.274.748	1.274.748	Other assets	
15.552.319	3.897.733	4.829.550	15.608.802	2.783.412	42.671.814	Total	

» Disclosure of Net Claims Based on the Remaining Term of the Contract

1. Disclosure of net receivables is carried out for asset exposure in the statement of financial position, exposure in administrative account transactions, and exposures that give rise to credit risk due to counterparty credit risk.
2. Determination of portfolio categories and calculation of net receivables refers to the provisions concerning guidelines for calculating risk-weighted assets for credit risk using a standard approach.
3. Mapping into time scales is carried out based on the remaining time until maturity according to the contract for the statement of financial position items, Account Official Transactions, and exposures that give rise to Credit Risk due to the failure of counterparties with contractual maturity. For views of financial position items, off-balance sheet transactions and exposures that give rise to Credit Risk due to counterparty failures that do not have a contractual maturity (non-maturity items) are entered into the non-contractual column.

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah Receivables on Government	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	Tagihan Kepada Bank Receivables on banks	Kredit Beragun Rumah Tinggal Loans secured by residential property
(1)	(2)	(3)	(4)	(5)	(6)	(7)
31 Desember 2022						
1	Pertanian, Kehutanan, dan Perikanan				-	-
2	Pertambangan dan Penggalian				-	-
3	Industri pengolahan				-	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin				-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah				-	-
6	Konstruksi				-	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor				-	-
8	Pengangkutan dan Pergudangan				-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum				-	-
10	Informasi dan Komunikasi				-	-
11	Aktivitas Keuangan dan Asuransi				500.301,44	-
12	Real Estat				-	-
13	Aktivitas Profesi, Ilmiah, dan Teknis				-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya				-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib				-	-
16	Pendidikan				-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial				-	-
18	Kesenian, Hiburan, dan Rekreasi				-	-
19	Aktivitas Jasa Lainnya				-	4.210
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja				-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya				-	-
22	Bukan Lapangan Usaha				-	5.604
23	Lainnya	7.386.763	-	-	-	5.888
	TOTAL	7.386.763	-	-	500.301	15.702



dalam jutaan Rupiah
in million Rupiah

	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>	Tagihan kepada Korporasi <i>Receivables on corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past due receivables</i>	Aset Lainnya <i>Other assets</i>	Economic Sectors
	(8)	(9)	(10)	(11)	(12)	(13)	
							<i>December 31, 2022</i>
	575.791	1.103	242	497.776	289		<i>Agriculture, forestry, and fishery</i>
	842.348	317	198	1.086.828	2.063		<i>Mining and quarrying</i>
	7.590.459	2.479	1.093	3.394.238	134.401		<i>Manufacturing</i>
	-	-	-	-	-		<i>Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air</i>
	-	56	-	6.228	-		<i>Water Management, Waste Water Management, and Waste Recycle Management</i>
	904.027	-	-	161.437	39.081		<i>Construction</i>
	1.218.922	4.514.691	132.577	419.600	34.077		<i>Wholesale and retail trading, Repair and Maintenance for Cars and Motorcycles</i>
	98.330	737	-	12.336	-		<i>Transportation and warehousing</i>
	289.439	9.053	82	2.604	21		<i>Hotel and food & beverage</i>
	1.456	127	-	153.382	20		<i>Information and Communication</i>
	-	11.916	1.655	361.124	48		<i>Financial Activities and Insurances</i>
	1.880.577	177	-	-	29.594		<i>Real estate</i>
	-	3.777	70	10.703	-		<i>Professional, Scientific, and Technical Activities</i>
	30.545	604.270	98.252	611.278	2.690		<i>Rental and Lease Activities Without Option Rights, Employment, Travel Agents, and Other Business Support</i>
	-	50.742	2.092	-	-		<i>Public administration, defense and compulsory social security</i>
	10.411	54.239	12.416	-	86		<i>Education</i>
	-	9.155	1.527	-	-		<i>Human health and social work activities</i>
	-	33	-	-	-		<i>Arts, entertainment and Recreation</i>
	34.272	68.703	35.669	161.306	145		<i>Other Service Activities</i>
	-	-	-	-	-		<i>Activities of households as employers</i>
	-	1.682	197	-	-		<i>International institution and other extra international agencies</i>
	757	6.599.050	-	837.166	35.418		<i>Non business field</i>
	10.681	6.003.777	-	1.767.318	19.921	1.157.358	<i>Others</i>
	13.448.015	17.936.082	286.070	9.483.324	297.854	1.157.358	TOTAL

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah <i>Receivables on Government</i>	Tagihan Kepada Entitas Sektor Publik <i>Receivables on Public Entity Sector</i>	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>	Tagihan Kepada Bank <i>Receivables on banks</i>	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
31 Desember 2021						
1	Pertanian, Kehutanan, dan Perikanan					-
2	Pertambangan dan Penggalian					-
3	Industri pengolahan					-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin					-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah					-
6	Konstruksi					-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor					46
8	Pengangkutan dan Pergudangan					-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum					-
10	Informasi dan Komunikasi					-
11	Aktivitas Keuangan dan Asuransi				331.697	-
12	Real Estat					-
13	Aktivitas Profesi, Ilmiah, dan Teknis					-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya					-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib					-
16	Pendidikan					-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial					-
18	Kesenian, Hiburan, dan Rekreasi					-
19	Aktivitas Jasa Lainnya					-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja					-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya					-
22	Bukan Lapangan Usaha					22.423
23	Lainnya	5.767.154	8.504	-		-
	TOTAL	5.767.154	8.504	-	331.697	22.469

» Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi

1. Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).

	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>	Tagihan kepada Korporasi <i>Receivables on corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past due receivables</i>	Aset Lainnya <i>Other assets</i>	Economic Sectors
	(8)	(9)	(10)	(11)	(12)	(13)	
							<i>December 31, 2021</i>
	-	4.273	3.531	646.573	289		<i>Agriculture, forestry, and fishery</i>
	-	-	10.686	917.433	2.063		<i>Mining and quarrying</i>
	4.774	2.551	787.128	9.677.208	134.401		<i>Manufacturing</i>
	-	-	-	213.831	-		<i>Procurement of Electricity, Gas, Steam/ Hot Water and Cold Air</i>
	-	-	-	-	-		<i>Water Management, Waste Water Management, and Waste Recycle Management</i>
	-	-	20.624	916.298	39.081		<i>Construction</i>
	1.534	4.223.796	644.157	705.745	34.077		<i>Wholesale and retail trading, Repair and Maintenance for Cars and Motorcycles</i>
	-	-	313	507.583	-		<i>Transportation and warehousing</i>
	-	303	1.522	698.630	21		<i>Hotel and food & beverage</i>
	-	-	1.505	3.596	20		<i>Information and Communication</i>
	-	-	293	441.611	48		<i>Financial Activities and Insurances</i>
	-	191	-	1.502.781	29.594		<i>Real estate</i>
	-	-	-	195.311	-		<i>Professional, Scientific, and Technical Activities</i>
	-	-	61.713	235.037	2.690		<i>Rental and Lease Activities Without Option Rights, Employment, Travel Agents, and Other Business Support</i>
	-	4.175	1.225	-	-		<i>Public administration, defense and compulsory social security</i>
	-	827	6.057	10.028	86		<i>Education</i>
	-	1.080	25	-	-		<i>Human health and social work activities</i>
	-	-	266	387.359	-		<i>Arts, entertainment and Recreation</i>
	-	4.939	192.808	27.941	145		<i>Other Service Activities</i>
	-	-	-	-	-		<i>Activities of households as employers</i>
	-	-	-	-	-		<i>International institution and other extra international agencies</i>
	1.588	9.309.412	1.380.214	25.631	35.418		<i>Non business field</i>
	-	401	12	1.479.079	19.797	1.274.748	<i>Others</i>
	7.896	13.551.948	3.112.080	18.591.675	3.647	1.274.748	TOTAL

» *Disclosure of Net Receivables Based on Economic Sector*

1. *Disclosure of net receivables is carried out for asset exposure in the statement of financial position, exposure in administrative account transactions, and exposures that give rise to credit risk due to counterparty credit risk.*

2. Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
3. Pembagian sektor ekonomi mengacu pada sektor ekonomi yang tercantum dalam laporan bulanan kepada otoritas, dengan tambahan sektor Lainnya untuk sektor ekonomi dari tagihan bersih yang tidak dapat digolongkan dalam salah satu sektor yang ada.

Selama tahun 2022, Bank berhasil mengantisipasi dan membatasi risiko kreditnya dengan baik, dimana portofolio kredit sebesar Rp40,29 Triliun dengan rasio tagihan yang telah jatuh tempo (tagihan atas pembayaran pokok dan/atau pembayaran bunga yang telah jatuh tempo lebih dari 90 hari) sebesar 1,05% (*Non Performing Loan* nett sebesar 0,74%)

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual

Disclosure of Receivables and Provisioning by Region - Bank Only

No.	Keterangan	31 Desember 2022 December 31, 2022			
		Wilayah Region			
		Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan	7.220.313	32.915.425	10.910.286	51.046.024
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (<i>Stage 2</i> dan <i>Stage 3</i>)				
	a. Belum jatuh tempo	70.997	1.024.093	411.061	1.506.151
	b. Telah jatuh tempo	39.604	256.875	127.070	423.549
3	CKPN - Stage 1	14.955	97.607	21.327	133.889
4	CKPN - Stage 2	7.906	220.791	45.318	274.015
5	CKPN - Stage 3	41.157	174.324	64.818	280.299
6	Tagihan yang dihapus buku	40.384	23.162	53.774	177.320

» Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah

1. Tagihan adalah nilai aset keuangan yang tercatat dalam laporan posisi keuangan sebelum dikurangi CKPN (*gross*).
2. Definisi penurunan nilai dan perhitungan CKPN aset keuangan mengacu pada standar akuntansi keuangan yang berlaku.
3. Pembagian wilayah dilakukan berdasarkan kebijakan masing-masing Bank, sesuai laporan manajemen. Pembagian wilayah ditetapkan paling sedikit 3 (tiga) wilayah. Bank harus mengungkapkan dalam laporan, rincian dari masing-masing wilayah.
4. Penentuan wilayah dilakukan berdasarkan lokasi proyek dari debitur.
5. Tagihan yang telah jatuh tempo mengacu pada definisi kategori portofolio Tagihan yang Telah Jatuh Tempo dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
6. Tagihan yang dihapus buku merupakan tagihan yang telah dihapus buku selama periode berjalan.
7. Untuk Laporan posisi Juli - Desember 2022, Bank dapat mengosongkan laporan posisi tahun sebelumnya.

Metode Perhitungan Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) dibagi menjadi 2 (dua) metode, yaitu secara individual dan kolektif yang dibagi berdasarkan tingkat signifikansi. Perhitungan CKPN individual terdiri dari kredit yang memiliki nilai diatas tingkat signifikansi dan terdapat bukti objektif mengalami penurunan nilai, yaitu dilakukan langsung oleh pengelola masing-masing debitur.

2. Determination of portfolio categories and calculation of net receivables refers to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using a standard approach.
3. The division of the economic sector refers to the financial industry listed in the monthly reports to the authorities, with the addition of Other sectors for the economic sector of the net invoice that cannot be classified in one of the existing sectors.

During 2022, the bank has managed to anticipate and limit its credit risk well, where the credit portfolio is IDR40.29 trillion with a ratio of bills that are past due (receipts on principal payments and/or interest payments that are past due for more than 90 days) of 1.05% (Non-Performing Loan net of 0.74%)

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 December 31, 2021				Description
Wilayah Region				
Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total	
(7)	(8)	(9)	(10)	
7.710.115	26.019.641	8.900.613	42.630.369	Receivables
				Impaired receivables (stage 2 and stage 3)
106.901	666.550	133.796	907.247	a. Non past due
-	-	8.314	8.314	b. Past due
14.169	103.999	38.919	157.087	Allowance for impairment losses - Stage 1
5.673	95.314	6.802	107.789	Allowance for impairment losses - Stage 2
24.982	65.142	37.593	127.717	Allowance for impairment losses - Stage 3
42.647	34.802	33.878	111.327	Written-off receivables

» Disclosure of Bills and Reserves by Region

1. Claims are the value of financial assets recorded in the statement of financial position before deducting CKPN (gross).
2. The definition of impairment and calculation of CKPN for financial assets refers to the applicable financial accounting standards.
3. The division of regions is carried out based on the policies of each bank, according to management reports. The regional division is determined by at least 3 (three) areas. The bank must disclose in the news the details of each region.
4. Determination of the area is carried out based on the project location of the debtor.
5. Claims that are past due refer to the definition of the portfolio category of Overdue Claims in the provisions of the OJK concerning guidelines for calculating risk-weighted assets for credit risk using a standard approach.
6. Claims written off are claims that have been written off during the current period.
7. For the July - December 2022 position report, the bank can leave the previous year's position report blank.

Calculation methods for Establishing Allowance for Impairment Losses (CKPN) are divided into 2 (two) ways, individually and collectively, based on the level of significance. Calculation of individual CKPN consists of loans with a value above the significance level and objective evidence of impairment, which is carried out directly by the manager of each debtor.

CKPN secara kolektif dihitung dengan menggunakan data kerugian historis (perhitungan *incurred loss* berdasarkan estimasi *Probability of Default* (PD) dan *Loss Given Default* (LGD) dari masing-masing kelompok aset tertentu. BWS juga telah mengimplementasikan pengembangan metodologi perhitungan impairment (CKPN) sesuai IFRS 9 (PSAK 71).

Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi

Receivables and Provisioning based on Economic Sectors

No.	Sektor Ekonomi	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai <i>Impaired Receivables</i>		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 <i>Allowance for impairment losses (CKPN)-Stage 1</i>
			Belum Jatuh Tempo <i>Non Past Due</i>	Telah jatuh tempo <i>Past Due</i>	
(1)	(2)	(3)	(4)	(5)	(6)
31 Desember 2022					
1	Pertanian, Kehutanan, dan Perikanan	1.076.721	11,74	2.753	5.392
2	Pertambangan dan Penggalian	1.937.576	7.649,08	6.712	11.129
3	Industri pengolahan	11.296.946	771.894,56	167.476	42.526
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	6.283	-	-	22
6	Konstruksi	1.270.163	408.817,88	48.406	4.098
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	6.383.070	80.250,30	57.470	18.870
8	Pengangkutan dan Pergudangan	111.009	-	-	205
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	298.372	348,44	36	651
10	Informasi dan Komunikasi	154.997	-	33	1.080
11	Aktivitas Keuangan dan Asuransi	501.282	33.093,69	2.805	1.542
12	Real Estat	1.906.731	-	36.384	10.519
13	Aktivitas Profesi, Ilmiah, dan Teknis	14.593	55,96	-	85
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	1.354.573	16.459,19	5.342	4.628
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	53.156	74,73	-	114
16	Pendidikan	77.607	6.455,11	151	150
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	10.737	-	-	34
18	Kesenian, Hiburan, dan Rekreasi	34	-	-	0
19	Aktivitas Jasa Lainnya	305.172	812,47	246	1.457
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	1.890	-	-	3
22	Bukan Lapangan Usaha	7.568.450	108.836,00	60.213	14.511
23	Lainnya	16.716.662	71.391,91	35.521	16.873
	Total	51.046.024	1.506.151	423.549	133.889



Collectively CKPN is calculated using historical loss data (the calculation of incurred loss is based on the estimated Probability of Default (PD) and Loss Given Default (LGD) of each particular asset group. BWS has also implemented the development of an impairment calculation methodology (CKPN) according to IFRS 9 (PSAK 71).

dalam jutaan Rupiah
in million Rupiah

Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for impairment losses (CKPN)-Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for impairment losses (CKPN)-Stage 3	Tagihan yang dihapus buku Written-Off Receivables	Economic Sectors
(7)	(8)	(9)	
December 31, 2022			
0	2.458	184	Agriculture, forestry, and fishery
4.049	4.646	-	Mining and quarrying
84.640	105.980	4.101	Manufacturing
-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air
-	-	-	Water Management, Waste Water Management, and Waste Recycle Management
156.648	9.323	-	Construction
10.152	23.296	5.126	Wholesale and retail trading, Repair and Maintenance for Cars and Motorcycles
-	-	-	Transportation and warehousing
50	16	60	Hotel and food & beverage
-	13	-	Information and Communication
12	26.672	586	Financial Activities and Insurances
-	6.791	-	Real estate
7	-	-	Professional, Scientific, and Technical Activities
614	2.604	-	Rental and Lease Activities Without Option Rights, Employment, Travel Agents, and Other Business Support
9	-	-	Public administration, defense and compulsory social security
85	65	-	Education
-	-	-	Human health and social work activities
-	-	2	Arts, entertainment and Recreation
28	98	-	Other Service Activities
-	-	-	Activities of households as employers
-	-	-	International institution and other extra international agencies
5.518	24.126	12.777	Non business field
12.203	74.212	94.484	Others
274.015	280.299	117.320	Total

No.	Sektor Ekonomi	Tagihan Claims	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for impairment losses (CKPN)-Stage 1
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
31 Desember 2021					
1	Pertanian, Kehutanan, dan Perikanan	655.492	3.011	-	3.568
2	Pertambangan dan Penggalian	928.119	-	-	6.516
3	Industri pengolahan	10.560.787	476.088	1.081	73.306
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	213.831	-	-	1.859
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	-	-	-	-
6	Konstruksi	941.390	18.851	-	3.358
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	5.600.721	106.714	627	14.785
8	Pengangkutan dan Pergudangan	507.945	362	-	3.696
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	700.486	125	-	3.550
10	Informasi dan Komunikasi	336.802	33	-	23
11	Aktivitas Keuangan dan Asuransi	468.995	38.396	-	1.547
12	Real Estat	1.506.556	42.812	-	10.300
13	Aktivitas Profesi, Ilmiah, dan Teknis	198.893	3.582	-	1.496
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	296.749	-	-	2.303
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	5.400	-	-	11
16	Pendidikan	11.711	-	-	149
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	1.106	3	-	2
18	Kesenian, Hiburan, dan Rekreasi	387.625	-	-	2.827
19	Aktivitas Jasa Lainnya	218.721	2.922	-	755
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-
22	Bukan Lapangan Usaha	10.818.172	210.076	6.606	22.698
23	Lainnya	8.270.866	4.271	-	4.339
	Total	42.630.367	907.246	8.314	157.088

- » Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi
1. Tagihan adalah nilai aset keuangan yang tercatat dalam laporan posisi keuangan sebelum dikurangi CKPN (*gross*).
 2. Definisi penurunan nilai dan perhitungan CKPN aset keuangan mengacu pada standar akuntansi keuangan yang berlaku.
 3. Pembagian sektor ekonomi mengacu pada sektor ekonomi yang tercantum dalam laporan bulanan ke otoritas, dengan tambahan sektor lainnya untuk sektor ekonomi dari tagihan yang tidak dapat digolongkan dalam salah satu sektor yang ada.
 4. Tagihan yang telah jatuh tempo mengacu pada definisi kategori portofolio Tagihan yang Telah Jatuh Tempo dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
 5. Tagihan yang dihapus buku merupakan tagihan yang telah dihapus buku selama periode berjalan.

Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for impairment losses (CKPN)-Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for impairment losses (CKPN)-Stage 3	Tagihan yang dihapus buku Written-Off Receivables	Economic Sectors
December 31, 2021			
0	1.115	91	Agriculture, forestry, and fishery
-	-	-	Mining and quarrying
68.526	20.544	-	Manufacturing
-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air
-	-	-	Water Management, Waste Water Management, and Waste Recycle Management
-	4.467	2.429	Construction
3.840	21.164	2.960	Wholesale and retail trading, Repair and Maintenance for Cars and Motorcycles
-	49	-	Transportation and warehousing
10	22	25	Hotel and food & beverage
-	12	-	Information and Communication
23.416	3.337	1.010	Financial Activities and Insurances
-	3.585	5.191	Real estate
-	3.582	-	Professional, Scientific, and Technical Activities
-	-	-	Rental and Lease Activities Without Option Rights, Employment, Travel Agents, and Other Business Support
-	-	256	Public administration, defense and compulsory social security
-	-	307	Education
-	1	-	Human health and social work activities
-	-	2.902	Arts, entertainment and Recreation
-	1.699	-	Other Service Activities
-	-	-	Activities of households as employers
-	-	-	International institution and other extra international agencies
11.197	66.214	89.465	Non business field
800	1.925	6.691	Others
107.788	127.717	111.328	Total

» Disclosure of Claims and Reserves Based on Economic Sector

1. Claims are the value of financial assets recorded in the statement of financial position before deducting CKPN (gross).
2. The definition of impairment and calculation of CKPN for financial assets refers to the applicable financial accounting standards.
3. The division of the economic sector refers to the financial industry listed in the monthly report to the authorities, with the addition of other sectors for the economic sector of the invoice that cannot be classified in one of the existing sectors.
4. Claims that are past due refer to the definition of the portfolio category of Overdue Claims in the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using a standard approach.
5. Claims written off are claims that have been written off during the current period.

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank

Disclosure of Movements of Allowance for Impairment Losses - Bank

No.	Keterangan	31 Desember 2022 December 31, 2022		
		Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)
1	Saldo awal CKPN	157.087	107.788	127.716
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)			
	2.a. Pembentukan CKPN pada periode berjalan	4.789	270.264	331.718
	2.b. Pemulihan CKPN pada periode berjalan	(27.987)	(104.037)	(61.814)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan			(117.320)
4	Pembentukan (pemulihan) lainnya pada periode berjalan			
	Saldo akhir CKPN	133.889	274.015	280.300

» Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai

- Definisi penurunan nilai dan perhitungan CKPN aset keuangan mengacu pada standar akuntansi keuangan.
- Pembentukan (pemulihan) lainnya dilaporkan antara lain untuk selisih penjabaran valuta asing.
- Untuk Laporan posisi Juli - Desember 2020, Bank dapat mengosongkan laporan posisi tahun sebelumnya.

Bagian dari risiko kredit diantaranya *Counterparty Credit Risk* yang merupakan risiko akibat kegagalan pihak lawan sebelum penyelesaian akhir dari arus kas pada transaksi tersebut baik dipengaruhi oleh kondisi usaha maupun karena faktor pergerakan nilai wajar atau nilai pasar untuk transaksi derivatif dan kewajiban komitmen yang timbul dari transaksi derivatif dan transaksi repo maupun *reverse repo*. Untuk perhitungan kecukupan modal dengan mempertimbangkan hasil perhitungan ATMR pendekatan standar, maka telah disiapkan perhitungan tambahan ATMR risiko kredit dari *counterparty risk* dengan memasukan komponen eksposur tertimbang dari *Credit Valuation Adjustment (CVA risk weighted assets)*

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables						
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating					
			Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
			Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
			Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3
			PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)
			PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
31 Desember 2022								
1	Tagihan Kepada Pemerintah Receivables on government		7.386.763					
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities		-					

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021			Description
	Stage 1	Stage 2	Stage 3	
	(3)	(4)	(5)	
	216.233	89.167	172.552	Balance beginning of CKPN
				Establishment (Recovery) of Allowance for Impairment Losses at the year (Net)
	83.392	124.436	113.632	Establishment of Allowance for Impairment Losses at the year
	(142.538)	(105.815)	(47.140)	Recovery of Allowance for Impairment Losses at the year
			(111.328)	CKPN is used to write-off on claims at the year
				Other Establishment (Recovery) at the year
	157.087	107.788	127.716	Balance end of CKPN

» Disclosure of Changes in Allowance for Impairment Losses

1. The definition of impairment and calculation of CKPN for financial assets refers to financial accounting standards.
2. Another formation (recovery) is reported for foreign currency translation differences.
3. For the July - December 2020 position report, the Bank can leave the previous year's position report blank.

Part of credit risk includes Counterparty Credit Risk, which is the risk due to the failure of the counterparty before the final settlement of the cash flows in the transaction, both influenced by business conditions and due to factors of movements in fair value or market value for derivative transactions and commitment obligations arising from derivative transactions and repo and reverse repo transactions. For the calculation of capital adequacy by considering the results of the analysis of the standard approach RWA, an additional measure of credit risk RWA has been prepared for counterparty risk by including the weighted exposure component of the Credit Valuation Adjustment (CVA risk-weighted assets).

	Peringkat Jangka Panjang Long-Term Rating		Peringkat Jangka Pendek Short-Term Rating				Tanpa Peringkat Unrated	Jumlah Total
	B+ s.d B-	< B-	A-1	A-2	A-3	< A-3		
	B+ s.d B-	< B-	F1+ s.d F1	F2	F3	< F3		
	B1 s.d B3	< B3	P-1	P-2	P-3	< P-3		
	B+(idn) s.d B-(idn)	< B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	< F3(idn)		
	id B+ s.d id B-	< idB-	idA1	idA2	idA3 - idA4	< idA4		
	(9)	(10)	(11)	(12)	(13)	(14)		

December 31, 2022

7.386.763

-

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables					
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating				
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB-(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>		-				
4	Tagihan Kepada Bank <i>Receivables on banks</i>		99.395		363.235		
5	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>						
6	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>						
7	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>						
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>						
9	Tagihan kepada Korporasi <i>Receivables on corporate</i>						
10	Tagihan yang Telah Jatuh Tempo <i>Past due receivables</i>						
11	Aset Lainnya <i>Other assets</i>						
	TOTAL		7.486.159	-	363.235	-	-
31 Desember 2021							
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>		5.767.154				
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>		8.504				
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>		-				
4	Tagihan Kepada Bank <i>Receivables on banks</i>		135.907	23	51	323	
5	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>						
6	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>						
7	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>						

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables						
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating					
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB- (idn)	BB+(idn) s.d BB-(idn)	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>							
9	Tagihan kepada Korporasi <i>Receivables on corporate</i>		6.976					
10	Tagihan yang Telah Jatuh Tempo <i>Past due receivables</i>							
11	Aset Lainnya <i>Other assets</i>							
TOTAL			5.918.541	23	51	323	-	

- » Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
- Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).
 - Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
 - Lembaga pemeringkat yang diakui dan skala peringkat mengacu pada ketentuan mengenai lembaga pemeringkat dan peringkat yang diakui otoritas.

Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Net Receivables by Risk Weight after Loan Risk Mitigation - Bank Only

No.	Keterangan Description	31 Desember 2022 December 31, 2022						
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation						
		0%	15%	20%	25%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
A.	Eksposur Laporan Posisi Keuangan <i>Balance Sheet Exposures</i>							
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>	5.911.336						
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>							

	Peringkat Jangka Panjang Long-Term Rating		Peringkat Jangka Pendek Short-Term Rating				Tanpa Peringkat Unrated	Jumlah Total
	B+ s.d B-	< B-	A-1	A-2	A-3	< A-3		
	B+ s.d B-	< B-	F1+ s.d F1	F2	F3	< F3		
	B1 s.d B3	< B3	P-1	P-2	P-3	< P-3		
	B+(idn) s.d B-(idn)	< B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	< F3(idn)		
	id B+ s.d id B-	< idB-	idA1	idA2	idA3 - idA4	< idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
							18.584.699	18.591.675
							18.780.094	24.699.032

» Disclosure of Net Claims Based on Portfolio Category and Rating Scale

1. Disclosure of net receivables is carried out for asset exposure in the statement of financial position, exposure in administrative account transactions, and exposures that give rise to credit risk due to counterparty credit risk.
2. Determination of portfolio categories and calculation of net receivables refers to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using a standard approach.
3. Recognized rating agencies and rating scales refer to the provisions regarding rating agencies and ratings recognized by the authorities.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2022 December 31, 2022						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation							
50%	75%	100%	150%	Lainnya Others			
(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

31 Desember 2022
December 31, 2022

No.	Keterangan Description	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation						
		0%	15%	20%	25%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>							
4	Tagihan Kepada Bank <i>Receivables on banks</i>			500.082				
5	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>					14.426		
6	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>	134.105						
7	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>							
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>	1.906						
9	Tagihan kepada Korporasi <i>Receivables on corporate</i>	350.324						
10	Tagihan yang Telah Jatuh Tempo <i>Past due receivable</i>	30						
11	Aset Lainnya <i>Other assets</i>	449.905						
Total Eksposur Laporan Posisi Keuangan <i>Total Exposures - Balance Sheet</i>		6.847.605		500.082	14.426			
B. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif <i>Off Balance Sheet Commitment/Contingency Receivables Exposures</i>								
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>							
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>							
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>							
4	Tagihan Kepada Bank <i>Receivables on banks</i>							
5	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>							
6	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>							
7	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>							
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>							
9	Tagihan kepada Korporasi <i>Receivables on corporate</i>	56.613						
10	Tagihan yang Telah Jatuh Tempo <i>Past due receivable</i>							
Total Eksposur Transaksi Rekening Administratif <i>Total Exposures - Off Balance Sheet</i>		56.613						



31 Desember 2022 December 31, 2022						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation							
50%	75%	100%	150%	Lainnya Others			
(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	
219	-	-	-	-	100.126,12	8.010	
1.276	-	-	-	-	4.244,32	340	
339.445	-	13.014.166	-	-	13.183.888,08	1.054.711	
17.936.082	-	-	-	-	8.968.041,21	717.443	
267	283.391	-	-	-	212.676,37	17.014	
83.392	-	8.338.796	-	-	8.380.491,50	670.439	
99.945	-	195	197.683	-	346.692,66	27.735	
-	-	641.416	66.037	-	740.471,33	59.238	
18.460.626	283.391	21.994.572	263.720	-	31.936.632	2.554.931	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	-	-	-	-	-	
-	-	300	-	-	300,00	24	
-	-	-	-	-	-	-	
-	507	-	-	-	380,23	30	
496.594	-	157.604	-	-	405.901,16	32.472	
496.594	507	157.904	-	-	406.581	32.527	

		31 Desember 2022 December 31, 2022						
No.	Keterangan Description	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation						
		0%	15%	20%	25%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
C.	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) <i>Counterparty Loan Risk Exposures</i>							
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>	-	-	-	-	-	-	-
4	Tagihan Kepada Bank <i>Receivables on banks</i>	-	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi <i>Receivables on corporate</i>	-	-	-	-	-	-	-
	Total Eksposur Counterparty Loan Risk <i>Total Exposures - Counterparty Loan Risk</i>	-	-	-	-	-	-	-

		31 Desember 2021 December 31, 2021						
No.	Keterangan Description	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation						
		0%	15%	20%	25%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
A.	Eksposur Laporan Posisi Keuangan <i>Balance Sheet Exposures</i>							
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>	5.171.909						
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>		8.504					
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>							
4	Tagihan Kepada Bank <i>Receivables on banks</i>			322.205				
5	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>				7.251	15.218		
6	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>							
7	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>	2.500						
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>	5.657		37.057				
9	Tagihan kepada Korporasi <i>Receivables on corporate</i>	385.088		894.939				



31 Desember 2022 December 31, 2022						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation							
50%	75%	100%	150%	Lainnya Others			
(10)	(11)	(12)	(13)	(14)	(15)	(16)	
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

31 Desember 2021 December 31, 2021						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation							
50%	75%	100%	150%	Lainnya Others			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	
-	-	-	-	-	-	-	-
-	-	-	-	-	1.276	-	121
-	-	-	-	-	-	-	-
-	-	-	-	-	64.441	-	6.135
-	-	-	-	-	7.139	-	680
-	-	7.896	-	-	7.896	-	752
13.549.437	-	-	-	-	6.774.718	-	644.953
-	3.050.726	-	-	-	2.295.456	-	218.527
-	-	16.825.354	-	-	17.004.341	-	1.618.813

No.	Keterangan Description	31 Desember 2021 December 31, 2021						
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation						
		0%	15%	20%	25%	35%	40%	45%
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
10	Tagihan yang Telah Jatuh Tempo <i>Past due receivable</i>							-
11	Aset Lainnya <i>Other assets</i>	417.810						-
	Total Eksposur Laporan Posisi Keuangan <i>Total Exposures - Balance Sheet</i>	5.982.964		1.254.201		15.218		-
B.	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif <i>Off Balance Sheet Commitment/Contingency Receivables Exposures</i>							
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>	-						-
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>	-						-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>	-						-
4	Tagihan Kepada Bank <i>Receivables on banks</i>	-						-
5	Kredit Beragun Rumah Tinggal <i>Loans secured by residential property</i>	-						-
6	Kredit Beragun Properti Komersial <i>Loans secured by commercial real estate</i>	-						-
7	Kredit Pegawai/Pensiunan <i>Employee/retired loans</i>	-						-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>	136						-
9	Tagihan kepada Korporasi <i>Receivables on corporate</i>	11.955						-
10	Tagihan yang Telah Jatuh Tempo <i>Past due receivable</i>							-
	Total Eksposur Transaksi Rekening Administratif <i>Total Exposures - Off Balance Sheet</i>	12.091		-		-		-
C.	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) <i>Counterparty Loan Risk Exposures</i>							
1	Tagihan Kepada Pemerintah <i>Receivables on government</i>	595.245						
2	Tagihan Kepada Entitas Sektor Publik <i>Receivables on public sector entities</i>							
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional <i>Receivables on multilateral development banks and international institutions</i>							
4	Tagihan Kepada Bank <i>Receivables on banks</i>			9.492				
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on micro, small business & retail portfolio</i>							
6	Tagihan kepada Korporasi <i>Receivables on corporate</i>							
	Total Eksposur Counterparty Loan Risk <i>Total Exposures - Counterparty Loan Risk</i>	595.245		9.492		-		-



31 Desember 2021 December 31, 2021						ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation							
50%	75%	100%	150%	Lainnya Others			
(8)	(9)	(10)	(11)	(12)	(13)	(14)	
		605	3.042		5.168	492	
		789.949	66.988		890.432	84.769	
13.549.437	3.050.726	17.623.804	70.030		27.050.868	2.575.243	
					-	-	
					-	-	
					-	-	
					-	-	
					-	-	
					-	-	
9					5	-	
	18.503				13.877	1.321	
		474.340			474.340	45.157	
					-	-	
9	18.503	474.340	-		488.221	46.479	
					-	-	
					-	-	
					-	-	
		11.486			13.385	1.274	
					-	-	
					-	-	
-	-	11.486	-		13.385	1.274	

- » Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit
1. Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).
 2. Penetapan kategori portofolio, perhitungan tagihan bersih, dan perhitungan dampak mitigasi risiko kredit mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
 3. Beban modal adalah hasil perkalian ATMR dengan rasio minimum KPMM sesuai POJK mengenai kewajiban penyediaan modal minimum bank umum.
 4. Contoh pengisian:
Bank memiliki tagihan yang tergolong dalam kategori portofolio tagihan kepada korporasi sebesar Rp100.000.000.000,00 (seratus miliar rupiah). Tagihan tidak memiliki peringkat sehingga dikenakan bobot risiko sebesar 100% (seratus persen). Sebagian dari tagihan dimaksud yaitu sebesar Rp30.000.000.000,00 (tiga puluh miliar rupiah) dijamin dengan agunan tunai (cash collateral) yang memiliki bobot risiko 0% (nol persen). Pengisian pada baris tagihan kepada korporasi dilakukan sebagai berikut: Rp70.000.000.000,00 (tujuh puluh miliar rupiah) dimasukkan dalam kolom bobot risiko 100% (seratus persen), dan Rp30.000.000.000,00 (tiga puluh miliar rupiah) dimasukkan dalam kolom bobot risiko 0% (nol persen).

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Disclosure of Net Receivables and Loan Risk Mitigation Techniques - Bank Only

No.	Keterangan Description	31 Desember 2022 December 31, 2022					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By			Lainnya Others	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]
A.	Eksposur Laporan Posisi Keuangan Balance Sheet Exposures						
1	Tagihan Kepada Pemerintah Receivables on government	5.911.336	-	-			5.911.336
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-			-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-			-
4	Tagihan Kepada Bank Receivables on banks	500.301	-	-			500.301
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	15.702	-	1.276			14.426
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	13.487.716	134.105	339.445			13.014.166
7	Kredit Pegawai/Pensiunan Employee/retired loans	17.936.082	-	-			17.936.082
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	285.563	1.906	267			283.390
9	Tagihan kepada Korporasi Receivables on corporate	8.772.511	350.324	83.392			8.338.795
10	Tagihan yang Telah Jatuh Tempo Past due receivable	297.854	30	99.945			197.879
11	Aset Lainnya Other assets	1.157.358					1.157.358



- » *Disclosure of Net Claims Based on Risk Weighting after Calculating the Impact of Credit Risk Mitigation*
1. *Disclosure of net receivables is carried out for asset exposure in the statement of financial position, exposure in administrative account transactions, and exposures that give rise to credit risk due to counterparty credit risk.*
 2. *Determination of portfolio categories, calculation of net receivables, and calculation of the impact of credit risk mitigation refer to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using a standard approach.*
 3. *Capital charges result from multiplying the RWA with the minimum KPMM ratio according to POJK regarding the minimum capital adequacy requirement for commercial banks.*
 4. *Filling example:*
Banks have claims that fall into the category of corporate claims portfolio in the amount of IDR100,000,000,000.00 (one hundred billion rupiahs). Shares do not have a rating, so they are subject to a risk weight of 100% (one hundred percent). Part of the said bill, namely IDR30,000,000,000.00 (thirty billion rupiahs) is guaranteed by cash collateral with a risk weight of 0% (zero percent). Filling in the billing line to corporations is carried out as follows: IDR70,000,000,000.00 (seventy billion rupiahs) is entered in the 100% (one hundred percent) risk weight column, and IDR30,000,000,000.00 (thirty billion rupiahs) is documented in the 0% (zero percent) risk weight column.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 December 31, 2021					
Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others	
(9)	(10)	(11)	(12)	(13)	(14) = (9)- [(10)+(11)+(12)+(13)]
5.171.909					5.171.909
8.504					8.504
-					-
322.205					322.205
22.468					22.468
7.896					7.896
13.551.937	2.500				13.549.437
3.093.440	5.657	37.057			3.050.726
18.105.380	385.088	894.939			16.825.353
3.647					3.647
1.274.748					1.274.748

No.	Keterangan Description	31 Desember 2022 December 31, 2022						(8) = (3)- [(4)+(5)+(6)+(7)]
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)		
Total Eksposur Laporan Posisi Keuangan Total Exposures - Balance Sheet		48.364.423	486.365	524.324	-		47.353.734	
B.	Eksposur Transaksi Rekening Administratif Off Balance Sheet Exposures							
1	Tagihan Kepada Pemerintah Receivables on government	-	-	-			-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-	-	-			-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-	-	-			-	
4	Tagihan Kepada Bank Receivables on banks	-	-	-			-	
5	Kredit Beragun Rumah Tinggal Loans secured by residential property	-	-	-			-	
6	Kredit Beragun Properti Komersial Loans secured by commercial real estate	300	-	-			300	
7	Kredit Pegawai/Pensiunan Employee/retired loans	-	-	-			-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	507	-	-			507	
9	Tagihan kepada Korporasi Receivables on corporate	710.811	56.613	496.594			157.604	
10	Tagihan yang Telah Jatuh Tempo Past due receivable	-	-	-			-	
Total Eksposur Transaksi Rekening Administratif Total Exposures - Off Balance Sheets		711.618	56.613	496.594	-		158.411	
C.	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) Counterparty Loan Risk Exposures							
1	Tagihan Kepada Pemerintah Receivables on government	1.475.428	1.475.428				-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on public sector entities	-					-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on multilateral development banks and international institutions	-					-	
4	Tagihan Kepada Bank Receivables on banks	-					-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on micro, small business & retail portfolio	-					-	
6	Tagihan kepada Korporasi Receivables on corporate	-					-	
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) Total Exposures - Counterparty Loan Risk		1.475.428	1.475.428	-	-		-	
TOTAL (A+B+C)		50.551.469	2.018.406	1.020.918	-		47.512.145	



31 Desember 2021 December 31, 2021					
Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others	
(9)	(10)	(11)	(12)	(13)	(14) = (9)- [(10)+(11)+(12)+(13)]
41.562.135	393.245	931.995	-		40.236.895
-					-
-					-
-					-
-					-
-					-
9					9
18.639	136				18.503
486.294	11.955				474.340
-					-
504.942	12.091	-	-		492.851
595.245	582.128				13.117
-					-
-					-
9.492					9.492
-					-
-					-
604.737	582.128	-	-		22.609
42.671.814	987.463	931.995	-		40.752.355

- » Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit
 1. Penetapan kategori portofolio, perhitungan tagihan bersih dan kriteria teknik mitigasi risiko kredit yang dapat digunakan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk Risiko Kredit dengan menggunakan pendekatan standar.
 2. Contoh pengisian:
Bank memiliki tagihan yang tergolong dalam kategori portofolio tagihan kepada korporasi sebesar Rp100.000.000.000,00 (seratus miliar rupiah). Sebagian dari tagihan dimaksud yaitu sebesar Rp30.000.000.000,00 (tiga puluh miliar rupiah) dijamin dengan agunan tunai (*cash collateral*) dan sebagian tagihan yaitu sebesar Rp50.000.000.000,00 (lima puluh miliar rupiah) dijamin dengan garansi dari penerbit yang diakui sesuai ketentuan. Maka sejumlah Rp30.000.000.000,00 (tiga puluh miliar rupiah) diisi dalam kolom Bagian yang Dijamin dengan Agunan, Rp50.000.000.000,00 (lima puluh miliar rupiah) diisi dalam kolom Bagian yang Dijamin dengan Garansi, dan Rp20.000.000.000,00 (dua puluh miliar rupiah) diisi dalam kolom Bagian yang Tidak Dijamin.

- » Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank secara Individual

1. Eksposur Aset di Laporan Posisi Keuangan, kecuali Eksposur Sekuritisasi

Asset Exposure in The Statement of Financial Position, Except Securitization Exposures

No.	Kategori Portofolio	31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah	5.911.336	-	-
	Tagihan Kepada Pemerintah Indonesia	5.911.336	-	-
	Tagihan Kepada Pemerintah Negara Lain	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4.	Tagihan Kepada Bank	500.301	100.126	100.126
	Tagihan Jangka Pendek	400.687	80.137	80.137
	Tagihan Jangka Panjang	99.615	19.989	19.989
5.	Kredit Beragun Rumah Tinggal	15.702	3.925	4.244
6.	Kredit Beragun Properti Komersial	13.487.716	13.487.716	13.183.888
7.	Kredit Pegawai atau Pensiunan	17.936.082	8.968.041	8.968.041
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	285.563	214.172	212.676
9.	Tagihan Kepada Korporasi	8.772.511	8.772.511	8.380.491
10.	Tagihan Yang Telah Jatuh Tempo	297.854	446.683	346.693
	Kredit Beragun Rumah Tinggal	195	195	195
	Selain Kredit Beragun Rumah Tinggal	297.658	446.488	346.498
11.	Aset Lainnya	1.157.358		740.471
	Uang tunai, emas, dan <i>commemorative coin</i>	449.905		-
	Penyertaan (selain yang menjadi faktor pengurang modal)	-		-
	Penyertaan modal sementara dalam rangka restrukturisasi kredit	-		-
	Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa	-		-
	Penyertaan kepada perusahaan keuangan yang terdaftar di bursa	-		-
	Aset tetap dan inventaris neto	367.718		367.718



» Disclosure of Net Claims and Credit Risk Mitigation Techniques

1. Determination of portfolio categories, calculation of net receivables, and criteria for credit risk mitigation techniques that can be used refer to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for Credit Risk using a standard approach.

2. Filling example:

The bank has claims that fall under the category of corporate claims portfolio in the amount of IDR100,000,000,000.00 (one hundred billion rupiahs). A portion of the said claim, amounting to IDR30,000,000,000.00 (thirty billion rupiahs) is guaranteed by cash collateral and part of the claim, which is IDR50,000,000,000.00 (fifty billion rupiahs) is secured by a guarantee from the issuer, recognized under the terms. Then an amount of IDR30,000,000,000.00 (thirty billion rupiahs) is filled in the Collateral Guaranteed Portion column, IDR50,000,000,000.00 (fifty billion rupiahs) is filled in the Collateral Guaranteed Portion column, and IDR20,000,000,000.00 (twenty billion rupiahs) is served in the Unsecured Portion column.

» Disclosure of Credit Risk RWA Calculation Using Standard Approach - Bank Only

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
	5.171.909	-	-	Receivables on government
	5.171.909	-	-	Receivables on Indonesia government
	-	-	-	Receivables on other government
	-	-	-	Receivables on public sector entities
	-	-	-	Receivables on multilateral development banks and international institutions
	322.205	65.502	65.502	Receivables on banks
	222.810	38.320	38.320	Short-term Receivables
	99.395	27.181	27.181	Long-term Receivables
	22.468	7.139	7.139	Loans secured by residential property
	7.896	7.896	7.896	Loans secured by commercial real estate
	13.551.937	6.775.968	6.774.718	Employee/retired loans
	3.093.440	2.320.080	2.295.456	Receivables on micro, small business & retail portfolio
	18.098.404	18.112.776	17.011.738	Receivables on corporate
	3.647	5.168	5.168	Past due receivables
	605	605	605	Loans secured by residential property
	3.042	4.563	4.563	Except Loans secured by residential property
	1.274.748		890.432	Other assets
	417.810		-	Cash, gold and commemorative coin
	-		-	Investments (except capital deduction factors)
	-		-	Temporary Capital Investments in relation to credit restructuring
	-		-	Investments to financial company does not listed at the bourse
	-		-	Investments to financial company that listed at the bourse
	398.058		398.058	Fixed Asset and net inventory

No.	Kategori Portofolio	31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
	Agunan Yang Diambil Alih (AYDA)	66.037		99.055
	Antar kantor neto	-		-
	Lainnya	273.697		273.697
	TOTAL	48.364.423	31.993.175	31.936.632

2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi

Off Balance Sheets Commitment/Contingency Receivables Exposures, except Securitization Exposures

No.	Kategori Portofolio	31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah	0	0	0
	Tagihan Kepada Pemerintah Indonesia	0	0	0
	Tagihan Kepada Pemerintah Negara Lain	0	0	0
2.	Tagihan Kepada Entitas Sektor Publik	0	0	0
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	0	0	0
4.	Tagihan Kepada Bank	0	0	0
	Tagihan Jangka Pendek	0	0	0
	Tagihan Jangka Panjang	0	0	0
5.	Kredit Beragun Rumah Tinggal	0	0	0
6.	Kredit Beragun Properti Komersial	300	300	300
7.	Kredit Pegawai atau Pensiunan	0	0	0
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	507	380	380
9.	Tagihan Kepada Korporasi	710.811	710.811	405.901
10.	Tagihan Yang Telah Jatuh Tempo	0	0	0
	Kredit Beragun Rumah Tinggal	0	0	0
	Selain Kredit Beragun Rumah Tinggal	0	0	0
	TOTAL	711.618	711.491	406.581



	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
	66.988		100.482	Foreclosed assets
	-		-	Net inter office
	391.891		391.891	Others
	41.546.656	27.294.530	27.058.049	TOTAL

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
	0	0	0	Receivables on government
	0	0	0	Receivables on Indonesia government
	0	0	0	Receivables on other government
	0	0	0	Receivables on public sector entities
	0	0	0	Receivables on multilateral development banks and international institutions
				Receivables on banks
	0	0	0	Short-term Receivables
	0	0	0	Long-term Receivables
	0	0	0	Loans secured by residential property
	0	0	0	Loans secured by commercial real estate
	9	5	5	Employee/retired loans
	18.639	13.979	13.877	Receivables on micro, small business & retail portfolio
	486.294	486.294	474.340	Receivables on corporate
				Past due receivables
	0	0	0	Loans secured by residential property
	0	0	0	Except Loans secured by residential property
	504.943	500.278	488.222	TOTAL

3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk)

Counterparty Credit Risk Exposures

No.	Kategori Portofolio	31 Desember 2022 December 31, 2022		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah	1.475.428	-	-
	Tagihan Kepada Pemerintah Indonesia	1.475.428	-	-
	Tagihan Kepada Pemerintah Negara Lain	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4.	Tagihan Kepada Bank	-	-	-
	Tagihan Jangka Pendek	-	-	-
	Tagihan Jangka Panjang	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
6.	Tagihan Kepada Korporasi	-	-	-
	TOTAL	1.475.428	-	-

4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (Settlement Risk)

Settlement Risk Exposures

No.	Jenis Transaksi	31 Desember 2022 December 31, 2022		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1.	Delivery versus payment			
	Beban Modal 8% (5-15 hari)	0		0
	Beban Modal 50% (16-30 hari)	0		0
	Beban Modal 75% (31-45 hari)	0		0
	Beban Modal 100% (lebih dari 45 hari)	0		0
2.	Non-delivery versus payment	0	0	
	TOTAL	0	0	0

5. Eksposur Sekuritisasi

Securitization Exposures

No.	Jenis Transaksi	31 Desember 2022 / December 31, 2022	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)		0
	First Loss Facility	0	0
	Second Loss Facility	0	0
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA)		0



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
	595.245	-	-	Receivables on government
	595.245	-	-	Receivables on Indonesia government
	-	-	-	Receivables on other government
	-	-	-	Receivables on public sector entities
	-	-	-	Receivables on multilateral development banks and international institutions
	-	-	-	Receivables on banks
	-	-	-	Short-term Receivables
	-	-	-	Long-term Receivables
	-	-	-	Loans secured by residential property
	-	-	-	Loans secured by commercial real estate
	595.245	-	-	TOTAL

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021			Type of Transaction
	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	
	(6)	(7)	(8)	
				Delivery versus payment
	0		0	Capital charge 8% (5-15 days)
	0		0	Capital charge 50% (16-30 days)
	0		0	Capital charge 75% (31-45 days)
	0		0	Capital charge 100% (more than 45 days)
	0	0		Non-delivery versus payment
	0	0	0	TOTAL

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 / December 31, 2021		Type of Transaction
	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	
	(3)	(4)	
		0	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method
	0	0	First Loss Facility
	0	0	Second Loss Facility 0 0 Beban Modal 50% (16-30 hari)
		2.206	RWA for securitization exposures calculated by Standardized Approach (SA) method

No.	Jenis Transaksi	31 Desember 2022 / December 31, 2022	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA
	Bank merupakan Kreditur Asal		
	Bank bukan merupakan Kreditur Asal	0	
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	0	
	TOTAL	0	0

6. Eksposur Derivatif

Derivative Exposures

No.	Jenis Transaksi	31 Desember 2022 / December 31, 2022	
		Tagihan Bersih Net Receivables	ATMR RWA
(1)	(2)	(3)	(4)
1.	Tagihan Kepada Pemerintah	-	-
	Tagihan Kepada Pemerintah Indonesia	-	-
	Tagihan Kepada Pemerintah Negara Lain	-	-
2.	Tagihan Kepada Entitas Sektor Publik	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-
4.	Tagihan Kepada Bank	-	-
	Tagihan Jangka Pendek	-	-
	Tagihan Jangka Panjang	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-
6.	Tagihan Kepada Korporasi	-	-
7.	Eksposur tertimbang dari Loan Valuation Adjustment (CVA risk weighted assets)	-	-
	TOTAL	-	-

7. Total Pengukuran Risiko Kredit (1+2+3+4+5+6)

Total Loan Risk Measurement (1+2+3+4+5+6)

TOTAL ATMR RISIKO KREDIT TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(A)
FAKTOR PENGURANG ATMR RISIKO KREDIT: CREDIT RISK RWA DEDUCTION FACTOR	(B)
TOTAL ATMR RISIKO KREDIT (A) - (B) TOTAL RWA CREDIT RISK (A) - (B)	(C)
TOTAL FAKTOR PENGURANG MODAL TOTAL CAPITAL DEDUCTION FACTOR	(D)



	31 Desember 2021 / December 31, 2021		Type of Transaction
	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	
			Bank acts as Originating Loanor
	0		Bank does not act as Originating Loanor
	0		Securitization exposures as deduction factor of core capital
	0	2.206	TOTAL

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 / December 31, 2021		Type of Transaction
	Tagihan Bersih Net Receivables	ATMR RWA	
	(5)	(6)	
	-	-	Receivables on government
	-	-	Receivables on Indonesia Government
	-	-	Receivables on Other Government
	-	-	Receivables on public sector entities
	-	-	Receivables on multilateral development banks and international institutions
	9.492	1.898	Receivables on banks
	9.492	1.898	Short-term Receivables
	-	-	Long-term Receivables
	-	-	Receivables on micro, small business & retail portfolio
	-	-	Receivables on corporate
		7.923	Loan Valuation Adjustment (CVA risk weighted assets)
	9.492	9.821	TOTAL

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
	32.343.212,99	27.558.297
	8.588,15	5.823
	32.334.624,84	27.552.474
	-	-

- » Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar
Perhitungan ATMR Risiko Kredit mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

Analisis Eksposur Counterparty Credit Risk (CCR1)

Analysis of Counterparty Credit Risk Exposures (CCR1)

Keterangan	31 Desember 2022 / December 31, 2022					
	a	b	c	d	e	f
	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD Alpha used for EAD regulatory calculations	Tagihan Bersih Net Receivables	ATMR RWA
SA-CCR (untuk derivatif)	-	-		1,4	-	-
Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A
Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A
Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)					-	-
VaR untuk SFT					N/A	N/A
TOTAL						-

Capital Charge untuk Credit Valuation Adjustment (CCR2)

Capital Charge for Credit Valuation Adjustment (CCR2)

Indonesia	31 Desember 2022 / December 31, 2022	
	a	b
	Tagihan Bersih Net Receivables	ATMR RWA
Total portfolios berdasarkan Advanced CVA capital charge	N/A	N/A
(i) komponen VaR (termasuk 3x multiplier)		N/A
(ii) komponen Stressed VaR (termasuk 3x multiplier)		N/A
Semua Portfolio sesuai Standardised CVA Capital Charge	-	-
Total sesuai CVA Capital Charge	-	-

Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

CCR Exposure by Portfolio Category and Risk Weight

Bobot Risiko Kategori Portofolio	31 Desember 2022 / December 31, 2022								
	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih Total Net Receivables
Tagihan kepada Pemerintah dan Bank Sentral	1.475.428								1.475.428
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-



- » *Disclosure of Calculation of Credit Risk RWA using Standard Approach*
Calculation of RWA for Credit Risk refers to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using a standard approach.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 / December 31, 2021							Description
a	b	c	d	e	f		
Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan regulatory EAD <i>Alpha used for EAD regulatory calculations</i>	Tagihan Bersih Net Receivables	ATMR RWA		
2.094	4.686		1,4	9.492	1.898	SA-CCR (for derivatives)	
				N/A	N/A	Internal Model Method (for derivatives and SFT)	
				N/A	N/A	Standard approach to credit risk mitigation (for SFT)	
				595.245	0	Comprehensive approach to credit risk mitigation (for SFT)	
				N/A	N/A	VaR for SFT	
					1.898	TOTAL	

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 / December 31, 2021			English
a	b		
Tagihan Bersih Net Receivables	ATMR RWA		
N/A	N/A	Total portfolios based on Advanced CVA capital charge	
	N/A	(i) VaR components (including 3x multipliers)	
	N/A	(ii) Stressed VaR components (including 3x multipliers)	
9.491,81	7.923,09	All Portfolios according to Standardised CVA Capital Charge	
9.491,81	7.923,09	Total according to CVA Capital Charge	

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 / December 31, 2021										Portfolio Category and Risk Weight
a	b	c	d	e	f	g	h	i		
0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih Total Net Receivables		
595.245								595.244,84	Receivables on government and Central Bank	
-	-	-	-	-	-	-	-	-	Receivables on public sector entities	

Bobot Risiko Kategori Portofolio	31 Desember 2022 / December 31, 2022								
	a	b	c	d	e	f	g	h	i
	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih Total Net Receivables
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-
Tagihan kepada Bank Lain	-	-	-	-	-	-	-	-	-
Tagihan kepada perusahaan sekuritas	-	-	-	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-	-	-	-
Aset lainnya	-	-	-	-	-	-	-	-	-
Total	1.475.428	-	-	-	-	-	-	-	1.475.428

Eksposur Sekuritisasi pada Banking book (SEC 1)

Securitization Exposure to banking book (SEC 1)

	31 Desember 2022 / December 31, 2022								
	a	b	c	e	f	g	h	i	j
	Bank sebagai originator Bank as originator			Bank sebagai sponsor Bank as sponsor			Bank sebagai investor Bank as an investor		
	Traditional	Sintetis Synthetic	Sub-total	Traditional	Sintetis Synthetic	Sub-total	Traditional	Sintetis Synthetic	Sub-total
Retail (total) – antara lain	-	-	-	-	-	-	-	-	-
Kredit perumahan	-	-	-	-	-	-	-	-	-
Kartu kredit	-	-	-	-	-	-	-	-	-
Eksposur ritel lainnya	-	-	-	-	-	-	-	-	-
Re-sekuritisasi	-	-	-	-	-	-	-	-	-
Non-retail (total) – antara lain	-	-	-	-	-	-	-	-	-
Kredit korporasi	-	-	-	-	-	-	-	-	-
Kredit komersil	-	-	-	-	-	-	-	-	-
Sewa dan piutang	-	-	-	-	-	-	-	-	-
Non-retail lainnya	-	-	-	-	-	-	-	-	-
Re-sekuritisasi	-	-	-	-	-	-	-	-	-



31 Desember 2021 / December 31, 2021										Portfolio Category and Risk Weight
a	b	c	d	e	f	g	h	i		
0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Tagihan Bersih Total Net Receivables		
-	-	-	-	-	-	-	-	-	-	Receivables on multilateral development banks and international institutions
-	-	9.492	-	-	-	-	-	-	9.491	Receivables on other banks
-	-	-	-	-	-	-	-	-	-	Receivables on Securities Companies
-	-	-	-	-	-	-	-	-	-	Receivables on corporate
-	-	-	-	-	-	-	-	-	-	Receivables on micro, small business & retail portfolio
-	-	-	-	-	-	-	-	-	-	Other assets
595.245	-	9.492	-	-	-	-	-	-	604.736	Total

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 / December 31, 2021										
a	b	c	d	e	f	g	h	i		
Bank sebagai originator Bank as originator			Bank sebagai sponsor Bank as sponsor			Bank sebagai investor Bank as an investor				
Traditional	Sintetis Synthetic	Sub-total	Traditional	Sintetis Synthetic	Sub-total	Traditional	Sintetis Synthetic	Sub-total		
-	-	-	-	-	-	-	-	-	-	Retail (total) – among others
-	-	-	-	-	-	-	-	-	-	Housing loans
-	-	-	-	-	-	-	-	-	-	Credit card
-	-	-	-	-	-	-	-	-	-	Other retail exposures
-	-	-	-	-	-	-	-	-	-	Re-securitization
-	-	-	-	-	-	15.480	-	15.480	-	Non-retail (total) – among others
-	-	-	-	-	-	15.480	-	15.480	-	Corporate Credit
-	-	-	-	-	-	-	-	-	-	Commercial credit
-	-	-	-	-	-	-	-	-	-	Rent and receivables
-	-	-	-	-	-	-	-	-	-	Other non-retail
-	-	-	-	-	-	-	-	-	-	Re-securitization

Eksposur Sekuritisasi pada Banking Book dan terkait Persyaratan Modalnya - bank yang Bertindak Sebagai Investor (SEC4)

Securitization Exposure to the Banking Book and its Capital Requirements - Banks Acts as Investors

Indonesia	31 Desember 2022 / December 31, 2022							
	a	b	c	d	e	f	g	h
	Nilai eksposur (berdasarkan Bobot Risiko) Exposure values (based on Risk Weight)					Exposure Values		
	<20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA	IRB SFA	SA/SSFA
Total Eksposur	-							-
Sekuritisasi Tradisional	-							-
Di mana <i>Underlying</i> Sekuritisasi	-							-
Ritel								
Non-Retail	-							-
Di mana Re-Sekuritisasi								
Senior								
Non-Senior								
Sekuritisasi Sintetis								
Di mana <i>Underlying</i> Sekuritisasi								
Ritel								
Non-Retail								
Di mana Re-Sekuritisasi								
Senior								
Non-senior								



dalam jutaan Rupiah
in million Rupiah

	i	j	k	l	m	n	o	p	q	English
	Exposure Values	ATMR RWA				Capital Charge After Cap				
		1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	
				-					-	Total Exposure
				-					-	Traditional Securitization
				-					-	Where is Underlying Securitization
										Retail
				-					-	Non-Retail
										Where to Re-Securitize
										Senior
										Non-Senior
										Synthetic Securitization
										Where is Underlying Securitization
										Retail
										Non-Retail
										Where is Re-Securitize
										Senior
										Non-Senior

Indonesia	31 Desember 2021 / December 31, 2021							
	a	b	c	d	e	f	g	h
	Nilai eksposur (berdasarkan Bobot Risiko) Exposure values (based on Risk Weight)					Exposure Values		
	≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA	IRB SFA	SA/SSFA
Total Eksposur	15.480							15.480
Sekritisasi Tradisional	15.480							15.480
Di mana <i>Underlying</i> Sekritisasi	15.480							15.480
Ritel								
Non-Retail	15.480							15.480
Di mana Re-Sekritisasi								
Senior								
Non-Senior								
Sekritisasi Sintetis								
Di mana <i>Underlying</i> Sekritisasi								
Ritel								
Non-Retail								
Di mana Re-Sekritisasi								
Senior								
Non-senior								

• Pengelolaan Risiko Pasar

Aktivitas bisnis pada portofolio *trading book* dan *banking book* yang terekspos risiko pasar karena terdapat potensi pergerakan suku bunga, nilai tukar, dan perubahan harga surat berharga yang dimiliki. Bank senantiasa melakukan pengawasan terhadap perubahan yang terjadi pada portofolio aset yang terekspose risiko pasar. Pemantauan terhadap pergerakan potensi risiko pasar dilakukan oleh Divisi *Treasury*, Divisi Manajemen Risiko, Divisi *Funding*, dan Divisi terkait yang tergabung dalam *Asset-Liability Committee* (ALCO).

Pemantauan dilakukan dengan metode valuasi *mark to market* perubahan nilai pasar pada portofolio yang dimiliki oleh Bank. Pengendalian risiko pasar dilakukan melalui penetapan maksimum eksposur untuk *unrealized loss* untuk surat berharga, Penetapan *limit* Posisi Devisa Neto (PDN), *Limit* maksimum perubahan *Economic Value of Equity* (EVE) pada IRRBB sesuai *hard limit* yang ditetapkan oleh Regulator, dan penetapan *limit cut loss*.

Pengukuran Risiko terhadap aktivitas Bank yang terkespose Risiko Pasar meliputi:

1. Risiko Pasar dengan Menggunakan Metode Standar meliputi:
 - a. Eksposur Suku Bunga (*Trading Book*)
 - Metode Risiko Spesifik
 - Metode Risiko Umum
 - b. Eksposur Nilai Tukar (*Banking Book* dan *Trading Book*)
2. *Interest Rate Risk in the Banking Book*



	i	j	k	l	m	n	o	p	q	
	Exposure Values	ATMR RWA				Capital Charge After Cap				
		1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	
				2.206				2.206		Total Exposure
				2.206				2.206		Traditional Securitization
				2.206				2.206		Where is Underlying Securitization
										Retail
				2.206				2.206		Non-Retail
										Where to Re-Securitize
										Senior
										Non-Senior
										Synthetic Securitization
										Where is Underlying Securitization
										Retail
										Non-Retail
										Where is Re-Securitization
										Senior
										Non-Senior

• **Market Risk Management**

The Bank constantly monitors changes that occur in asset portfolios that are exposed to market risk. Business activities in the trading book and banking book portfolio are exposed to market risk due to potential movements in interest rates, exchange rates, and changes in the prices of securities held. The Treasury Division, Risk Management Division, Funding Division, and related Divisions, which are members of the Asset-Liability Committee (ALCO), are monitoring potential market risk movements.

Monitoring is carried out using the mark-to-market valuation method for changes in market value in the portfolio owned by the Bank. Market risk control is carried out by determining the maximum exposure for unrealized loss for securities, Setting limits on Net Open Position (NOP), and Maximum limits on changes in Economic Value of Equity (EVE) on IRRBB following the hard limit set by the Regulator, and setting cut loss limits.

Risk measurement of Bank activities exposed to Market Risk includes:

1. Market Risk using the Standard Method includes:
 - a. Interest Rate Exposure (Trading Book)
 - Specific Risk Method
 - General Risk Method
 - b. Exchange Rate Exposure (Banking Book dan Trading Book)
2. Interest Rate Risk in the Banking Book

Pengungkapan Risiko Pasar Menggunakan Metode Standar

Disclosure of Market Risk Using Standardized Method

No.	Keterangan	31 Desember 2022 December 31, 2022			
		Individual		Konsolidasian	
		Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga	19.019	237.738		
	Risiko Spesifik	-	-		
	Risiko Umum	19.019	237.738		
2	Risiko Nilai Tukar	6.039	75.481		
3	Risiko Ekuitas *)				
4	Risiko Komoditas *)				
5	Risiko Option				
	Total	25.058	313.219		

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud

*) For banks that have subsidiaries that have intended risk exposure

Laporan Hasil Perhitungan IRRBB

IRRBB Calculation Result Report

Tanggal	ΔEVE	
	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
EVE at Current Rates	5.928,72	5.970,97
Parallel Up	1.074	644
Parallel Down	(2.664)	(2.343)
Steeper	(74)	(662)
Flattener	(1.042)	(995)
Short Up	(181)	(353)
Short Down	(1.477)	(1.781)
Max EVE Loss	1.074	644
Tier 1 Capital	8.012	7.274
Impact on EVE as % of Tier 1 Capital	13,40%	8,85%
Max NII Loss		
NII Projection		
Impact on NII as % of NII Projection		

Eksposur risiko pasar karena fluktuasi suku bunga, perubahan kurs dan perubahan harga surat berharga yang dimiliki oleh Bank terus dipantau sehingga tidak menyebabkan kerugian secara finansial, pemberian *limit* terhadap portofolio Bank yang terekspos perubahan harga pasar telah disesuaikan dengan *appetite* dan skala bisnis Bank. Bank melakukan *Stress Test* secara berkala untuk melihat kerugian yang timbul dan membuat tindak lanjut yang akan diambil untuk mengantisipasi kerugian yang berlebih. Perhitungan *Stress Test* dan tindak lanjut yang akan dilakukan oleh Bank diputuskan dalam rapat *Asset Liability Committee* (ALCO).



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021				Description
	Individual		Konsolidasian		
	Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA	
(7)	(8)	(9)	(10)		
	37.051	463.141			Interest rate risk
	-	-			Specific risk
	37.051	463.141			General risk
	23.028	287.850			Foreign exchange risk
					Equity risk *)
					Commodity risk *)
					Option risk
	60.079	750.991			Total

dalam miliar Rupiah
in billion Rupiah

	ΔNII		Date
	31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021	
	213	209	Parallel Up
	(195)	(167)	Parallel Down
			Steepener
			Flattener
			Short Rate Up
			Short Rate Down
			Negative Maximum Value (Absolute)
			Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)
			Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)
	213	209	
	1.147	842	
	18,61%	24,81%	

Market risk exposure due to fluctuations in interest rates, changes in exchange rates, and changes in the price of securities owned by the Bank is continuously monitored so that it does not cause financial losses, the provision of limits on the Bank's portfolio exposed to changes in market prices has been adjusted to the Bank's appetite and business scale. The Bank conducts Stress Tests periodically to see losses that have arisen and to take follow-up actions to be taken to anticipate excessive losses. The calculation of the Stress Test and follow-up to be carried out by the Bank is decided in the Asset Liability Committee (ALCO) meeting.

• Pengelolaan Risiko Operasional

Pengelolaan risiko operasional merupakan suatu proses yang secara terus-menerus mengalami penyempurnaan. Hal tersebut dicapai melalui penerapan model Pertahanan 3 (tiga) Lapis (*Three Lines of Defences*) dalam pengendalian internal Bank. Pada lini pertama, risiko dikelola secara langsung oleh masing-masing unit kerja. Pada lini kedua, Divisi Manajemen Risiko melakukan pengawasan, evaluasi dan metodologi pengelolaan risiko secara organisasi. Pada lini ketiga, Satuan Kerja Audit Intern bertugas memberikan *review* yang menyeluruh terhadap kegiatan operasional Bank dan implementasi praktik kelola risiko yang dijalankan Bank.

Pengungkapan Risiko Operasional - Bank secara Individual

Disclosure of Risk Operational

No.	Kategori Portofolio	31 Desember 2022 / 31 Desember 2022		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) <i>Gross Income (Average for the last 3 years)</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>
(1)	(2)	3)	(4)	(5)
1	Pendekatan Indikator Dasar	1.481.823	222.274	2.778.419
TOTAL		1.481.823	222.274	2.778.419

• Pengelolaan Risiko Likuiditas

Manajemen risiko likuiditas dilakukan oleh Bank untuk memenuhi kewajiban yang mempunyai jatuh tempo atau dapat ditarik sewaktu-waktu oleh *Counterparty* atau nasabah dari pendanaan arus kas, aset likuid yang dijual atau diagunkan, atau menggantinya dengan sumber pendanaan yang lain.

Dalam mengelola likuiditas, Satuan Kerja Manajemen Risiko secara periodik menyusun laporan profil risiko likuiditas, mengukur pemenuhan rasio-rasio likuiditas yang ditetapkan regulator berupa *Net Stable Funding Ratio (NSFR)*, *Liquidity Coverage Ratio (LCR)* dan melakukan identifikasi pengukuran risiko likuiditas berupa proyeksi arus kas secara kontraktual dan *behavioral*. Pengendalian risiko likuiditas Bank melakukan penyediaan sumber pendanaan kas, pemeliharaan aset likuid, serta membuka fasilitas likuiditas berupa *committed* atau *uncommitted* dengan *counterparty* jika Bank membutuhkan likuiditas.

Pemantauan yang dilakukan Satuan Kerja Manajemen Risiko berupa:

1. Rasio Kecukupan Likuiditas (LCR);
2. *Net Stable Funding Ratio (NSFR)*; dan
3. Aset terikat (*Encumbrance*).



Operational Risk Management

Operational risk management is a process that is continuously being improved. This was achieved by implementing the 3 (three) Layers of Defense model in the Bank's internal control. On the first line, the risk is managed directly by each work unit. The Risk Management Division performs organizational monitoring, evaluation, and risk management methodology on the second line. On the third line, the Internal Audit Work Unit is tasked with providing a comprehensive review of the Bank's operational activities, and the implementation of risk management practices carried out by the Bank.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 / 31 Desember 2021				Portfolio category
Pendapatan Bruto (Rata-rata 3 tahun terakhir) <i>Gross Income (Average for the last 3 years)</i>	Beban Modal <i>Capital Charge</i>	ATMR <i>RWA</i>		
(6)	(7)	(8)		
1.424.911	213.737	2.671.709		<i>Basic Indicators Approach</i>
1.424.911	213.737	2.671.709		TOTAL

Liquidity Risk Management

The Bank carries out liquidity risk management to fulfill obligations that have a maturity date or can be withdrawn at any time by counterparties or customers from cash flow funding, liquid assets sold or pledged as collateral, or replacing them with other sources of financing.

Liquidity risk controls The Bank provides sources of cash funding, maintains liquid assets, and opens committed or uncommitted liquidity facilities with counterparties if the Bank needs liquidity. In managing liquidity, the Risk Management Work Unit periodically compiles liquidity risk profile reports and measures compliance with liquidity ratios set by regulators in the form of Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR). It identifies liquidity risk measurements in the form of cash flow projections contractually and behaviorally.

The Risk Management Work Unit carries out monitoring in the form of:

1. Liquidity Coverage Ratio (LCR);
2. Net Stable Funding Ratio (NSFR); and
3. Bonded assets (Encumbrance).

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (Liquidity Coverage Ratio) Triwulanan

Calculation Report to Fulfillment Obligations of Quarterly Liquidity Coverage Ratio (LCR)

Komponen	2022			
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan dengan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.			
	TW I 2022 Q1 2022	TW II 2022 Q2 2022	TW III 2022 Q3 2022	TW IV 2022 Q4 2022
Jumlah data poin yang digunakan dalam perhitungan LCR	61	55	65	65
HIGH QUALITY LIQUID ASSET (HQLA)				
Total High Quality Liquid Asset (HQLA)	5.722.408	6.048.437	6.328.575	6.309.180
ARUS KAS KELUAR (CASH OUTFLOW)				
Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:				
Simpanan/Pendanaan stabil	227.854	230.217	234.500	234.197
Simpanan/Pendanaan kurang stabil	201.219	230.522	266.176	237.028
Pendanaan yang berasal dari nasabah korporasi, terdiri dari:				
Simpanan operasional	898.740	994.529	1.193.933	1.113.468
Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional	1.912.247	2.292.787	2.335.034	2.108.919
Surat berharga berupa surat utang yang diterbitkan oleh bank				
Pendanaan dengan agunan (<i>secured funding</i>)	-	-	-	-
Arus kas keluar lainnya (<i>additional requirement</i>), terdiri dari:				
Arus Kas Keluar Atas Transaksi Derivatif	388	568	43	-
Arus Kas Keluar Atas Peningkatan Kebutuhan Likuiditas	-	-	-	-
Arus Kas Keluar Atas Kehilangan Pendanaan	-	-	-	-
Arus Kas Keluar Atas Penarikan Komitmen Fasilitas Kredit Dan Fasilitas Likuiditas	5.976	4.372	3.770	4.087
Arus Kas Keluar Atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	1.620.457	1.390.409	572.657	1.541.036
Arus Kas Keluar Atas Kewajiban Kontijensi Pendanaan Lainnya	4.321	9.049	2.396	2.125
Arus Kas Keluar Kontraktual Lainnya	109.903	48.757	77.893	22.012
TOTAL ARUS KAS KELUAR (CASH OUTFLOW)	4.981.105	5.201.210	4.686.402	5.262.872
ARUS KAS MASUK (CASH INFLOW)				
Pinjaman dengan agunan <i>Secured lending</i>	-	-	-	-
Tagihan berasal dari pihak lawan (<i>counterparty</i>)	824.217	1.027.464	1.089.450	1.052.784
Arus kas masuk lainnya	145.815	113.012	59.868	24.119
TOTAL ARUS KAS MASUK (CASH INFLOW)	970.032	1.140.476	1.149.318	1.076.903



dalam jutaan Rupiah
in million Rupiah

Component	2021				
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.				
	TW I 2021 Q1 2021	TW II 2021 Q2 2021	TW III 2021 Q3 2021	TW IV 2021 Q4 2021	
	61	59	63	65	Number of Points data for LCR calculation
					HIGH QUALITY LIQUID ASSET (HQLA)
	4.890.656	4.809.152	4.749.762	5.026.632	Total High Quality Liquid Asset (HQLA)
					Cash Out Flow
					Individual Deposit and MSME Funding, consist of :
	187.588	208.442	215.553	220.121	Stable Deposit/Funding
	196.955	169.378	182.483	194.962	Unstable Deposit/Funding
					Funding from corporate customers, consisting of
	755.149	828.106	765.499	982.383	Operational deposits
	1.562.018	1.714.252	1.835.998	1.613.064	Non-operational Deposits and/or other non-operational liabilities
					Bond issued by Bank
	-	-	-	-	Secured Funding
					Other cash outflow (additional requirement), consisting of:
	463	267	236	599	Cash outflow from derivative transactions
	-	-	-	-	cash outflow from increased liquidity requirements
	-	-	-	-	cash outflow from lost funding
	12.721	12.923	8.040	6.356	cash outflow from withdrawal of commitments for credit facilities and liquidity facilities
	1.186.327	561.526	1.004.630	560.691	cash outflow from other contractual liabilities related to channelling of funds
	4.426	3.815	6.133	4.061	cash outflow from other contingency funding liabilities
	126.564	103.441	178.722	85.553	Other contractual cash outflow
	4.032.211	3.602.150	4.197.294	3.667.790	TOTAL CASH OUTFLOW
					CASH INFLOW
	-	-	-	-	Secured lending
	774.034	899.422	849.776	975.368	Receivables by counterparty
	162.652	108.983	105.155	91.846	Other cash inflow
	936.686	1.008.405	954.931	1.067.214	TOTAL CASH INFLOW

Komponen	2022			
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan dengan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.			
	TW I 2022 Q1 2022	TW II 2022 Q2 2022	TW III 2022 Q3 2022	TW IV 2022 Q4 2022
TOTAL HQLA	5.722.408	6.048.437	6.328.575	6.309.180
TOTAL ARUS KAS KELUAR BERSIH (<i>NET CASH OUTFLOWS</i>)	4.011.073	4.060.735	3.537.083	4.185.969
LCR (%)	142,67%	148,95%	178,92%	150,72%

Net Stable Funding Ratio

Net Stable Funding Ratio

No.	Komponen ASF	Posisi Tanggal Laporan Desember - 2022 Position Report Dated December - 2022				Total Nilai Tertimbang Total Weighted Value
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity				
		Tanpa Jangka Waktu' No Specified Maturity'	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
1	Modal :	9.897.808	-	-	-	9.897.808
2	Modal sesuai POJK KPMM	9.922.911	-	-	-	9.922.911
3	Instrumen modal lainnya	(25.103)	-	-	-	(25.103)
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil:	3.419.186	6.928.224	512.514	31.241	10.019.361
5	Simpanan dan pendanaan stabil	2.570.165	1.629.731	83.881	17.630	4.087.218
6	Simpanan dan pendanaan kurang stabil	849.020	5.298.492	428.633	13.611	5.932.142
7	Pendanaan yang berasal dari nasabah korporasi:	6.757.568	12.942.439	6.205.471	3.791.030	14.571.137
8	Simpanan operasional	6.722.478	4.500	-	-	3.363.489
9	Pendanaan lainnya yang berasal dari nasabah korporasi	35.089	12.937.939	6.205.471	3.791.030	11.207.647
10	Liabilitas yang memiliki pasangan aset yang saling bergantung	-	218.452	-	-	-
11	Liabilitas dan ekuitas lainnya :	775.103	80.389	30.386	2.132	50.114
12	NSFR liabilitas derivatif	-	-	-	-	-
13	ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori diatas	775.103	80.389	30.386	2.132	50.114
14	Total ASF					34.538.418
15	Total HQLA dalam rangka perhitungan NSFR					116.628
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional	252.378	-	-	-	126.189
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>)	-	8.106.256	4.864.106	27.103.570	29.459.705
18	kepada lembaga keuangan yang dijamin dengan HQLA Level 1	-	-	-	-	-



Component	2021			
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.			
	TW I 2021 Q1 2021	TW II 2021 Q2 2021	TW III 2021 Q3 2021	TW IV 2021 Q4 2021
TOTAL HQLA	4.890.656	4.809.152	4.749.762	5.026.632
TOTAL NET CASH OUTFLOWS	3.095.525	2.593.746	3.242.365	2.600.576
LCR (%)	157,99%	185,41%	146,49%	193,29%

dalam jutaan Rupiah
in million Rupiah

Posisi Tanggal Laporan Desember - 2021 Position Report Dated December - 2021						ASF Components
Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity					Total Nilai Tertimbang Total Weighted Value	
Tanpa Jangka Waktu' No Specified Maturity'	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < year	≥ 1 tahun ≥ 1 year			
9.260.966	-	-	-	-	9.260.966	Capital :
9.285.176	-	-	-	-	9.285.176	Regulatory Capital
(24.209)	-	-	-	-	(24.209)	Other capital instruments
3.904.472	6.886.584	493.857	64.707	10.340.568	10.340.568	Deposits from individual customers and funding from micro and small business customers:
1.272.312	1.084.195,58	32.257,47	6.116,52	2.275.443	2.275.443	Stable deposit/funding
2.632.160	5.802.389	461.599,99	58.590,83	8.065.125	8.065.125	Unstable deposit/funding
4.170.694	14.470.488	2.225.870	1.431.905	7.898.605	7.898.605	Funding from corporate customers, consisting of
4.137.480	-	-	-	2.068.740	2.068.740	Operational Deposits
33.214,03	14.470.487,80	2.225.870,02	1.431.904,54	5.829.865	5.829.865	Other funding from corporate customers
-	332.108	-	-	-	-	Liabilities with matching interdependent assets
732.404,85	29.457,96	269,37	704,10	46.803	46.803	Other liabilities and assets :
-	-	-	-	-	-	NSFR derivative liabilities
732.404,85	29.457,96	269,37	704,10	46.803	46.803	All other liabilities and equity not included in the above categories
					27.546.942	Total ASF
					100.516	Total NSFR HQLA
190.866	-	-	-	-	95.433	Deposits held at other financial institutions for operational purposes
1.831	7.729.087	4.103.226	22.268.834	24.799.690	24.799.690	Performing loans and securities
-	-	-	-	-	-	Performing loans to financial institutions secured by Level 1 HQLA

No.	Komponen ASF	Posisi Tanggal Laporan Desember - 2022 Position Report Dated December - 2022				Total Nilai Tertimbang Total Weighted Value
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity				
		Tanpa Jangka Waktu' No Specified Maturity'	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
19	kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan	-	170.670	106.332	19.013	97.780
20	kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia dan bank sentral negara lain, entitas sektor publik dan pinjaman lain, yang diantaranya:	-	7.935.188	4.757.168	26.904.060	29.214.629
21	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit	-	-	-	-	-
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang diantaranya :	-	283	598	48.698	41.833
23	memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SE OJK ATMR untuk Risiko Kredit	-	115	8	33.138	21.601
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (<i>performing</i>) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa	-	-	-	98.660	83.861
25	Aset yang memiliki pasangan liabilitas yang saling bergantung	-	218.452	-	-	-
26	Aset lainnya :	648.264	337.406	50.262	2.165.251	3.201.183
27	Komoditas fisik yang yang diperdagangkan, termasuk emas	-	-	-	-	-
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai <i>initial margin</i> untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default <i>fund</i> pada <i>central counterparty</i> (CCP)	-	-	-	-	-
29	NSFR aset derivatif	-	-	-	-	-
30	NSFR liabilitas derivatif sebelum dikurangi dengan <i>variation margin</i>	-	-	-	-	-
31	Seluruh aset lainnya yang tidak masuk dalam kategori diatas	648.264	337.406	50.262	2.165.251	3.201.183
32	Rekening Administratif	-	3.926.879	3.926.879	3.926.879	50.171
33	Total RSF	-	-	-	-	32.953.875
34	Rasio Pendanaan Stabil Bersih (<i>Net Stable Funding Ratio (%)</i>)	-	-	-	-	104,81%



	Posisi Tanggal Laporan Desember - 2021 Position Report Dated December - 2021					ASF Components
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ No Specified Maturity ¹	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < year	≥ 1 tahun ≥ 1 year		
	1.831	125.626	90.655	327	64.498	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions
	-	7.603.271	4.011.977	22.149.307	24.634.535	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to government, other government, Bank Indonesia, central banks and public sector entities, of which:
	-	-	-	-	-	Meet qualification for a risk weight of 35% or less according to SE OJK "RWA for Credit Risk"
	-	189	484	15.542	13.548	Performing residential mortgages, of which:
	-	2	110	5.276	3.485	Meet qualification for a risk weight of 35% or less according to SE OJK "RWA for Credit Risk"
	-	-	-	98.382	83.625	Securities with performing and non performing categories that are unsecured, not in default and do not qualify as HQLA, including exchange-traded equities
	-	332.108	-	-	-	Assets with matching interdependent liabilities
	698.606	312.460	5.771	2.148.846	3.165.683	Other Assets
	-	-	-	-	-	Physical traded commodities, including gold
	-	-	-	-	-	Cash, securities, and other assets posted as initial margin for derivative contracts and contributions to default funds of CCPs
	-	-	-	-	-	NSFR derivative assets
	-	-	-	-	-	NSFR derivative liabilities before deduction of variation margin
	698.606	312.460	5.771	2.148.846	3.165.683	All other assets not included in the above categories
		3.152.702	-	-	34.893	Off-balance sheet items
					28.196.215	Total RSF
					97,70%	Net Stable Funding Ratio (%)

Risiko Likuiditas - Aset terikat (*Encumbrance*) (ENC)

Risk of Asset Encumbrance Liquidity

31 Desember 2022 / December 31, 2022			
Aset Terikat <i>Encumbered</i>	aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas <i>assets that are kept or agreed upon with Central Bank but have not been used to generate liquidity</i>	Aset tidak terikat <i>Unencumbered</i>	Jumlah <i>Total</i>
1.474.540	1.138.805	1.214.278	3.827.623

- Pengelolaan Risiko Hukum**

Risiko hukum adalah risiko kerugian finansial atau lainnya yang terjadi karena litigasi atau kasus hukum. Pengelolaan risiko hukum dilakukan oleh Departemen *Corporate Legal* dan *Legal Support* di Unit Bisnis bersama-sama dengan Satuan Kerja Manajemen Risiko. Departemen *Corporate Legal* dan *Legal Support* di Unit Bisnis berperan sebagai mitra bagi seluruh unit kerja untuk memastikan bahwa semua risiko hukum potensial yang berkaitan dengan transaksi/perjanjian antara Bank dengan nasabah, karyawan dan pihak ketiga lainnya dapat dimitigasi dengan baik. Proses manajemen risiko hukum dilakukan melalui mekanisme:

 - » *Review* secara berkala atas perjanjian Bank dengan pihak ketiga dan mengupayakan perbaikan atas kelemahan perjanjian yang dapat menimbulkan kerugian bagi Bank.
 - » Menangani perkara hukum yang melibatkan Bank serta memantau proses penanganannya dengan melakukan upaya sesuai hukum untuk melindungi kepentingan hukum dan bisnis Bank.
 - » Melakukan analisis/assessment Risiko Hukum pada produk, aktivitas dan transaksi baru/eksisting Bank.
- Pengelolaan Risiko Strategik**

Pengelolaan Risiko Strategik menjadi tanggung jawab Direksi yang dilakukan bersamaan dengan pengawasan dari Dewan Komisaris. Dalam prosesnya, pengelolaan risiko ini dilaksanakan oleh Divisi *Corporate Planning* dengan dukungan dari Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan.

Risiko strategik merupakan fungsi identifikasi, pengukuran serta pengelolaan dari kesesuaian antara tujuan strategis organisasi, strategi bisnis yang disusun untuk mencapai tujuan tersebut, dan kualitas implementasinya. Melalui penetapan rencana bisnis jangka pendek dan menengah yang mempertimbangkan risiko, baik dari internal maupun
- Legal Risk Management**

Legal risk is the risk of financial or other loss that occurs due to litigation or legal cases. Legal risk management is carried out by the Corporate Legal and Legal Support Department in the Business Unit and the Risk Management Work Unit. The Corporate Legal and Legal Support Department in the Business Unit acts as a partner for all work units to ensure that all potential legal risks related to transactions/agreements between the Bank and customers, employees, and other third parties can be adequately mitigated.

The legal risk management process is carried out through the following mechanisms:

 - » *Periodic review of the Bank's agreements with third parties and seeks to improve the weaknesses of deals that can cause losses to the Bank.*
 - » *Handling legal cases involving the Bank and monitoring the handling process by making legal efforts to protect the legal and business interests of the Bank.*
 - » *Perform legal risk analysis/assessment on new/existing Bank products, activities, and transactions.*
- Strategic Risk Management**

Strategic Risk Management is the responsibility of the Board of Directors, which is carried out with supervision from the Board of Commissioners. In the process, this risk management is carried out by the Corporate Planning Division with support from the Risk Management Work Unit and the Compliance Work Unit.

Strategic risk is a function of identifying, measuring, and managing the compatibility between the organization's strategic goals, the business strategy designed to achieve these goals and the quality of their implementation. By establishing a short and medium-term business plan that considers internal and external risks, the Bank can identify and respond to changes in



dalam jutaan Rupiah
in million Rupiah

31 Desember 2021 / December 31, 2021

Aset Terikat (Encumbered)	Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas <i>Assets that are kept or agreed upon with Central Bank but have not been used to generate liquidity</i>	Aset tidak terikat Unencumbered	Jumlah Total
606.012	1.042.842	835.835	2.484.689

eksternal, bank mampu mengidentifikasi dan merespon perubahan lingkungan bisnis. Hal ini disertai dengan evaluasi rencana bisnis dan analisa berkala atas lingkungan bisnis, makro dan mikro, termasuk perkembangan regulasi.

Pengukuran risiko stratejik dan parameter pengukurannya dilakukan berdasarkan kinerja Bank yaitu dengan membandingkan hasil yang dicapai dengan hasil aktual. Selain itu, faktor-faktor lain dalam identifikasi risiko stratejik meliputi kesesuaian strategi dengan kondisi lingkungan bisnis, posisi bank di pasar, dan kondisi makro ekonomi.

- **Pengelolaan Risiko Kepatuhan**
Risiko Kepatuhan merupakan risiko yang disebabkan Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku serta tidak memenuhi komitmen yang telah disepakati dengan OJK. Risiko Kepatuhan di lingkup Bank dikelola oleh bersama-sama oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang bertanggung jawab untuk menetapkan dan mempertahankan kerangka kerja sesuai kebijakan kepatuhan serta memastikan bahwa proses manajemen risiko dapat berjalan dengan baik sehingga dapat meminimalkan dampak risiko yang ditimbulkan karena ketidakpatuhan terhadap ketentuan dan/atau peraturan perundang-undangan yang berlaku.

Strategi pengelolaan risiko kepatuhan dilakukan melalui pelaksanaan tugas dan tanggung jawab Satuan Kerja Manajemen Risiko yang independen terhadap satuan kerja operasional yang didukung oleh penerapan sistem pengendalian intern secara konsisten dari seluruh unit kerja.

- **Pengelolaan Risiko Reputasi**
Bank menjaga prinsip kehati-hatian dalam menjalankan kebijakan operasional perbankan dengan memprioritaskan pelayanan kepada nasabahnya. Risiko reputasi sangat mungkin timbul dari kegagalan

the business environment. The evaluation of business plans and regular analysis of the business environment, macro and micro, including regulatory developments, accompanies this.

Strategic risk measurement and measurement parameters are based on the Bank's performance by comparing the results with actual results. In addition, other factors in strategic risk identification include the suitability of the strategy with the business environment conditions, the Bank's position in the market, and macroeconomic conditions.

- **Compliance Risk Management**
Compliance Risk is a risk caused by the Bank not complying with and/or not implementing laws and regulations and other applicable provisions and not fulfilling the commitments agreed upon with the OJK. Compliance risk within the scope of the Bank is jointly managed by the Risk Management Work Unit and the Compliance Work Unit, which are responsible for establishing and maintaining a framework according to compliance policies and ensuring that the risk management process can run adequately to minimize the impact of risks arising from non-compliance with provisions and/ or applicable laws and regulations.

The compliance risk management strategy is carried out by implementing the duties and responsibilities of the Risk Management Work Unit, which are independent of the operational work units and are supported by consistent performance of the internal control system of all work units.

- **Reputation Risk Management**
The Bank maintains the principle of prudence in carrying out its operational banking policies by prioritizing service to its customers. Reputation risk is very likely to arise from the failure to effectively



mitigasi yang efektif dari satu atau lebih risiko kredit, likuiditas, pasar hukum, regulasi, dan risiko operasional, atau gagal untuk mematuhi standar sosial, lingkungan dan etika yang memberi dampak terhadap harapan dari *stakeholders* dan perolehan pendapatan di kemudian hari. Risiko Reputasi pada Bank dikelola oleh Departemen *Corporate Communication* dan Departemen *Service Quality*, dengan dukungan dari Divisi Manajemen Risiko yang melakukan pemantauan atas kesesuaian pelaksanaannya.

Strategi pengelolaan risiko reputasi dilakukan melalui kegiatan-kegiatan sebagai berikut:

- » Pemantauan pemberitaan yang berhubungan dengan Bank dalam berbagai media.
- » Penetapan/standarisasi kualitas layanan dan pengujian atas kualitas layanan yang dijalankan oleh unit-unit bisnis.
- » Komunikasi aktif dan terbuka dengan seluruh pihak stakeholder; baik pada saat kondisi normal maupun pada saat kondisi krisis reputasi.
- » Melakukan analisis/assessment Risiko Reputasi pada produk, aktivitas dan transaksi baru/eksisting Bank.

mitigate one or more credit, liquidity, legal market, regulatory, and operational risks or failure to comply with social, environmental, and ethical standards that impact stakeholder expectations and future revenue generation. Reputation risk at the Bank is managed by the Corporate Communication Department and the Service Quality Department, with support from the Risk Management Division, which monitors the suitability of its implementation.

The reputation risk management strategy is carried out through the following activities:

- » *Monitoring news related to the Bank in various media.*
- » *Determination/standardization of service quality and testing of service quality carried out by business units.*
- » *Active and open communication with all stakeholders, both during normal conditions and during reputation crisis conditions.*
- » *Performing Reputation Risk analysis/assessment on new/existing Bank products, activities, and transactions.*



Tinjauan atas Efektivitas Penerapan Manajemen Risiko

Review of the Effectiveness of Risk Management Implementation

Fungsi pengawasan dan evaluasi atas proses manajemen risiko Bank dilakukan oleh berbagai komite yang berkaitan dengan risiko dan Divisi SKAI. Informasi hasil evaluasi dari beberapa komite eksekutif yang beranggotakan seluruh jajaran Direksi dan Pejabat Eksekutif dibahas pula melalui rapat Direksi yang dipimpin oleh Presiden Direktur. Dalam rapat tersebut, selain dilakukan pembahasan atas laporan eksposur risiko setiap bulan, juga dilakukan pembahasan terhadap hal-hal spesifik lainnya seperti pembahasan kecukupan modal terhadap tingkat risikonya, persetujuan atas kebijakan dan prosedur, persetujuan atas limit risiko serta persetujuan metodologi yang digunakan dalam proses pengukuran risiko.

Adapun peran Divisi SKAI sebagai pelaksana atas pengendalian internal Bank secara rutin melakukan evaluasi dan rekomendasi terhadap kualitas dan proses GCG secara *bankwide*. Di samping evaluasi secara internal, evaluasi manajemen risiko secara independen juga diperoleh dari audit eksternal maupun pihak-pihak eksternal lainnya seperti Bank Woori Korea sebagai entitas induk. Berdasarkan hasil penilaian yang dilakukan selama tahun 2022, secara umum sistem manajemen risiko yang diterapkan Bank telah memadai dan berjalan efektif.

Various risk-related committees and the SKAI Division carry out the monitoring and evaluation function of the Bank's risk management process. Information on evaluation results from several executive committees consisting of all members of the Board of Directors and Executive Officers is also discussed at a Board of Directors meeting chaired by the President Director. Apart from consulting monthly risk exposure reports in these meetings, other specific matters were also discussed, such as capital adequacy for risk levels, approval of policies and procedures, approval of risk limits, and approval of the methodology used in the risk measurement process.

The role of the SKAI Division as executor of the Bank's internal control routinely evaluates and recommends the quality and process of GCG on a bank-wide basis. Besides internal evaluation, independent evaluation of risk management is also obtained from external audits and other external parties, such as Bank Woori Korea as the parent entity. Based on the results of the assessment carried out in 2022, in general, the risk management system implemented by the Bank is adequate and running effectively.



Hasil penilaian manajemen risiko sesuai SEOJK Nomor 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Pada bulan Desember 2022 PT Bank Woori Saudara Indonesia 1906, Tbk memiliki peringkat 2 (dua) mencerminkan kondisi Bank yang secara umum sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.

Risk management assessment results according to SEOJK Number 14/SEOJK.03/2017 concerning the Soundness Rating of Commercial Banks. In December 2022, PT Bank Woori Saudara Indonesia 1906, Tbk has a rating of 2 (two), reflecting the condition of the Bank, which is generally healthy so that it is considered capable of dealing with significant negative influences from changes in business conditions and other external factors as reflected in the rating of the rating factors, including risk profile, GCG implementation, profitability, and capital are generally good. If there are weaknesses, in general, these weaknesses are less significant.



Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit Atas Kecukupan Sistem Manajemen Risiko

Statement of the Board of Directors and/or the Board of Commissioners or the Audit Committee on the Adequacy of the Risk Management System

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko di BWS. Pengawasan Aktif Dewan Komisaris BWS tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

The Board of Commissioners and Directors are responsible for implementing risk management at BWS. Active Supervision by the Board of Commissioners of BWS is reflected in the approval of the Risk Management Policy prepared by the Board of Directors, as well as the evaluation of the implementation of risk management policies through regular forums of the Board of Directors and Commissioners. In practice, the Risk Monitoring Committee supports the active supervision of the Board of Commissioners.

Pengawasan aktif Direksi BWS antara lain dilaksanakan melalui penyusunan, penerapan dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Bidang Kebijakan Kredit dan Bidang Asset and Liability.

The active supervision of the Board of Directors of BWS is carried out through the preparation, implementation, and evaluation of risk management policies and procedures. Active maintenance is also performed through the Board of Directors and Risk Management Committee (KMR) meeting forums, the Credit Policy Division and the Asset and Liability Sector.

Berdasarkan hasil evaluasi yang telah dilakukan, Dewan Komisaris dan Direksi menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

Based on the results of the evaluation that has been carried out, the Board of Commissioners and the Board of Directors consider that the adequacy of the risk management system has been running adequately.

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

Implementation of Anti-Money Laundering and Combating of Funds of Terrorism Program (AML & CFT Program)

Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme merupakan program yang wajib diterapkan oleh Bank dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa Bank (Nasabah atau *Walk In Customer*) dengan berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme dan POJK Nomor 23/POJK.01/2019 tentang Perubahan atas POJK Nomor Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme Di Sektor Jasa Keuangan, serta Peraturan Kepala PPATK Nomor PER-02/1.02/PPATK/02/15 tentang Kategori Pengguna Jasa yang Berpotensi Melakukan Tindak Pidana Pencucian Uang, dan Peraturan PPATK Nomor 18 tahun 2017 tentang Pelaksanaan Penghentian Sementara dan Penundaan Transaksi oleh Penyedia Jasa Keuangan. Secara operasional dalam penerapannya di Bank, Penerapan Program APU & PPT telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU & PPT.

Tujuan penerapan program APU & PPT adalah untuk mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (*Money Laundering*) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

Implementation of the Anti-Money Laundering and Combating of Funds of Terrorism Program is a program that must be implemented by Banks in conducting business relations with prospective customers and users of Bank services (Customers or Walk In Customers) with reference to the OJK Regulation (POJK) Number 12/POJK.01/2017 concerning Implementation of Anti-Money Laundering and Combating of Funds of Terrorism Programs and POJK Number 23/POJK.01/2019 concerning Amendment to POJK Number 12/POJK.01/2017 concerning Implementation of Anti-Money Laundering and Prevention of Terrorism Funding Programs in the Financial Services Sector, and Regulations Head of PPATK Number PER 02/1.02/PPATK/02/15 concerning Categories of Service Users with the Potential to Commit Crimes of Money Laundering, and PPATK Regulation Number 18 of 2017 concerning Implementation of Temporary Suspension and Postponement of Transactions by Financial Service Providers. Operationally in its implementation at the Bank, the Implementation of the AML & CFT Program has been regulated in the AML & CFT Policies, Standard Procedures and Technical Guidelines.

The purpose of implementing the AML & CFT program is to prevent and protect banks from being used as a means of money laundering and terrorism financing, including funding for the proliferation of weapons of mass destruction, which are carried out directly or indirectly by criminals.



Kebijakan APU & PPT AML & CFT Policy

Sejalan dengan regulasi penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, BWS telah melakukan penyempurnaan Kebijakan penerapan program APU dan PPT Penerapan program APU dan PPT di BWS meliputi:

In line with the regulations for implementing the Anti-Money Laundering and Combating of Funds of Terrorism programs in the Financial Services Sector, BWS has made improvements to the Policy for implementing the AML and CFT programs. The implementation of the AML and CFT programs at BWS includes:



Pengawasan aktif oleh Direksi dan Dewan Komisaris <i>Active supervision by the Board of Directors and Board of Commissioners</i>	Memberikan persetujuan atas kebijakan dan prosedur penerapan program APU dan PPT serta melaksanakan pengawasan aktif melalui laporan rutin pelaksanaan program APU dan PPT. <i>Provide approval on the policies and procedures for implementing the AML and CFT programs and carry out active supervision through regular reports on the implementation of the AML and CFT programs</i>
Kebijakan dan Prosedur <i>Policies and Procedures</i>	Memastikan bahwa kebijakan dan prosedur tertulis penerapan program APU dan PPT telah sesuai dengan undang-undang dan peraturan yang berlaku dan sesuai dengan aktivitas Bank. <i>Ensure that the written policies and procedures for implementing the AML and CFT program are by applicable laws and regulations and by the Bank's activities.</i>
Pengendalian Intern <i>Internal Control</i>	Pelaksanaan pemantauan secara rutin oleh Internal dan Eksternal Audit, untuk mengukur penerapan program APU PPT sesuai dengan peraturan yang berlaku. <i>Policy Implementation of regular monitoring by Internal and External Audits to measure the implementation of the AML CFT program by applicable regulations and procedures</i>
Sistem Informasi Manajemen <i>Management information System</i>	Pengembangan sistem informasi yang dapat mengidentifikasi dan menyediakan Laporan profil dan transaksi yang mendukung penerapan program APU dan PPT. <i>Development of an information system that can identify and provide profile and transaction reports that support the implementation of the AML and CFT programs.</i>
Sumber Daya Manusia dan Pelatihan <i>Human Resources and Training</i>	Pemberian pelatihan bagi seluruh karyawan termasuk pelatihan secara periodik kepada Frontliner, baik secara tatap muka ataupun e-learning. <i>Provision of training for all employees, including periodic training for Frontliners, either face-to-face or e-learning.</i>



Pelaksanaan Program APU & PPT di Tahun 2022 *Implementation of the AML & CFT Program in 2022*

BWS memiliki komitmen untuk melaksanakan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme secara berkelanjutan yang sejalan dengan peraturan dan perundang-undangan yang berlaku. Sepanjang tahun 2022, BWS telah melakukan berbagai kegiatan dalam rangka menerapkan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, yang antara lain meliputi:

BWS is committed to implementing the Anti-Money Laundering and Prevention of Terrorism Funding Programs sustainably in line with the applicable laws and regulations. Throughout 2022, BWS has carried out various activities in the context of implementing the Anti-Money Laundering and Prevention of Terrorism Financing Programs, which include:

Data Training Internal

Internal Training Data

No.	Tanggal Date	Kegiatan Activity	Jumlah Peserta Number of Participants
1	16 Februari 2022 <i>February 16, 2022</i>	Tata Cara Pengisian Data Nasabah <i>Procedure for Filling in Customer Data</i>	94
2	17 Februari 2022 <i>February 17, 2022</i>	Tata Cara Pengisian Data Nasabah <i>Procedure for Filling in Customer Data</i>	96
3	18 Februari 2022 <i>February 18, 2022</i>	Tata Cara Pengisian Data Nasabah <i>Procedure for Filling in Customer Data</i>	87
4	8-14 Juni 2022 <i>June 8-14, 2022</i>	Training New AML System (SAS System) <i>Training New AML System (SAS System)</i>	6
5	11-19 Juli 2022 <i>July 11-19, 2022</i>	Training New AML System (SAS System) <i>Training New AML System (SAS System)</i>	6
6	25-27 Juli 2022 <i>July 25-27, 2022</i>	Training New AML System (SAS System) to Branch <i>Training New AML System (SAS System) to Branch</i>	433
7	28 Juli 2022 <i>July 28, 2022</i>	Training New AML System (SAS System) to Branch <i>Training New AML System (SAS System) to Branch</i>	80
8	16 Agustus 2022 <i>August 16, 2022</i>	New AML System Training for frontliners - Jakarta 2 Branch Area <i>New AML System Training for frontliners - Jakarta 2 Branch Area</i>	15
9	6 Oktober 2022 <i>October 6, 2022</i>	AML Training via CMS - FATF Virtual Asset <i>AML Training via CMS - FATF Virtual Asset</i>	245

No.	Tanggal Date	Kegiatan Activity	Jumlah Peserta Number of Participants
10	1 November 2022 November 1, 2022	E-Learning Induction Program E-Learning Induction Program	1
11	17 Desember 2022 December 17, 2022	Training Penerapan APU & PPT dan Pembukaan Data Nasabah di WGSS - KC Medan AML & CFT Implementation Training and Opening of Customer Data at WGSS - Medan Branch Office	18

Data Training Eksternal
External Training Data

No.	Tanggal Date	Kegiatan Activity	Pemateri Speaker	Jumlah Peserta Number of Participants
1	26 Januari 2022 January 26, 2022	Rapat Koordinasi SIPENDAR SIPENDAR Coordination Meeting	PPATK	2
2	10 Februari 2022 February 10, 2022	Webinar Big Data Analytics for Money Laundering Detection Webinar Big Data Analytics for Money Laundering Detection	PPATK	1
3	15 Februari 2022 February 15, 2022	Sosialisasi Pengembangan Sistem Informasi Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (SIGAP) 2021 Socialization of Information System Development for Anti-Money Laundering and Prevention of Terrorism Financing (SIGAP) Program 2021	OJK	1
4	22 Februari 2022 February 22, 2022	Rapat Koordinasi Penyampaian Data SIPESAT pada goAML SIPESAT Data Submission Coordination Meeting on goAML	PPATK	2
5	23 – 24 Februari 2022 February 23 – 24, 2022	Webinar Peluang, Tantangan, dan Dampak Pemanfaatan Teknologi Baru untuk Penguatan Rezim APU & PPT Webinar on Opportunities, Challenges, and Impacts of Utilizing New Technology to Strengthen the AML & CFT Regime	OJK – UNODC	3
6	1 Maret 2022 March 1, 2022	Webinar Implementasi POJK 13/POJK.13/2021 tentang Penyelenggaraan Produk Bank Umum Webinars on the Implementation of POJK 13/POJK.13/2021 concerning the Implementation of Commercial Bank Products	BARA	1
7	10 Maret 2022 March 10, 2022	Webinar Private Public Sector Forum – Sanctions Webinar Private Public Sector Forum - Sanctions	US Embassy	1
8	21 Maret 2022 March 21, 2022	Sosialisasi Pemblokiran Harta Kekayaan Wajib Pajak Socialization of Blocking of Taxpayer's Assets	DJP	1
9	22 Maret 2022 March 22, 2022	Bimbingan Teknis Kewajiban Pelaporan bagi Penyelenggara Financial Technology Technical Guidance on Reporting Obligations for Financial Technology Operators	PPATK - FKDKP	2
10	31 Maret 2022 March 31, 2022	3 rd Legal Forum Menyambut Pemberlakuan Pajak Karbon (Carbon Tax) 3 rd Legal Forum Welcomes Implementation of Carbon Tax	PPATK - DJP	1
11	18 April 2022 April 18, 2022	Talkshow Menelusuri Jejak Binary Option dan Robot Trading Ilegal Talkshow Tracing Traces of Binary Options and Illegal Trading Robots	PPATK	1
12	23 – 24 April 2022 April 23-24, 2022	Sertifikasi SPPUR - Sub Bidang Pengelolaan Transfer Dana SPPUR Certification - Fund Transfer Management Sub-Sector	LPPI	2
13	27 April 2022 April 27, 2022	FGD Pencegahan PPSPM untuk Sektor Privat di Indonesia PPSPM Prevention FGD for the Private Sector in Indonesia	PPATK	1
14	18 Mei 2022 May 18, 2022	Pertemuan Koordinasi PPATK PPATK Coordination Meeting	PPATK	2
15	20 Mei 2022 May 20, 2022	Pertemuan Koordinasi PPATK PPATK Coordination Meeting	PPATK	2
16	8-10 Juni 2022 June 8-10, 2022	UNSCR 1373 Webinar for Public Private Sector Engagement UNSCR 1373 Webinar for Public Private Sector Engagement	UNODC	1



No.	Tanggal Date	Kegiatan Activity	Pemateri Speaker	Jumlah Peserta Number of Participants
17	9 Juni 2022 June 9, 2022	Webinar Preventing & Combating Financial Crime in Financial Services Industry <i>Webinar on Preventing & Combating Financial Crime in the Financial Services Industry</i>	OJK Institute	1
18	29 Juni 2022 June 29, 2022	Webinar Penguatan Penerapan APU & PPT Berbasis Risiko di Bank untuk Mendukung Penilaian MER di Indonesia <i>Webinar on Strengthening the Application of Risk-Based AML & CFT in Banks to Support MER Assessments in Indonesia</i>	FKDKP	1
19	25 Agustus 2022 August 25, 2022	Online - Webinars Anti Money Laundering Trends and Challenges in the Digital Era <i>Online - Webinars Anti Money Laundering Trends and Challenges in the Digital Era</i>	OJK Institute	2
20	29 Agustus 2022 August 29, 2022	Online - Coordination Meeting for Evaluation of Reporting Policy <i>Online - Coordination Meeting for Evaluation of Reporting Policy</i>	PPATK	2
21	6 Oktober 2022 October 6, 2022	Rapat Koordinasi terkait Rencana penyampaian SIPESAT melalui goAML <i>Coordination Meeting regarding the Plan to deliver SIPESAT through goAML</i>	PPATK	1
22	27-28 Oktober 2022 October 27-28, 2022	Webinar Keterbukaan Informasi Pemilik Manfaat (Beneficial Owner) pada Rezim APU & PPT <i>Webinar on Information Disclosure of Beneficial Owners in the APU PPT Regime</i>	OJK - UNODC	2
23	23 November 2022 November 23, 2022	Diseminasi Regulasi Mengenai Tata Cara Pelaporan Pembawaan Uang Tunai dan/atau Instrumen Pembayaran Lain Ke Dalam atau Ke Luar Daerah Pabean Indonesia <i>Dissemination of Regulations Concerning Procedures for Reporting the Carrying of Cash and/or Other Payment Instruments Into or Outside the Indonesian Customs Area</i>	PPATK	2
24	3-4 Desember 2022 December 3-4, 2022	Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR) Sub Bidang Pengelolaan Transfer Dana <i>Payment System Certification and Rupiah Currency Management (SPPUR) Fund Transfer Management Sub-Sector</i>	LPPi	3
25	7 Desember 2022 December 7, 2022	Webinar Money Laundering and Trafficking in Persons <i>Webinar Money Laundering and Trafficking in Persons</i>	US Embassy	1

Rekapitulasi Pelaporan kepada PPATK

Recapitulation of Reporting to INTRAC

Jenis Laporan Report Type	Jumlah Laporan Number of Reports
Laporan Transaksi Keuangan Tunai (LTKT) <i>Cash Transaction Report (CTR)</i>	1.071
Laporan Transaksi Keuangan Mencurigakan (LTKM) <i>Suspicious Transaction Report (STR)</i>	10
Laporan Transaksi Dalam dan Ke Luar Negeri (LTKL) <i>International Fund Transfer Instruction Report (IFTI)</i>	169.232
Laporan SIPESAT <i>SIPESAT report</i>	113.691

Perkara Hukum

Legal Cases

Jumlah permasalahan dan/atau perkara hukum yang dihadapi Bank, Dewan Komisaris dan Direksi adalah sebagai berikut:

The number of problems and/or Legal Cases faced by the Bank, the Board of Commissioners, and the Board of Directors are as follows:

Permasalahan Hukum Legal Issues	2022		2021	
	Perdata Civil	Pidana Criminal	Perdata Civil	Pidana Criminal
Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors				
Selesai dan telah mempunyai kekuatan hukum tetap Completed and has permanent legal force	-	-	-	-
Dalam proses penyelesaian In the process of completion	-	-	-	-
BWS				
Selesai dan telah mempunyai kekuatan hukum tetap Completed and has permanent legal force	2	-	-	-
Dalam proses penyelesaian In the process of completion	3	-	1	-
Entitas Anak Child entity				
BWS tidak memiliki entitas anak usaha BWS does not have a subsidiary entity				
Jumlah Total	5	-	1	-



Uraian Perkara Tahun 2021 2021 Case Description

Nama Perkara Case Name	Perdata Civil
Para Pihak The Parties	Debitur atas nama PT Arsidinamika Debtor on behalf of PT Arsidinamika
Pokok Perkara Main Case	Gugatan dari debitur melalui LBH Perlindungan Konsumen terhadap keabsahan pemasangan hak tanggungan melalui klausula baku. The lawsuit from the debtor through the Consumer Protection Legal Aid Institute regarding the validity of the installation of mortgage rights through the standard clause.
Nilai Perkara Case Value	Rp6.775.000.000 IDR6,775,000,000
Risiko bagi Bank Risk for Banks	-
Status Perkara Case Status	Belum berkekuatan Hukum tetap Not yet legally enforceable



Uraian Perkara Tahun 2022

2022 Case Description

Nama Perkara Case Name	Perdata Civil
Para Pihak The Parties	Debitur atas nama PT Arsidinamika Debtor on behalf of PT Arsidinamika
Pokok Perkara Main Case	Gugatan dari debitur melalui LBH Perlindungan Konsumen terhadap keabsahan pemasangan hak tanggungan melalui klausula baku. Lawsuit from the debtor through the Consumer Protection Legal Aid Institute regarding the validity of the installation of mortgage rights through the standard clause.
Nilai Perkara Case Value	Rp6.775.000.000 IDR6,775,000,000
Risiko bagi Bank Risk for Banks	-
Status Perkara Case Status	Telah berkekuatan Hukum tetap Has permanent legal force

Nama Perkara Case Name	Perdata Khusus Special Civil
Para Pihak The Parties	H Ayep Zaki
Pokok Perkara Main Case	Gugatan atas aset milik H Ayep Zaki yang dimasukkan kepada pertelaan Pailit atas Koperasi Bina Usaha (Dalam Pailit) dan PT Alpindo Mitra Baja (Dalam Pailit) The lawsuit over assets owned by H Ayep Zaki which was submitted to the Bankruptcy report on the Bina Usaha Cooperative (In Bankrupt) and PT Alpindo Mitra Baja (Under Bankruptcy)
Nilai Perkara Case Value	-
Risiko bagi Bank Risk for Banks	-
Status Perkara Case Status	Belum berkekuatan hukum tetap Not yet legally enforceable

Nama Perkara Case Name	Perdata Civil
Para Pihak The Parties	Tuan Kaman Bin Sadan, Dkk Mr. Kaman Bin Sadan, Etc
Pokok Perkara Main Case	Gugatan atas sengketa tanah atau lahan milik ahli waris Tuan Kaman Bin Sadan, Dkk The lawsuit over land or land disputes belonging to the heirs of Tuan Kaman Bin Sadan, and friends
Nilai Perkara Case Value	Rp3.750.000.000 IDR3,750,000,000
Risiko bagi Bank Risk for Banks	-
Status Perkara Case Status	Belum berkekuatan hukum tetap Not yet legally enforceable



Nama Perkara Case Name	Perdata Khusus Special Civil
Para Pihak The Parties	Debitur atas nama Ramlan Lubis Debtor on behalf of Ramlan Lubis
Pokok Perkara Main Case	Gugatan atas cessie serta proses penjualan cessie oleh pembeli cessie melalui pelelangan Lawsuit on cessie and the process of selling cessie by cessie buyers through auctions
Nilai Perkara Case Value	Rp1.269.060.000 IDR1,269,060,000
Risiko bagi Bank Risk for Banks	-
Status Perkara Case Status	Belum berkekuatan hukum tetap Not yet legally enforceable

Nama Perkara Case Name	Perdata Khusus Special Civil
Para Pihak The Parties	Debitur PT Satyamitra Surya Perkasa Debtor of PT Satyamitra Surya Perkasa
Pokok Perkara Main Case	Gugatan PKPU dari Kreditur lainnya PKPU lawsuit from other creditors
Nilai Perkara Case Value	Rp260.764.568.344,32 IDR260,764,568,344,32
Risiko bagi Bank Risk for Banks	-
Status Perkara Case Status	Telah berkekuatan hukum tetap Has permanent legal force

Sanksi Administratif

Administrative Sanctions

Selama periode tahun 2022, tidak terdapat sanksi administratif material yang mempengaruhi kelangsungan usaha Bank Woori Saudara dan tidak terdapat sanksi administratif yang dikenakan kepada Dewan Komisaris dan Direksi.

During the 2022 period, there were no material administrative sanctions that affected the continuity of Bank Woori Saudara's business and there were no administrative sanctions imposed on the Board of Commissioners and Board of Directors.



Akses Informasi dan Data Bank serta Pengelolaan Relasi Investor

Access to Bank Information and Data and Management of Investor Relations

Bank telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

The Bank has provided access to information for stakeholders to obtain further information via:

Telepon Telephone	+6221 5087 1906
	+6221 5087 1888
E-mail E-mail	saudara@bankwoorisaudara.com
	customercare@bankwoorisaudara.com

Selain melalui Sekretaris Perusahaan, guna memberikan kemudahan bagi para pemangku kepentingan dalam mengakses informasi terkait Bank, BWS juga telah memuat informasi-informasi meliputi informasi produk dan layanan, laporan keuangan, serta kegiatan perusahaan yang dapat diakses melalui situs web perusahaan di www.bankwoorisaudara.com

Apart from going through the Corporate Secretary to provide convenience for stakeholders in accessing information related to the Bank, BWS has also included information including product and service information, financial reports, and company activities which can be accessed via the company website at www.bankwoorisaudara.com



Komunikasi Internal Internal Communications

Sebagai pemangku kepentingan internal yang berhubungan langsung dengan kinerja Bank, karyawan memiliki hak untuk mendapatkan informasi yang komprehensif terkait kinerja dan kemajuan Bank. Berikut disampaikan beberapa saluran yang digunakan Bank untuk menyampaikan informasi kepada karyawan dan pihak internal lainnya.

As internal stakeholders directly related to the performance of the Bank, employees have the right to obtain comprehensive information regarding the performance and progress of the Bank. The following describes several channels the Bank uses to convey information to employees and other internal parties.

- **CM Site (Corporate Management Site)**
Dalam melaksanakan kegiatan yang berhubungan dengan komunikasi Internal, Bank telah menyebarkan informasi yang berkaitan dengan kegiatan-kegiatan yang dilakukan termasuk juga mengenai program, kebijakan manajemen, aktivitas cabang dan divisi melalui CM Site yang secara digital dapat diakses oleh seluruh karyawan Bank.
- **Agenda Kegiatan**
Bank memiliki berbagai kegiatan yang bersifat berkala maupun tertentu, diselenggarakan dan dipromotori oleh Departemen *Corporate Communication* yang mengelola alur kegiatan setiap event dari awal hingga akhir. Di mana event yang diselenggarakan dihadiri oleh internal

- **CM Site (Corporate Management Site)**
In carrying out activities related to internal communication, the Bank has disseminated information related to the activities carried out, including programs, management policies, and branch and division activities, through the CM Site, which can be accessed digitally by all Bank employees.
- **Agenda of activities**
The Bank has various periodic and specific activities organized and promoted by the Corporate Communication Department, which manages the flow of activities for each event from start to finish. Where the event held was attended by internal Bank employees and external parties

karyawan Bank maupun pihak eksternal seperti pemegang saham dan nasabah. Event-event yang dilaksanakan oleh Internal Komunikasi yang berlangsung selama tahun 2022 diantaranya:

such as shareholders and customers. Among the events carried out by Internal Communications that will take place during 2022:

Tempat dan Tanggal Place and Date	Tema Kegiatan Activity Theme
20 Januari 2022 January 20, 2022	Business Strategic Meeting BWS 2022 Business Strategic Meeting BWS 2022
17 Februari 2022 February 17, 2022	CEO Awards Januari 2022 CEO Awards January 2022
14 Maret 2022 March 14, 2022	CEO Awards Februari 2022 CEO Awards February 2022
30 Maret 2022 March 30, 2022	Rapat Umum Pemegang Saham Tahunan BWS 2022 BWS Annual General Meeting of Shareholders 2022
11 April 2022 April 11, 2022	CEO Awards Maret 2022 CEO Awards March 2022
18 April 2022 April 18, 2022	Buka puasa bersama BWS Breakfasting with BWS
6 Juli 2022 July 6, 2022	CEO Awards Tengah Semester Midterm CEO Awards
7 Juli 2022 July 7, 2022	Business Strategic Meeting BWS 2022 2 nd Semester Business Strategic Meeting BWS 2022 2 nd Semester
16 Agustus 2022 August 16, 2022	CEO Awards Juli 2022 CEO Awards July 2022
31 Agustus 2022 August 31, 2022	Penandatanganan kerjasama antara BWS dan Mirae Asset Sekuritas Signing of collaboration between BWS and Mirae Asset Sekuritas
14 September 2022 September 14, 2022	CEO Awards Agustus 2022 CEO Awards August 2022
18 Oktober 2022 October 18, 2022	CEO Awards September 2022 CEO Awards September 2022
25 Oktober 2022 October 25, 2022	Penandatanganan kerja sama antara BWS dan Sequis Life Signing of collaboration between BWS and Sequis Life
10 November 2022 November 10, 2022	CEO Awards Oktober 2022 CEO Awards October 2022
19 Desember 2022 December 19, 2022	CEO Awards November 2022 CEO Awards November 2022



Komunikasi Eksternal External Communications

Komunikasi Eksternal berfungsi untuk memastikan komunikasi Bank dengan pihak eksternal berjalan dengan baik sehingga meningkatkan reputasi dan citra korporat Bank. Berikut adalah tugas Komunikasi Eksternal yang dijalani oleh Departemen Corporate Communications, antara lain:

- Media Internet
Media internet yang digunakan adalah situs web dengan alamat www.bankwoorisaudara.com yang dapat diakses pengguna jaringan internet. Situs ini menyajikan beragam informasi Bank seperti produk dan layanan, laporan keuangan, jaringan, dan berita.

The External Communications functions to ensure that the Bank's communication with external parties runs well to enhance the reputation and corporate image of the Bank. The following are the duties of the External Communications, undertaken by the Corporate Communications Department, including:

- Internet Media
The internet media used is a website with the address www.bankwoorisaudara.com which internet network users can access. This site provides a variety of Bank information such as products and services, financial reports, networks, and news.

- **Media Sosial**
Bank juga memperhatikan perkembangan media sosial sebagai fasilitas komunikasi interaksi dengan seluruh pemangku kepentingan. Untuk itu, Bank membuka kanal komunikasi daring melalui Facebook, Instagram, Youtube dan Tiktok.

- **Social Media**
The Bank also pays attention to the development of social media as an interactive communication facility with all stakeholders. To that end, the Bank opened an online communication channel via Facebook, Instagram, Youtube and Tiktok.



@bankbws



Bank Woori Saudara



@bankbws



Bank Woori Saudara Official

- **Media Monitoring & Analisis**
Untuk memberikan informasi terkait dengan berbagai macam pemberitaan di media massa baik itu pemberitaan mengenai Bank ataupun lingkup hal yang berkaitan dengan Bank. Media monitoring berperan bagi Internal Bank dalam mengetahui seputar informasi atau kegiatan yang sedang hangat seperti halnya Kenaikan pemberitaan signing MOU, merger bank, dana pensiun, dan lainnya. Media monitoring juga berperan dalam perhitungan *PR Value* dan *Advertorial value* di mana setiap kegiatan tersebut akan diliput oleh media cetak maupun elektronik yang pemberitaan Bank telah diekspos.
- **Media Relation**
Dalam rangka membangun kerjasama yang baik dengan pihak media, Departemen *Corporate Communications* mempunyai tugas untuk bagian *Media Relations* agar menjaga hubungan baik antara Bank dengan wartawan media. Sepanjang tahun 2022 Bank melakukan serangkaian kegiatan mengundang wartawan dalam acara *Public Expose* untuk kegiatan Rapat Umum Pemegang Saham Tahunan 2022.
- **Publikasi dan Iklan**
Publikasi dilakukan dalam penyebaran informasi baik berupa iklan produk atau keterbukaan informasi yang harus dipublikasikan menggunakan media cetak dan elektronik. Sasaran penyebaran informasi yaitu kepada masyarakat umum dengan komunikasi yang disampaikan berupa publikasi cetak dan elektronik sebagai alat promosi kepada masyarakat. Penyampaian informasi dengan media tersebut dapat berupa iklan cetak koran selama tahun 2022.

- **Media Monitoring & Analisis**
To provide information related to various kinds of news in the mass media, be it news about the Bank or the scope of matters related to the Bank. Media monitoring plays a role for the Internal Bank in finding out about information or activities that are currently hot, such as the increase in news on signing MOUs, bank mergers, pension funds, and others. Media monitoring also plays a role in calculating the PR and Advertorial values. Each of these activities will be covered by the print and electronic media to which the Bank's news has been exposed.
- **Media Relations**
To build good cooperation with the media, the Corporate Communications Department has a duty for the Media Relations section to maintain good relations between the Bank and media journalists. Throughout 2022 Bank carried out a series of activities inviting journalists to the Public Expose event for the 2022 Annual General Meeting of Shareholders.
- **Publications and Advertisements**
Publication disseminating information either in the form of product advertisements or information disclosure which must be posted using print and electronic media. The target of information dissemination is the general public, with communications delivered in print and electronic publications as promotional tools to the public. Submission of information with these media can be in the form of newspaper print advertisements during 2022.



Tanggal Terbit Date of Issue	Nama Media Media Name	Judul Artikel Article Title
22 Maret 2022 March 22, 2022	radarlampung.co.id	Peresmian Cabang Baru : Bank Woori Saudara Hadir di Lampung <i>New Branch Opening: Bank Woori Saudara Opens in Lampung</i>
24 Maret 2022 March 24, 2022	Koran Radar Lampung	Bank Woori Saudara Buka Kantor Cabang di Lampung <i>Bank Woori Saudara Opens a Branch Office in Lampung</i>
30 Maret 2022 March 30, 2022	Investor.co.id	Modal Kuat, BWS Genjot Layanan Perbankan Digital <i>Strong Capital, BWS Boosts Digital Banking Services</i>
30 Maret 2022 March 30, 2022	Infobanknews.com	RUPST Bank Woori Angkat Direksi dan Komisaris Hingga Bagi Dividen <i>Bank Woori's AGMS Appoints Directors and Commissioners, to Distribute Dividends</i>
30 Maret 2022 March 30, 2022	Infobanknews.com	Tutup Tahun, Bank Woori Saudara Cetak Laba Rp629,17 Miliar <i>At the end of the year, Bank Woori Saudara recorded a profit of IDR629.17 billion</i>
31 Maret 2022 March 31, 2022	Koran Media Indonesia	Bank Woori Saudara Bagi Dividen 25% <i>Woori Brothers Bank Distributes 25% Dividend</i>
31 Maret 2022 March 31, 2022	Sindonews.com	Kinerja Keuangan Bertumbuh, BWS Perkuat Modal untuk Ekspansi Bisnis <i>Growing Financial Performance, BWS Strengthens Capital for Business Expansion</i>
31 May 2022 May 31, 2022	Kontan.co.id	Allianz Life Sediakan Asuransi Jiwa Bagi Debitur Bank Woori Saudara <i>Allianz Life Provides Life Insurance for Bank Woori Saudara Debtors</i>
31 May 2022 May 31, 2022	Industry.co.id	Jalin Kerjasama, Allianz Life Indonesia Beri Perlindungan Asuransi Jiwa Berjangka untuk Nasabah Bank Woori Saudara <i>Establishing Cooperation, Allianz Life Indonesia Provides Term Life Insurance Protection for Bank Woori Saudara's Customers</i>
02 Juni 2022 June 2, 2022	Wartaekonomi.com	Allianz Life Indonesia dan Bank Woori Saudara Umumkan Kerja Sama Strategis untuk Asuransi Jiwa <i>Allianz Life Indonesia and Bank Woori Saudara Announce Strategic Cooperation for Life Insurance</i>
17 Juni 2022 June 17, 2022	Fitchratings.com	Fitch Affirms Bank Woori Saudara at 'AAA(idn)'; Outlook Stable <i>Fitch Affirms Bank Woori Saudara at 'AAA(idn)'; Outlook Stable</i>
31 Agustus 2022 August 31, 2022	Investor id	Mirae Sekuritas-Bank Woori Berkolaborasi Dorong Pertumbuhan Investor Pasar Modal <i>Mirae Sekuritas-Bank Woori Collaborate to Encourage Capital Market Investor Growth</i>
31 Agustus 2022 August 31, 2022	Liputan6	Mirae Asset Sekuritas Gandeng Bank Woori Saudara Dongkrak Pertumbuhan Investor Pasar Modal <i>Mirae Asset Sekuritas Collaborates with Bank Woori Saudara to Boost Growth for Capital Market Investors</i>
28 September 2022 September 28, 2022	Lingkarjateng.id	Bank Woori Saudara KCP Salatiga dan Ungaran Gelar PAS Bareng Dokaran Honda Tiger Club <i>Bank Woori Saudara KCP Salatiga and Ungaran Hold PAS with Dokaran Honda Tiger Club</i>
01 Oktober 2022 October 1, 2022	Jawapos.com	BWS Gencarkan Edukasi Menabung ke Pelajar <i>BWS Intensifies Saving Education for Students</i>
15 Oktober 2022 October 15, 2022	radarindramayu.disway.id	BWS KCP Indramayu Kenalkan Program PAS <i>BWS KCP Indramayu Introduces PAS Program</i>
25 Oktober 2022 October 25, 2022	Jawapos.com	Bank Woori Saudara KCP Klaten: Kenalkan Layanan Keuangan bagi Anggota TNI <i>Bank Woori Saudara KCP Klaten: Introduce Financial Services for Indonesian Army</i>
29 Oktober 2022 October 29, 2022	Tribunnews.com	BWS Gelar Workshop Perbankan di UNUD <i>BWS Holds Banking Workshop at UNUD</i>

- **Media Luar Ruang**
Selain melalui media internet, cetak, elektronik, Bank juga menggunakan media luar ruang sebagai sarana penyampaian informasi dan bentuk promosi berupa iklan Billboard terpasang di Kantor Cabang Pembantu (KCP) Radio Dalam yang beralamat di Jl. Radio Dalam Nomor 4, Kel. Gandaria Kec. Kebayoran Baru Jakarta Selatan.

- **Outdoor Media**
Apart from the internet, print, and electronic media, the Bank also uses outdoor media to convey information and promotion in the form of billboard advertisements posted at the Radio Dalam Sub-Branch Office (KCP) located at Jl. Radio In Number 4, Ex. Gandaria Kec. Kebayoran Baru, South Jakarta.



- **Korespondensi**
Sepanjang tahun 2022 Bank telah melaksanakan korespondensi terkait keterbukaan informasi kepada berbagai pihak. Penyampaian transparansi laporan adalah sebagai berikut:

- **Correspondence**
Throughout 2022 the Bank has carried out correspondence related to information disclosure to various parties. Submission of report transparency is as follows:

Perihal Regarding	Frekuensi Frequency
Laporan Bulanan Registrasi Pemegang Efek <i>Monthly Report of Securities Holders Registration</i>	25 X
Laporan Penggunaan Dana Hasil Penawaran Umum <i>Report on the Use of Public Offering Proceeds</i>	3 X
Permintaan Penjelasan Emiten dan Perusahaan Publik Lainnya <i>Requests for clarification from Issuers and Other Public Companies</i>	15 X
Laporan Perubahan Komite Audit <i>Audit Committee Change Report</i>	1 X
Laporan Perubahan Pengurus <i>Management Change Report</i>	2 X
Laporan Perubahan Corporate Secretary <i>Report on Changes in Corporate Secretary</i>	1 X
Risalah Rapat Umum Pemegang Saham <i>Minutes of General Meeting of Shareholders</i>	1 X
Penyampaian Laporan Keuangan <i>Submission of Financial Reports</i>	4 X
Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka <i>Ownership Report or Any Changes in Public Company Share Ownership</i>	7 X



Pengelolaan Informasi

Information Management

Bank memastikan sifat data, informasi, dan pengetahuan organisasi sebagai berikut:

- Untuk memastikan keakuratan data dan informasi, BWS menggunakan software aplikasi dan penunjukkan penanggungjawab unit yang bertugas menjaga keakuratan data dan informasi di unit masing-masing.
- Untuk memastikan integritas dan reliabilitas berdasarkan hasil verifikasi yang dilakukan oleh setiap unit kerja.
- Untuk memastikan data dan informasi tepat waktu, dilakukan dengan cara bagian keuangan me-review ketepatan data informasi dan juga dilakukan internal assessment dan audit IT setiap tahunnya.
- Untuk memastikan keamanan dan kerahasiaan data dan informasi, maka di buat *username*, *password* dan anti virus di jaringan dalam mengakses ke jaringan LAN BWS.

The Bank ensures the nature of data, information, and organizational knowledge as follows:

- To ensure the accuracy of data and information, BWS uses application software and appoints a unit person in charge who is to maintain the accuracy of data and information in their respective units.
- To ensure integrity and reliability based on the verification results carried out by each work unit.
- To ensure timely data and information, this is done by employing the finance department to review the accuracy of the information data and also conducting internal assessments and IT audits every year.
- To ensure the security and confidentiality of data and information, a *username*, *password*, and anti-virus are created on the network to access the BWS LAN network.



Ketersediaan Data dan Akses Informasi bagi Investor

Availability of Data and Access to Information for Investors

Bank membuat ketersediaan data dan informasi berdasarkan data center yang dapat diakses oleh setiap karyawan. Bank juga menyediakan data dan informasi melalui situs web, webmail yang dapat diakses oleh pihak-pihak terkait misalnya pelanggan, mitra, dan umum.

The Bank makes data and information available based on a data center that every employee can access. The Bank also provides data and information through websites and webmails, which can be accessed by related parties, such as customers, partners, and the general Public.

Bank berkomitmen untuk melaksanakan prinsip keterbukaan, untuk itu Bank selalu menyampaikan informasi melalui situs web Bank, yaitu www.bankwoorisaudara.com. Selain itu, Bank juga menyampaikan perkembangan dan kemajuan mengenai Informasi Material dan Keterbukaan Informasi yang Perlu Diketahui Publik secara teratur kepada Bursa Efek Indonesia dan Otoritas Jasa Keuangan sesuai dengan peraturan pasar modal yang berlaku, seperti yang telah disampaikan di atas.

The Bank is committed to implementing the principle of openness; for this reason, the Bank always delivers information through the Bank's website, namely www.bankwoorisaudara.com. In addition, the Bank also submits developments and progress regarding Material Information and Disclosure of Information that the Public Needs to Know regularly to the Indonesia Stock Exchange and the OJK by applicable capital market regulations, as stated above.

Kontak Relasi Investor

Wuryanto

Sekretaris Perusahaan

- ☎ Telepon : +6221 5087 1906
- ✉ E-mail : saudara@bankwoorisaudara.com
- 📍 Alamat : Treasury Tower Lantai 26 dan 27
District 8 SCBD Lot 28
Jl. Jend. Sudirman Kav 52-53
Jakarta 12190

Investor Relations Contact

Wuryanto

Corporate Secretary

- ☎ Telephone : +6221 5087 1906
- ✉ E-mail : saudara@bankwoorisaudara.com
- 📍 Address : Treasury Tower 26th & 27th Floor
District 8 SCBD Lot 28
Jl. Jend. Sudirman Kav 52-53
Jakarta 12190



Ragam Media Bank Kepada Pemegang Saham dan Pemangku Kepentingan

Variety of Bank Media to Shareholders and Stakeholders

Di bawah ini tabel yang menggambarkan ragam media komunikasi yang digunakan Bank untuk menyampaikan data dan informasi terkait aktivitas operasional, proses usaha dan capaian-capaian kinerja yang telah diraih Bank.

Below is a table that describes the various communication media used by the Bank to convey data and information related to operational activities, business processes, and performance achievements that the Bank has achieved.

Pemangku Kepentingan <i>Stakeholders</i>	Bentuk-bentuk Media <i>Media Forms</i>
Regulator <i>Regulators</i>	Aplikasi spe.ojk.go.id/idxnet, surat menyurat (termasuk surat elektronik) <i>spe.ojk.go.id/idxnet application, correspondence (including electronic mail)</i>
Pemegang Saham <i>Shareholders</i>	Surat menyurat, termasuk surat elektronik <i>Letters, including e-mail</i>
Investor <i>Investors</i>	Surat menyurat dan berita koran <i>Letters and newspapers</i>
Lembaga Publik <i>Public Institution</i>	Surat menyurat, termasuk surat elektronik <i>Correspondence, including electronic mail</i>
Konsumen <i>Consumer</i>	SMS Blast, email blast, brosur <i>SMS Blast, email blast, brochure</i>
Karyawan <i>Employee</i>	Situs web internal (CM Site), Internal Memo, dan email <i>Internal website (CM Site), Internal Memo, and email</i>
Perusahaan Sejenis Lainnya <i>Other Similar Companies</i>	Surat menyurat, termasuk surat elektronik <i>Correspondence, including electronic mail</i>
Mitra Kerja dan Rekanan <i>Partners and Partners</i>	Surat menyurat, termasuk surat elektronik <i>Correspondence, including electronic mail</i>
Organisasi Profesi <i>Professional Organization</i>	Surat menyurat, termasuk surat elektronik <i>Correspondence, including electronic mail</i>
Masyarakat/Umum <i>General public</i>	Flyer, Brosur <i>Flyer, Brochure</i>

* Situs web Bank tidak termasuk dalam ragam media di atas, karena sifatnya yang terbuka, tidak terbatas dan dapat diakses oleh siapa saja.

** The Bank's website is not included in the variety of media above, because it is open, unlimited and can be accessed by anyone.*

Kode Etik

Code of Conduct

Kode Etik (*Code of Conduct*) merupakan pedoman perilaku Jajaran BWS dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik disusun sebagai pedoman berperilaku berdasarkan nilai dan pertimbangan integritas, kesadaran diri dan profesionalisme, reputasi Bank, keluarga dan pribadi.

The Code of Conduct is a guideline for the behavior of the BWS staff in carrying out their daily duties and duties as well as in conducting business relationships with customers, partners, and co-workers. The Code of Conduct is structured as a guideline of behavior based on values and considerations of integrity, self-awareness and professionalism, Bank reputation, family, and personality.

Keberadaan Kode Etik juga merupakan bagian dari upaya Bank untuk menjaga reputasi dan citra Bank sesuai dengan penerapan GCG. Karena itu, setiap karyawan wajib mengisi formulir Pakta Integritas Pelaksanaan Kode Etik yang pada prinsipnya berjanji untuk tidak melakukan segala bentuk tindakan dan perbuatan yang melanggar Kode Etik Bank.

The existence of the Code of Conduct is also part of the Bank's efforts to maintain the Bank's reputation and image through the implementation of GCG. Therefore, every employee must fill out the Integrity Pact for implementing the Code of Conduct, which promises not to commit any form of action or conduct that violates the Bank's Code of Conduct.

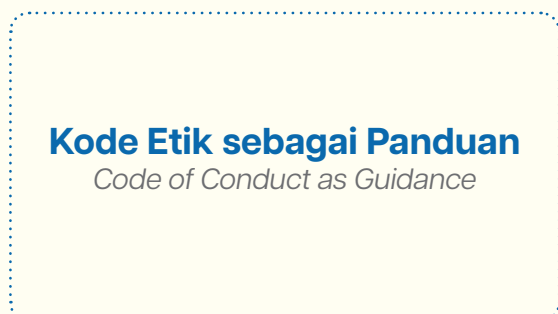


Visi, Misi dan Budaya Kerja Bank sebagai Landasan Kode Etik

Vision, Mission, and Work Culture of the Bank as the Foundation of the Code of Conduct

Penyusunan Kode Etik BWS dilandasi pada Visi, Misi dan Budaya Kerja Bank yang merupakan arah dan tujuan pengembangan Bank secara berkelanjutan. Sebagai bagian upaya membangun lingkungan kerja yang kondusif dan etika kerja yang produktif, Bank terus melakukan beberapa inisiatif untuk membentuk budaya kerja yang positif. Budaya kerja yang dimiliki Bank berisi nilai-nilai, norma-norma dan kebiasaan yang mempengaruhi pemikiran, tingkah laku, dan cara kerja karyawan dan manajemen, yang bermuara pada peningkatan kualitas kinerja Bank.

Preparing the BWS Code of Conduct is based on the Bank's Vision, Mission, and Work Culture, which are the direction and objectives of the Bank's sustainable development. The Bank's work culture contains values, norms, and habits that influence the thinking, behavior, and working methods of employees and management, which leads to improving the quality of the Bank's performance. As part of efforts to build a conducive work environment and productive work ethics, the Bank continues to carry out several initiatives to form a positive work culture.





Pengesahan Kode Etik dan Pokok-pokok Isi Kode Etik

Ratification of the Code of Conduct and Main Contents of the Code of Conduct

BWS telah memiliki Kode Etik yang disahkan melalui Keputusan Direksi Nomor 102/KEP-DIR/A-11/IX/20. Kode Etik ini berlaku bagi seluruh Karyawan termasuk dalam hal ini jajaran Direksi dan Dewan Komisaris.

BWS already has a Code of Conduct ratified through Directors Decree Number 102/KEP-DIR/A-11/IX/20. This Code of Conduct applies to all employees, including, in this case, the Board of Directors and the Board of Commissioners.

Pokok-pokok isi Kode Etik BWS yaitu:

The main contents of the BWS Code of Conduct are:

1. Janji Kepada Pelanggan Kami harus menempatkan prioritas tertinggi dalam memastikan kebahagiaan pelanggan.
2. Janji Kepada Pemegang Saham Kami harus menegakkan hak-hak pemegang saham dengan nilai tertinggi.
3. Janji Kepada Pejabat Eksekutif dan Karyawan Bank harus memperlakukan para eksekutif dan karyawan sebagai aset yang paling berharga.
4. Janji Kepada Bangsa dan Masyarakat Kami akan memenuhi tanggung jawab sosial dan berkontribusi untuk kemajuan nasional.

1. *Customer Promise We must place the highest priority on ensuring customer happiness.*
2. *Promise to Shareholders We must uphold the rights of the highest value shareholders.*
3. *Promises to Executive Officers and Employees Banks must treat executives and employees as their most valuable assets.*
4. *Promise to the Nation and Society We will fulfill our social responsibility and contribute to national progress.*



Sosialisasi, Penyebaran dan Penegakan Kode Etik

Dissemination, Dissemination, and Enforcement of the Code of Conduct

Bank berkomitmen dalam menjalankan sosialisasi secara efektif dan menyeluruh melalui langkah-langkah sebagai berikut:

The Bank is committed to carrying out adequate and comprehensive socialization through the following steps:

1. Melaksanakan sosialisasi *code of conduct* terhadap seluruh jajaran Bank.
2. Melaksanakan evaluasi atas pencapaian kepada jajaran.
3. Pengkajian secara berkala butir-butir aturan *code of conduct* dalam rangka pengembangan *code of conduct* selanjutnya.
4. Melaksanakan pembacaan kode etik secara berkala pada seluruh jaringan kantor.

1. *Conduct socialization of the code of conduct to all levels of the Bank.*
2. *Evaluate the achievements of the ranks.*
3. *Periodically review the points of the rules of the code of conduct to develop the code of conduct further.*
4. *Carry out the periodic reading of the code of ethics in all office networks.*

Mekanisme penegakan Kode Etik diatur sebagai berikut:

The mechanism for enforcing the Code of Conduct is regulated as follows:

1. Terdapatnya laporan pelanggaran Kode Etik baik melalui media surat atau email kepada Atasan Langsung Pegawai.
2. Setiap pelaporan yang masuk akan diperhatikan secara serius dan akan ditindaklanjuti sesuai prosedur yang sudah ditetapkan Bank.
3. Pelaksanaan proses penyelidikan.
4. Penetapan sanksi apabila hasil penyelidikan menyatakan pegawai melakukan pelanggaran Kode Etik.

1. *There are reports of violations of the Code of Conduct either through letters or e-mails to the Employee's Direct Supervisor.*
2. *Every incoming report will be taken seriously and followed up according to the procedures set by the Bank.*
3. *Implementation of the investigation process.*
4. *Determination of sanctions if the results of the investigation state that the employee has violated the Code of Conduct.*

Oleh karena itu, karyawan memiliki hak dan kewajiban untuk melaporkan dugaan pelanggaran dan/atau pelanggaran terhadap Kode Etik, baik yang dilakukan oleh sesama karyawan atau pihak-pihak yang terkait, secara sengaja atau tidak sengaja, yang dapat mempengaruhi reputasi Bank. Hak pelaporan ini harus dipergunakan secara bertanggung jawab dan dilakukan hanya apabila diyakini terjadi pelanggaran, bukan pelaporan yang bertujuan untuk menjatuhkan seseorang.

Therefore, employees have the right and obligation to report suspected violations and/or violations of the Code of Conduct, whether committed by fellow employees or related parties, intentionally or unintentionally, which may affect the Bank's reputation. This reporting right must be used responsibly and carried out only when it is believed that a violation has occurred, not reporting that aims to bring someone down.

Pakta Integritas Integrity Pact

Bank memiliki pakta integritas yang bertujuan untuk menumbuhkembangkan keterbukaan dan kejujuran, guna menciptakan pelaksanaan tugas yang berkualitas, efektif, efisien, dan akuntabel dalam lingkungan bisnis. Pakta integritas tersebut berisikan tentang berbagai hal yang dapat menegakan implementasi GCG di dalam Bank sebagai berikut:

- Seluruh insan Bank telah menandatangani pernyataan kepatuhan terhadap Pedoman Perilaku.
- Direksi, Komisaris, dan Pemegang Saham telah menandatangani kontrak manajemen yang memuat kesepakatan antara Direksi dan Dewan Komisaris dengan Pemegang Saham tentang target-target kinerja yang akan dicapai pada 2022.
- Dalam rangka mengupayakan pemenuhan aspek komitmen, Bank telah menunjuk personil yang memantau penerapan tata kelola pada jajaran Bank dan menyampaikan laporan secara berkala kepada Direksi dan Dewan Komisaris.

The Bank has an integrity pact that aims to foster openness and honesty, in order to create quality, effective, efficient and accountable tasks in the business environment. The integrity pact contains various things that can uphold the implementation of GCG in the Bank as follows:

- All Bank personnel have signed a statement of compliance with the Code of Conduct.
- The Directors, Commissioners, and Shareholders have signed a management contract which contains an agreement between the Directors and the Board of Commissioners, and the Shareholders regarding performance targets to be achieved in 2022.
- To fulfill the commitment aspect, the Bank has appointed personnel who monitor the implementation of governance at the Bank's levels and submit regular reports to the Board of Directors and Commissioners.

Transparansi Terkait Penyimpangan Internal Transparency Regarding Internal Fraud

Berikut disampaikan pelanggaran Kode Etik berupa penyimpangan internal yang terjadi, dan upaya Bank dalam melakukan penyelesaiannya.

The following is a violation of the Code of Conduct in the form of internal fraud that occurred and the Bank's efforts to resolve them.

Internal Fraud	2022	2021
Fraud yang Dilakukan Pengurus/Manajemen Fraud Committed by Managers/Management	-	-
Fraud yang Dilakukan Pegawai Tetap Fraud Committed by Permanent Employees	1	4
Fraud yang Dilakukan Pegawai Tidak Tetap Fraud Committed by Non-Permanent Employees	-	-
Fraud yang Dilakukan Pihak Eksternal Fraud by External Parties	1	2
Fraud yang Telah Diselesaikan Resolved Fraud	1	3



Internal Fraud	2022	2021
<i>Fraud yang Dalam Proses Penyelesaian</i> <i>Fraud in the Process of Settlement</i>	1	3
<i>Fraud yang Belum Ditindaklanjuti</i> <i>Unresolved Fraud</i>	-	-
Jumlah Fraud Terjadi <i>Number of Fraud Occurred</i>	2	6

Tindak lanjut penyelesaian kasus *fraud* selama 2022, antara lain:

Kasus *fraud* 2022 yang dalam proses penyelesaian, yaitu kasus *fraud* yang terjadi pada wilayah Tasikmalaya, di mana Pelaku belum melakukan pengembalian ganti rugi Nasabah, dan saat ini pihak Kepolisian telah menetapkan status Pelaku sebagai tersangka, serta telah dilakukan pelimpahan dokumen ke pihak Kejaksaan Negeri.

Following up on the settlement of fraud cases during 2022, including:

The 2022 fraud case which is in the process of being resolved, namely the fraud case that occurred in the Tasikmalaya area, where the perpetrator has not returned the customer's compensation, and currently the Police have declared the perpetrator's status as a suspect, and documents have been transferred to the District Attorney.



Pemberian Dana untuk Kegiatan Sosial dan Politik

Founding for Social and Political Activities

BWS mengalokasikan dana untuk melaksanakan program dan kegiatan *Corporate Social and Responsibility (CSR)* sebesar Rp523 juta. Dana tersebut merupakan salah satu komitmen serta kontribusi Bank dalam jangka panjang kepada lingkungan dan masyarakat, khususnya komunitas di sekitar lokasi Bank. Informasi secara rinci terkait dengan kegiatan CSR Bank selama tahun 2022 disampaikan pada bagian Tanggung Jawab Sosial Perusahaan di Laporan Tahunan ini dan juga Laporan Keberlanjutan 2022 yang dibuat secara terpisah dari Laporan Tahunan ini. BWS berkomitmen penuh tidak memberikan dana untuk kegiatan partai politik manapun. BWS tidak memperkenankan Karyawan untuk menduduki jabatan kepengurusan aktif dalam partai politik maupun organisasi kemasyarakatan yang bermuatan politik.

BWS allocated funds to implement Corporate Social and Responsibility (CSR) programs and activities amounting to IDR523 million. The fund is one of the Bank's long-term commitments and contributions to the environment and society, especially the communities around the Bank's location. Detailed information related to the Bank's CSR activities during 2022 is presented in the Corporate Social Responsibility section of this Annual Report as well as the 2022 Sustainability Report which is prepared separately from this Annual Report. BWS is fully committed not to provide funds for any political party activities. BWS does not allow Employees to hold active management positions in political parties or politically charged community organizations.

Komitmen Karyawan terkait kegiatan politik sebagaimana disebutkan di atas, dituangkan dalam Kode Etik, Pedoman Perilaku dan Kode Etik Kepatuhan. Dalam kebijakan tersebut mengatur mengenai batasan-batasan tertentu terkait keterlibatan Bank dan karyawan dalam kegiatan politik guna menghindari timbulnya benturan kepentingan, termasuk di dalamnya namun tidak terbatas terhadap ketentuan tidak diperkenankannya pemberian dana Bank untuk kepentingan politik. Implementasi kebijakan ini diharapkan dapat menjaga independensi dan profesionalisme Bank dan karyawan.

Employees' commitments regarding political activities as mentioned above, are outlined in the Code of Ethics, Code of Conduct and Compliance Code of Conduct. The policy regulates certain limitations related to the involvement of the Bank and employees in political activities to avoid conflicts of interest, including but not limited to the provision of the Bank's funds for political purposes. The implementation of this policy is expected to maintain the independence and professionalism of the Bank and its employees.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Dalam rangka meningkatkan efektivitas penerapan GCG, manajemen BWS berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku perusahaan yang sesuai dengan kode etik dan budaya kerja, guna mewujudkan tata kelola perusahaan yang baik. Oleh karena itu, Bank telah membangun sistem Pelaporan Pelanggaran atau *Whistleblowing System* (WBS).

To increase the effectiveness of GCG implementation, BWS management is committed to professionally running the company based on corporate behavior that follows the code of ethics and works culture to realize good corporate governance. Therefore, the Bank has built a Whistleblowing System (WBS).

WBS merupakan perangkat yang dirancang untuk memberikan saluran terkait pengaduan pelanggaran yang mengedepankan kerahasiaan identitas pelapor dan jaminan keamanan bagi pelapor. Regulator telah mendorong pengelolaan WBS secara mandiri dalam tubuh organisasi entitas usaha, dengan tujuan menciptakan independensi penanganan pengaduan.

The WBS is a tool designed to provide a channel for complaints of violations that prioritizes the confidentiality of the reporter's identity and guarantees security for the reporter. Regulators have encouraged independent management of WBS within business entity organizations to create independence in handling complaints.



Keberadaan WBS Bank

Implementation of WBS Bank Woori Saudara

Implementasi WBS di lingkup BWS mulai dilakukan pada bulan Mei 2019. Bersama dengan itu BWS mengesahkan Prosedur WBS dengan Surat Edaran Nomor 006/SE-DIR/B-01/V/19.

Implementation of the WBS within the scope of BWS began in May 2019. Together with that, BWS ratified the WBS Procedure with Circular Letter Number 006/SE-DIR/B-01/V/19.

Bank diwajibkan melaporkan beberapa poin sebagaimana terdapat pada peraturan Bapepam Nomor KEP-431/BL/2012, 1 Agustus 2012 mengenai penyampaian Laporan Tahunan Emiten atau Perusahaan Publik poin G.13 perihal uraian sistem pelaporan pelanggaran.

Banks are required to report several points in Bapepam regulation Number KEP-431/BL/2012, Dated August 1, 2012, regarding the submission of Annual Reports of Issuers or Public Companies issue G.13 regarding the description of the violation reporting system.



Ruang Lingkup Pengaduan melalui WBS Bank

Scope of Complaint through WBS Bank Woori Saudara

WBS terbuka untuk melaporkan perbuatan/perilaku/kejadian yang berhubungan dengan tindakan penipuan, pelanggaran terhadap hukum, peraturan bank, kode etik, maupun benturan kepentingan yang terjadi di lingkup Bank.

WBS is open to reporting actions/behaviors/events related to acts of fraud, violations of laws, bank regulations, and code of ethics, as well as conflicts of interest within the Bank.

Pengelolaan WBS *WBS Management*

Pengelolaan WBS dilakukan oleh Divisi Audit Internal melalui sistem aplikasi *whistleblowing* dan media lainnya yang ditetapkan oleh BWS.

Internal Audit Division carries out WBS management through a whistleblowing application system and other media determined by BWS.

Perlindungan bagi Pelapor *Protection for Whistleblower*

Sebagai wujud komitmen Perusahaan untuk menjaga kerahasiaan data pelaporan, BWS memberikan:

1. Jaminan atas kerahasiaan identitas pelapor.
2. Jaminan atas kerahasiaan isi laporan yang disampaikan.

As a form of the Company's commitment to maintaining the confidentiality of reporting data, BWS provides the following:

1. *Guarantee for the confidentiality of the reporter's identity.*
2. *Guarantee for the confidentiality of the contents of the report submitted.*

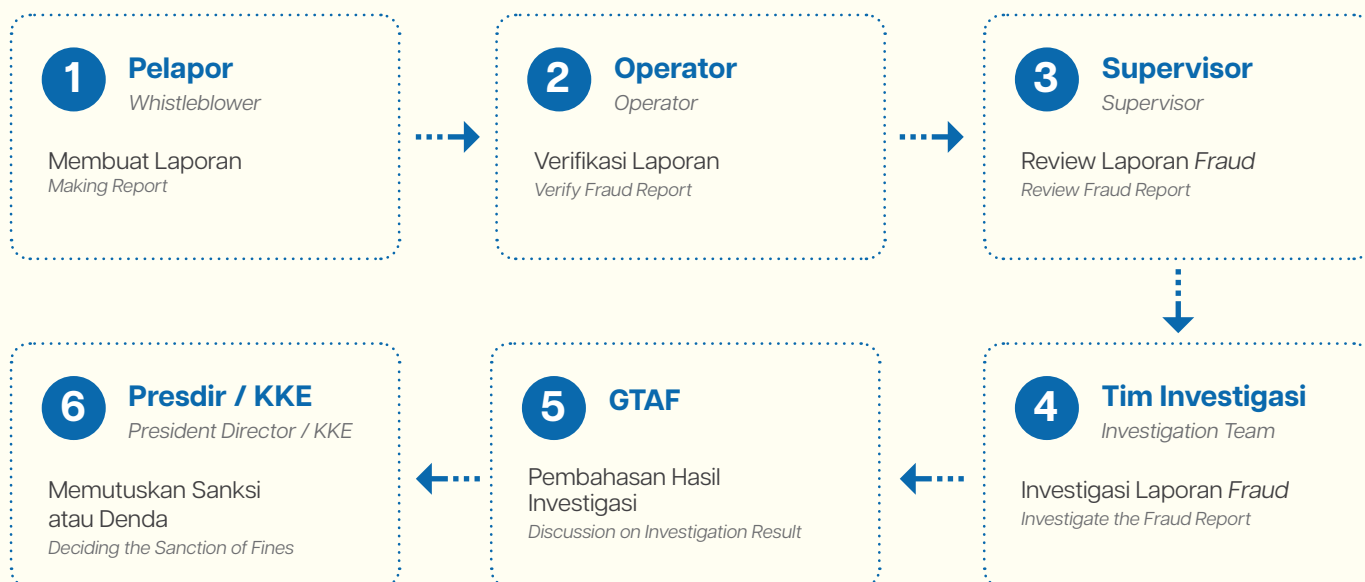
Pelapor dalam mengungkapkan pelanggaran harus dilakukan dengan niat baik dan bukan merupakan suatu keluhan pribadi atau didasari kehendak buruk/fitnah. Pelapor diwajibkan untuk mencantumkan identitas dengan jelas pada laporan yang dibuat dengan bukti pendukung yang relevan. Tim Investigasi wajib merahasiakan identitas pelapor sebagai bagian dari upaya Bank dalam memberikan perlindungan bagi pelapor. Bank turut menyediakan perlindungan hukum sebagaimana ketentuan peraturan perundang-perundangan yang berlaku.

Whistleblower in disclosing violations must be carried out with good intentions and not a personal complaint or based on ill will/slander. The complainant must include a clear identity in the report with relevant supporting evidence. The Investigation Team must keep the reporter's identity confidential as part of the Bank's efforts to protect the whistleblower. The Bank also provides legal protection through the applicable laws and regulations.

Mekanisme Penanganan Pengaduan yang Masuk melalui Aplikasi WBS *Mechanism for Handling Complaints Entering through the WBS Application*

Secara umum alur pengaduan yang masuk melalui mekanisme WBS Bank adalah sebagai berikut:

In general, the flow of complaints coming through the Bank's WBS mechanism is as follows:



Penindaklanjutan pelaporan yang berpengaruh negatif terhadap citra Bank di masyarakat wajib dilakukan untuk mengetahui secara rinci permasalahan yang terjadi. Melalui Departemen Investigasi, Bank memberikan kewenangan kepada SKAI untuk memeriksa dan mendalami kasus-kasus. Tim Investigasi bertugas melakukan proses pemeriksaan, penyelidikan dan penyidikan, serta memberikan rekomendasi terkait kasus yang ditangani.

Dalam menangani pengaduan, Tim Investigasi melakukan pemeriksaan berdasarkan laporan/informasi atau permintaan dari pihak internal bank/pihak lain mengenai kemungkinan penyimpangan yang dilakukan oleh karyawan, pengurus bank, eksternal bank atau kolaborasi pihak internal dan eksternal bank dan melakukan pemeriksaan berdasarkan pengolahan database/core banking.

Dalam pelaksanaannya, investigasi dilakukan sesuai standar, pedoman, dan peraturan Bank, di mana Bank memegang teguh kode etik yang telah ditetapkan. Tim Investigasi wajib mengamankan dokumen yang relevan dalam pemeriksaan investigasi, di mana Tim Investigasi akan memeriksa, mengumpulkan dan menilai kecukupan dan relevansi bukti. Selanjutnya, Tim Investigasi wajib mengumpulkan bukti-bukti yang cukup dan dapat diterima untuk dijadikan acuan dan meminimalisir potensi kerugian Bank.

Setelah terungkap pihak yang bersalah, maka pihak yang dinyatakan tidak bersalah akan terbebas dari tuduhan dan wajib dipulihkan nama baiknya, di mana tim investigasi tetap menjaga kerahasiaan saksi. Tim juga memperoleh gambaran yang jelas mengenai penyimpangan yang terjadi dan segera mengambil keputusan tepat untuk langkah selanjutnya. Jika gambaran tersebut telah layak, maka Presiden Direktur akan membuat keputusan mengenai hasil investigasi dan tindaklanjutnya.

Tim Investigasi turut memberikan rekomendasi mengenai bagaimana mengelola risiko terjadinya penyimpangan dengan tepat. Rekomendasi tersebut merupakan saran dan arahan yang didasarkan kepada kebijakan Bank, di mana pemberian rekomendasi tersebut bukan merupakan keputusan sanksi yang akan diberikan.

Hasil pengaduan akan disampaikan oleh Tim kepada Gugus Tugas Anti Fraud (GTAF) sebelum diserahkan kepada Presiden Direktur dengan memuat kesimpulan dari penanganan yang dilakukan. GTAF juga menyampaikan rekomendasi mengenai bagaimana mengelola risiko terjadinya penyimpangan dengan tepat, dan menyajikan laporan perkembangan (*progress report*)

Follow-up on reports that harm the image of the Bank in the community must be carried out to find out in detail the problems that have occurred. Through the Investigation Department, the Bank authorizes SKAI to investigate and investigate cases. The Investigation Team is tasked with carrying out the examination, investigation, and investigation process, as well as providing recommendations regarding the issues being handled.

In handling complaints, the Investigation Team conducts inspections based on reports/information or requests from internal parties of the bank/other parties regarding possible irregularities committed by employees, bank management, external banks, or collaboration of internal and external parties of the Bank. It conducts inspections based on database/core banking processing.

In practice, investigations are carried out in accordance with the Bank's standards, guidelines, and regulations, in which the Bank adheres to the established code of ethics. The Investigation Team is obliged to secure the relevant documents in the investigative examination, where the Investigation Team will examine, collect and assess the adequacy and relevance of evidence. Furthermore, the Investigation Team must collect sufficient and acceptable evidence to be used as a reference and minimize potential losses to the Bank.

After the guilty party is revealed, the party who is declared innocent will be free from accusations and must have his name restored, where the investigation team continues to maintain the confidentiality of witnesses. The Team also obtained a clear picture of the irregularities and immediately made the right decision for the next step. The President Director will decide on the investigation results and follow up if the description is appropriate.

The Investigation Team also provides recommendations on adequately managing the risk of irregularities. These recommendations are suggestions and directions based on Bank policies, where the provision of these recommendations is not a decision on sanctions to be given.

Investigations can be iterative in nature; that is, an investigation into alleged crimes/fraud has the potential to produce new findings that give rise to additional allegations or new allegations. The Team will submit the complaint results to the Anti-Fraud Task Force (GTAF) before being introduced to the President Director with a summary of the handling. GTAF also



secara berkala untuk membantu pengambilan keputusan mengenai investigasi tahap berikutnya. Investigasi bisa bersifat iterative, yaitu suatu investigasi atas dugaan kejahatan/kecurangan berpotensi menghasilkan temuan baru yang melahirkan dugaan tambahan atau suatu dugaan baru.

provides recommendations on adequately managing the risk of irregularities and presents regular progress reports to assist decision-making regarding the next investigation stage.

Oleh karena itu, penanganan pengaduan atau penanganan berdasarkan deteksi Auditor bertujuan agar aktivitas Bank semakin baik dan memotivasi seluruh pihak dan karyawan untuk bekerja secara profesional dengan menjaga keharmonisan hubungan kerja, serta transaksi yang berpotensi merugikan Bank atau dapat mengganggu jalannya operasional Bank dengan aman.

Therefore, complaint handling or handling based on Auditor detection aims to make the Bank's activities better and motivate all parties and employees to work professionally by maintaining harmonious working relations, as well as transactions that have the potential to harm the Bank or can disrupt the Bank's operations safely.



Jumlah Pengaduan (Pelaporan) *Number of Complaints (Reporting)*

Berikut adalah jumlah pengaduan (pelaporan) yang masuk diterima dan ditindaklanjuti oleh Bank selama tahun 2022:

The following is the number of incoming complaints (reports) received and followed up by the Bank during 2022:

Penanganan Laporan <i>Report Handling</i>	Jumlah <i>Total</i>
Laporan Pengaduan yang Masuk <i>Incoming Complaint Report</i>	-
Laporan Pengaduan yang Tidak Ditindaklanjuti <i>Unfollowed Complaint Reports</i>	-
Laporan Pengaduan yang Ditindaklanjuti <i>Follow-up Complaint Report</i>	-
Jumlah <i>Total</i>	-



Program Kepemilikan Saham oleh Manajemen dan Karyawan (ESOP/MSOP) dan Opsi Saham

Management and Employee Share Ownership (ESOP/MSOP) and Stock Options Program

Di tahun 2022 BWS tidak melaksanakan Program Kepemilikan Saham Bagi Karyawan dan Manajemen, atau *Employee/Management Stock Option Program (ESOP/MSOP)*. Program ini terakhir dilaksanakan pada tahun 2010. BWS juga tidak melaksanakan program Opsi Saham di sepanjang tahun 2022.

In 2022 BWS will not implement a Share Ownership Program for Employees and Management or the Employee/Management Stock Option Program (ESOP/MSOP). This program was last implemented in 2010. BWS also did not carry out the Stock Option program throughout 2022.

Pembelian Kembali Saham dan/atau Obligasi Bank

Bank Shares and/or Bond Buyback

Sepanjang tahun 2022 BWS tidak menyelenggarakan pembelian kembali saham dan/atau obligasi Bank.

Throughout 2022 BWS will not carry out buybacks of Bank shares and/or bonds.



Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Provision of Large Funds

Pemberian kredit (penyediaan dana) kepada pihak terkait telah dilaksanakan sesuai dengan ketentuan yang berlaku serta telah mendapatkan persetujuan dari Dewan Komisaris.

Lending (provision of funds) to related parties has been carried out by applicable regulations and has received approval from the Board of Commissioners.

BWS telah menetapkan suatu kebijakan tertulis untuk BMPK dan pengalokasian dana untuk pihak terkait, serta penyediaan dana besar. Selain itu, untuk meningkatkan dan mempermudah pengawasan terhadap penyediaan dana dengan pihak terkait, BWS menyusun dan melakukan pengkinian data daftar rincian pihak terkait secara terus-menerus. Data tersebut merupakan rincian pihak-pihak yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan/atau keuangan.

BWS has established a written policy for LLL and allocation of funds for related parties, as well as the provision of significant funds. In addition, to improve and facilitate supervision of the condition of funds with associated parties, BWS compiles and updates detailed list data of related parties on an ongoing basis. The data is a breakdown of parties who have a controlling relationship with the Bank, either directly or indirectly, through ownership, management, and/or financial relationships.

Penyediaan dana kepada pihak terkait dan debitur inti selama 2022 adalah sebagai berikut:

The provision of funds to related parties and core debtors during 2022 is as follows:

Penyediaan Dana Provision of Funds	Jumlah Debitur Number of Debtors	Nominal (Rp-juta) Nominal (IDR-million)
Kepada Pihak Terkait *) To Related Parties *)	39	1.231.126
Kepada Debitur Inti: To Core Debtors:		
Individu Individual	25	7.341.181
Grup Group	25	10.551.551

Transaksi Afiliasi dan Benturan Kepentingan

Affiliated Transactions and Conflict of Interest

Pengungkapan transaksi afiliasi dan benturan kepentingan adalah upaya pemenuhan terhadap Peraturan OJK Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Disclosure of affiliated transactions and conflicts of interest is an effort to comply with OJK Regulation 42/POJK.04/2020 Concerning Affiliated Transactions and Transactions with Conflicts of Interest.

Sepanjang tahun 2022 tidak terdapat transaksi afiliasi yang telah dilaksanakan BWS sesuai dengan Peraturan OJK di atas.

Throughout 2022 there were no affiliate transactions that BWS carried out by the OJK Regulations above.

Tanggal Date	Jenis Transaksi Transaction Type	Pihak Terafiliasi Affiliated Parties	Nilai Transaksi (Rp-juta) Transaction Value (IDR-million)	Hubungan Connection
Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Dalam hal terjadi benturan kepentingan antara Bank dan pemilik Bank, anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif dan/atau pihak lain yang terkait dengan Bank maka anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank.

In the event of a conflict of interest between the Bank and the owner of the Bank, members of the Board of Directors, members of the Board of Commissioners, Executive Officers, and/or other parties related to the Bank, members of the Board of Directors, members of the Board of Commissioners and Executive Officers are prohibited from taking actions that may harm or reduce the Bank's profits.

Pengungkapan mengenai transaksi yang mengandung benturan kepentingan, paling sedikit mencakup nama dan jabatan pihak yang memiliki benturan kepentingan, nama dan jabatan pengambil keputusan transaksi yang mengandung benturan kepentingan, jenis transaksi, nilai transaksi, dan keterangan.

Disclosure regarding transactions containing a conflict of interest includes the name and position of the party with a conflict of interest, the word and part of the decision maker for the transaction containing a conflict of interest, the type of transaction, transaction value, and description.

Selama tahun 2022 Bank tidak memiliki transaksi yang mengandung Benturan Kepentingan.

During 2022 the Bank does not have transactions containing Conflicts of Interest.

Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan Name and Position of Parties Having Conflict of Interest	Nama dan Jabatan Pengambil Keputusan Name and Position of Decision Maker	Jenis Transaksi Transaction Type	Nilai Transaksi (Rp-juta) Transaction Value (IDR-million)	Hubungan Connection
Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil



Transparansi Kondisi Keuangan dan Non Keuangan yang Belum Diungkap dalam Laporan Lainnya

Transparency of Financial and Non-Financial Conditions that Have Not Been Disclosed in Other Reports



Transparansi Kondisi Keuangan

Transparency of Financial Conditions

Informasi kondisi keuangan BWS telah dituangkan secara jelas dan transparan dalam beberapa laporan, di antaranya sebagai berikut:

1. Laporan Tahunan

- Ikhtisar data keuangan penting termasuk ikhtisar saham, laporan Dewan Komisaris, laporan Direksi, profil perusahaan, analisis dan pembahasan manajemen mengenai kinerja bisnis dan keuangan, tata kelola perusahaan dan tanggung jawab sosial perusahaan.
- Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan. Laporan Keuangan Tahunan dibuat untuk 1 (satu) Tahun Buku dan disajikan dengan perbandingan 1 (satu) tahun buku sebelumnya, serta permulaan dari tahun komparatif terdahulu.
- Pernyataan tanggung jawab Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan. Pernyataan tersebut dituangkan dalam lembar pernyataan yang dibubuhi tanda tangan oleh seluruh anggota Dewan Komisaris dan anggota Direksi.
- Sesuai dengan Peraturan OJK tentang Transparansi dan Publikasi Laporan Bank serta Peraturan OJK tentang Laporan Tahunan Emiten atau Perusahaan Publik, BWS telah menyampaikan Laporan Tahunan kepada OJK dan pemegang saham.
- Laporan Tahunan (keuangan dan non keuangan) dan Laporan Keuangan Publikasi BWS telah termuat pada situs web dengan alamat www.bankwoorisaudara.com dan dipublikasikan melalui surat kabar berbahasa Indonesia yang memiliki peredaran luas di Indonesia.

2. Laporan Publikasi Triwulanan

- BWS telah mengumumkan Laporan Publikasi Triwulanan sesuai dengan Peraturan OJK yang berlaku pada surat kabar dan situs web BWS.

Information on the financial condition of BWS has been stated clearly and transparently in several reports, including the following:

1. Annual Report

- *Summary of critical financial data, including stock highlights, reports from the Board of Commissioners, reports from the Board of Directors, company profiles, analysis, and management discussion regarding business and financial performance, corporate governance, and corporate social responsibility.*
- *Annual Financial Report audited by a Public Accountant and a Public Accounting Firm registered with the OJK. The Annual Financial Report is made for 1 (one) Financial Year. It is presented with a comparison of 1 (one) the previous financial year and the beginning of the comparative last year.*
- *Statement of responsibility of the Board of Commissioners and Board of Directors for the accuracy of the contents of the Annual Report. The statement is stated in a statement sheet signed by all members of the Board of Commissioners and members of the Board of Directors.*
- *By OJK Regulations regarding Transparency and Publication of Bank Reports and OJK Regulations concerning Annual Reports of Issuers or Public Companies, BWS has submitted an Annual Report to OJK and shareholders.*
- *Annual Reports (financial and non-financial) and BWS Published Financial Reports have been posted on the website at the address www.bankwoorisaudara.com and published in Indonesian language newspapers with wide circulation in Indonesia.*

2. Quarterly Published Reports

- *BWS has announced a Quarterly Published Report by OJK Regulations that apply to newspapers and the BWS website.*

- Pengumuman Laporan Publikasi Triwulanan pada surat kabar berupa Laporan Keuangan Konsolidasi Bank dan Perusahaan Anak dilakukan dalam 2 (dua) surat kabar dan Laporan Keuangan Entitas Induk Bank dilakukan dalam 1 (satu) surat kabar. Surat kabar yang digunakan surat kabar harian cetak berbahasa Indonesia yang mempunyai peredaran luas di tempat kedudukan kantor pusat Bank. Laporan Keuangan Publikasi Triwulanan ditandatangani oleh Presiden Direktur dan 1 (satu) orang anggota Direksi.
 - Pengumuman Laporan Publikasi Triwulanan pada situs web BWS berupa Laporan Keuangan maupun laporan lainnya dipelihara paling kurang untuk 5 (lima) tahun buku terakhir.
3. Laporan Publikasi Bulanan
- Bank telah mengumumkan Laporan Publikasi Bulanan sesuai dengan Peraturan OJK yang berlaku pada situs web Bank.
- *Announcement of Quarterly Published Reports in newspapers in the form of Consolidated Financial Statements of the Bank and Subsidiaries is carried out in 2 (two) newspapers, and Financial Statements of the Bank's Parent Entity are carried out in 1 (one) newspaper. The Indonesian language printed daily newspaper has a wide circulation in the domicile of the Bank's head office. The Quarterly Published Financial Report is signed by the President Director and 1 (one) member of the Board of Directors.*
 - *Announcement of Quarterly Published Reports on the BWS website in the form of Financial Reports and other reports maintained for at least the last 5 (five) financial years.*
3. Monthly Published Reports
- The Bank has announced the Monthly Published Report by the applicable OJK Regulations on the Bank's website.*

Transparansi Kondisi Non-Kuangan *Transparency of Non-Financial Conditions*

Bank telah memberikan informasi mengenai produk secara jelas, akurat dan terkini. Informasi tersebut dapat diperoleh secara mudah oleh nasabah, antara lain dalam leaflet, brosur atau bentuk tertulis lainnya di setiap kantor cabang pada lokasi-lokasi yang mudah diakses oleh nasabah, dan/atau dalam bentuk informasi secara elektronik yang disediakan melalui BWS Call atau situs web BWS.

The Bank has provided precise, accurate, and up-to-date product information. This information can be easily obtained by customers, including in leaflets, brochures, or other written forms at each branch office in locations that are easily accessible to customers and/or in the form of electronic information provided through BWS Call or the BWS website.

Selain itu, BWS menyediakan dan menginformasikan tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah sesuai ketentuan Bank Indonesia/Otoritas Jasa Keuangan tentang pengaduan nasabah dan mediasi perbankan.

In addition, BWS provides and informs customers of procedures for customer complaints and dispute resolution by Bank Indonesia/OJK regulations regarding customer complaints and banking mediation.



Penilaian dan Evaluasi Penerapan GCG Bank

Assessment and Evaluation of Bank GCG Implementation

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

The Bank commits to consistently applying GCG standards by constantly trying to use Good Corporate Governance practices through various repair and improvement efforts and referring to the minimum requirements and recommendations that must be met. A consistent GCG implementation assessment is carried out every year to determine the adequacy of GCG implementation within the Bank. The evaluation carried out by the Bank uses various references to applicable best practices.

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

The Bank conducts an assessment based on the provisions of the OJK regarding the Implementation of Governance for Commercial Banks, an assessment of the implementation of GCG based on 5 (five) basic principles grouped in a governance system consisting of 3 (three) aspects of governance, namely governance structure, governance process, and governance outcomes.

Hasil Penilaian Sendiri (Self-Assessment) Tata Kelola Periode Semester I dan Semester II Tahun 2022

Results of Governance Self-Assessment for Semester I and Semester II Period 2022

Peringkat Rating	Peringkat Rating	Definisi Peringkat Rating Definition
Semester I	2	Baik / Good (Pada periode ini OJK melakukan evaluasi atas hasil penilaian sendiri dan tidak terdapat penyesuaian atas hasil penilaian tersebut) (During this period OJK evaluated the results of its own assessment and there were no adjustments to the results of the assessment.)
Semester II	2	Baik Good

Matriks Peringkat Faktor Tata Kelola

Governance Factor Rating Matrix

Peringkat Rating	Definisi Definition
2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. <i>Reflecting that the management of the Bank has implemented good governance in general. This is reflected in adequate fulfillment of the Governance principles. In the event that there are weaknesses in the implementation of the Governance principles, in general these weaknesses are not significant and can be resolved by normal actions by the Bank's management.</i>

Analisis Analysis

A. Governance Structure

Kekuatan pada Governance Structure antara lain sebagai berikut:

The strengths of the Governance Structure include the following:

- a. Terpenuhinya struktur atau komposisi anggota Dewan Komisaris dan Direksi serta komposisi anggota Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi.

Bank telah memiliki struktur organisasi yang telah disesuaikan dengan kompleksitas Bank, struktur organisasi ini disusun untuk mendukung tugas dan tanggung jawab Dewan Komisaris dan Direksi serta penerapan manajemen risiko dan pengendalian internal di Bank Woori Saudara.

Fulfillment of the structure or composition of the members of the Board of Commissioners and the Board of Directors as well as the composition of the members of the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee.

The Bank has an organizational structure that has been adapted to the complexity of the Bank, this organizational structure is structured to support the duties and responsibilities of the Board of Commissioners and Directors as well as the implementation of risk management and internal control at Bank Woori Saudara.

- b. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Direksi, Komite, Satuan Kerja Internal Audit, Satuan Kerja Kepatuhan dan Satuan Kerja Manajemen Risiko telah memenuhi prinsip-prinsip Tata Kelola, berjalan dengan efektif.

Implementation of duties and responsibilities of the Board of Commissioners, Board of Directors, Committees, Internal Audit Work Unit, Compliance Work Unit and Risk Management Work Unit have complied with Governance principles, running effectively.

Kelemahan pada Governance Structure:

Weaknesses in the Governance Structure:

Dengan semakin kompleksnya bisnis dan operasional Bank, maka Bank perlu memperkuat aspek penerapan manajemen risiko dan sistem pengendalian intern di seluruh aktivitas Bank. Bank telah memiliki sistem informasi dan sumber daya manusia yang baik, namun dengan semakin tumbuhnya bisnis Bank, maka Bank harus terus berupaya untuk terus melakukan pengembangan-pengembangan terutama pengembangan perbankan ke era digitalisasi. Untuk mendukung hal ini diperlukan sumber daya yang memadai, baik secara manusia, sistem dan struktur penerapan manajemen risiko serta pengendalian internal yang lebih baik lagi kedepannya

With the increasingly complex business and operations of the Bank, the Bank needs to strengthen aspects of the application of risk management and internal control systems in all Bank activities. The Bank already has a good information system and human resources, but with the growing growth of the Bank's business, the Bank must continue to make efforts to continue to make developments, especially the development of banking into the digitalization era. To support this, adequate resources are needed, both in terms of humans, systems and structures for implementing better risk management and internal controls in the future.

B. Governance Process

Kekuatan pada Governance Process antara lain sebagai berikut :

Strengths in the Governance Process include the following:

- a. Dewan Komisaris telah melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dengan melakukan rapat bersama Direksi dan memberikan nasihat kepada Direksi untuk mendukung pelaksanaan tugas Direksi. Komisaris memberikan masukan kepada Direksi yang disampaikan dalam forum rapat Direksi dan Dewan Komisaris.
The Board of Commissioners has carried out supervision of the implementation of the duties and responsibilities of the Board of Directors by holding meetings with the Board of Directors and providing advice to the Board of Directors to support the implementation of the duties of the Board of Directors. The Commissioners provide input to the Board of Directors which is submitted in the meeting forums of the Directors and the Board of Commissioners.
- b. Penyelenggaraan rapat Dewan Komisaris, Direksi dan Komite telah sesuai dengan ketentuan yang berlaku.
The Board of Commissioners, Board of Directors and Committee meetings are held in accordance with applicable regulations.
- c. Direktur yang membawahkan fungsi Kepatuhan melakukan upaya-upaya untuk mendorong Budaya Kepatuhan Bank dengan melakukan:
The Director in charge of the Compliance function makes efforts to encourage the Bank Compliance Culture by carrying out:
 - **Analisa dan opini Kepatuhan**
Compliance analysis and opinion
 - **Monitoring Ketentuan Regulator dan Compliance Info**
Monitoring Regulatory Provisions and Compliance Info
 - **Sosialisasi dan Compliance Test**
Socialization and Compliance Test

Sebagai upaya improvement dalam membangun budaya kepatuhan, Satuan Kerja Kepatuhan telah melaksanakan *compliance assessment* terhadap 6 (enam) kantor cabang selama periode Semester II/2022.
Selain hal diatas, Direktur yang membawahkan fungsi Kepatuhan merekomendasikan penenaan sanksi (*punishment*) terhadap pelanggaran yang telah dilakukan.
As an effort to improve in building a compliance culture, the Compliance Unit has carried out a compliance assessment of 6 (six) branch offices during Semester II/2022.
In addition to the above, the Director in charge of the Compliance function recommends the imposition of sanctions (punishment) for violations that have been committed.
- d. Bank telah berupaya untuk memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan lainnya yang berlaku. Salah satunya dengan melakukan *review* secara berkala dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
The Bank has endeavored to ensure that all policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the OJK and other applicable laws and regulations. One of them is by conducting regular reviews and/or recommending updating and improving policies, regulations, systems and procedures owned by the Bank so that they comply with the provisions of the OJK and the applicable laws and regulations.
- e. Bank telah menyusun, menyampaikan dan mempublikasikan laporan Pelaksanaan Tata Kelola dengan isi dan cakupan sesuai dengan Peraturan OJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran OJK Nomor 13/SEOJK.03/2017 tentang Penerapan Tata kelola bagi Bank Umum.
The Bank has prepared, submitted and published a Governance Implementation report with contents and scope in accordance with OJK Regulation Number 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and OJK Circular Letter Number 13/SEOJK.03/2017 concerning Implementation Governance for Commercial Banks.

Kelemahan pada Governance Process:

Weaknesses in the Governance Process:

- a. Sampai dengan saat ini masih terdapat sanksi berupa teguran dan/atau denda terkait pelaporan, namun Bank berkomitmen untuk selalu memastikan kepatuhan terhadap peraturan Bank Indonesia atau OJK yang mengatur proses pelaporan Bank.
Until now there are still sanctions in the form of warnings and/or fines related to reporting, but the Bank is committed to always ensuring compliance with Bank Indonesia or OJK regulations that regulate the Bank's reporting process.
- b. Dengan semakin kompleksnya kegiatan usaha Bank, maka Bank harus selalu melakukan pengembangan atas pengelolaan manajemen risiko serta pengendalian internal yang baik. Hal ini perlu dilakukan guna meminimalisir risiko-risiko yang dapat terjadi di kemudian hari termasuk risiko penyalahgunaan (*fraud*).
With the increasingly complex business activities of the Bank, the Bank must always carry out the development of good risk management and internal control. This needs to be done in order to minimize the risks that may occur in the future, including the risk of fraud.



C. Governance Outcome

Kekuatan pada Governance Outcome antara lain sebagai berikut :

Strengths in Governance Outcome include the following:

- a. Seluruh anggota Dewan Komisaris dan Direksi telah mengungkapkan kepemilikan saham, hubungan keuangan dan hubungan keluarga, remunerasi dan fasilitas lain, serta *share option* yang dimiliki dalam laporan pelaksanaan Tata Kelola yang dipublikasikan melalui website Bank dan didistribusikan kepada seluruh pemegang saham dan kepada pihak-pihak lain sebagaimana ditetapkan dalam ketentuan yang berlaku.

All members of the Board of Commissioners and Board of Directors have disclosed their share ownership, financial and family relations, remuneration and other facilities, as well as share options held in the Governance implementation report which is published through the Bank's website and distributed to all shareholders and to other parties other as stipulated in the applicable regulations.

- b. Hasil rapat Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi telah dibuatkan berita acara rapat untuk ditindaklanjuti.

Meeting minutes of the Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee have been prepared to be followed up.

- c. Satuan Kerja Kepatuhan telah melaksanakan *compliance assessment* di 6 (enam) Kantor Cabang. Pelaksanaan *compliance assessment* ini bertujuan untuk:

The Compliance Unit has carried out compliance assessments in 6 (six) Branch Offices. Implementation of this compliance assessment aims to:

- Memastikan bahwa Unit Bisnis telah melaksanakan kegiatan operasional sesuai dengan kebijakan, limit, prosedur, standar dan manual yang berlaku saat ini.
Ensuring that the Business Units have carried out operational activities in accordance with the currently applicable policies, limits, procedures, standards and manuals.
- Memastikan bahwa ketentuan yang diatur dalam kebijakan, limit, prosedur, standar dan manual masih relevan untuk dapat dijalankan di Unit Bisnis.
Ensuring that the provisions stipulated in the policies, limits, procedures, standards and manuals are still relevant to be implemented in the Business Unit.
- Mengusulkan perbaikan-perbaikan atas *business process* di Unit Bisnis kepada manajemen dengan tetap mengacu pada ketentuan perundang-undangan yang berlaku.
Propose improvements to the business processes in the Business Units to the management while still referring to the applicable laws and regulations.
- Memastikan pemahaman atas ketentuan yang diatur dalam kebijakan, limit, prosedur, standar dan manual antara Kantor Pusat dan Unit Bisnis adalah sama.
Ensuring understanding of the provisions stipulated in the policies, limits, procedures, standards and manuals between the Head Office and Business Units are the same.
- Memberikan penilaian atas pelaksanaan kepatuhan Unit Bisnis terhadap penerapan kebijakan, limit, prosedur, standar dan manual yang berlaku, sehingga dapat mendorong peningkatan budaya kepatuhan di Unit Bisnis.
Provide an assessment of the implementation of Business Unit compliance with the application of applicable policies, limits, procedures, standards and manuals, so as to encourage the improvement of a compliance culture in the Business Units.

- d. Bank telah meluncurkan sistem *whistleblowing* melalui aplikasi yang dapat diakses oleh seluruh karyawan melalui website internal (BWS Portal).

The Bank has launched a whistleblowing system through an application that can be accessed by all employees through the internal website (BWS Portal).

- e. Bank telah membuat Rencana Bisnis yang menggambarkan pertumbuhan Bank yang berkesinambungan dengan peningkatan pada aspek finansial maupun non finansial. Pada tahun 2022, PT Bank Woori Saudara Indonesia 1906, Tbk. meraih beberapa penghargaan yaitu:

The Bank has prepared a Business Plan that describes the Bank's sustainable growth with improvements in financial and non-financial aspects. In 2022 year, PT Bank Woori Saudara Indonesia 1906, Tbk. won several awards namely:

- i. Penghargaan Mitra Layanan Terbaik Asabri (Perseroan) 2021
Asabri (Company) Best Service Partner Award 2021
- ii. Penghargaan 13th IICD Award 2022 Corporate Governance Conference and Award 2022
13th IICD Award 2022 Corporate Governance Conference and Award 2022
- iii. Penghargaan Majalah Investor Award Best Bank 2022
Best Bank 2022 Investor Award Magazine award
- iv. Penghargaan Infobank SME Financing Award 2022
Infobank SME Financing Award 2022
- v. Penghargaan 27th Infobank Awards
27th Infobank Awards
- vi. JP Morgan Awards - Elite Quality Recognition Awards
JP Morgan Awards - Elite Quality Recognition Awards
- vii. BI Awards - Best Supporting MSME 2022
BI Awards - Best Supporting MSME 2022

- f. Rencana Korporasi (*corporate plan*) dan Rencana Bisnis Bank (*business plan*) beserta realisasinya telah dikomunikasikan Direksi kepada Pemegang Saham Pengendali dan ke seluruh jenjang organisasi yang ada pada Bank melalui *kick off meeting* yang dilaksanakan setiap tahun maupun melalui Rapat Kerja yang diselenggarakan secara berkala.

The Board of Directors has communicated the Corporate Plan and the Bank's Business Plan and their realization to the Controlling Shareholders and to all levels of the organization within the Bank through kick off meetings which are held every year and through Work Meetings which are held periodically.

Kelemahan pada Governance Outcome:

Weaknesses in Governance Outcome:

- a. Kejadian *fraud* yang terjadi pada tahun 2022 dan sanksi dari regulator terhadap proses pelaporan Bank, dapat menjadi indikasi bahwa Bank perlu meningkatkan Budaya kepatuhan yang lebih baik dari yang telah diimplementasikan saat ini.

Fraud incidents that occurred in 2022 and sanctions from regulators against the Bank's reporting process, can be an indication that the Bank needs to improve a compliance culture that is better than what has been implemented at this time.

- b. Bank perlu meningkatkan penerapan manajemen risiko serta prinsip pengendalian intern guna meminimalisir risiko-risiko yang memungkinkan terjadi di kemudian hari.

Banks need to improve the application of risk management and internal control principles in order to minimize the risks that might occur in the future.

- c. Pencapaian rencana strategis Bank didukung dengan penyiapan infrastruktur yang memadai, baik dalam hal sumber daya manusia, teknologi informasi, jaringan kantor, kebijakan dan prosedur, namun perlu ditingkatkan kesinergisan dalam hal pelaksanaannya agar dapat mendukung rencana strategis yang telah ditetapkan.

The achievement of the Bank's strategic plan is supported by the preparation of adequate infrastructure, both in terms of human resources, information technology, office network, policies and procedures, but synergy is needed in terms of implementation so that it can support the established strategic plan.

Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

Road Map GCG yang diterbitkan Otoritas Jasa Keuangan (OJK) pada tahun 2014 memiliki dampak yang besar bagi perkembangan GCG di lingkungan dunia usaha. Penekanan pada transparansi, akuntabilitas, dan penyampaian informasi yang wajar menjadi bahasan yang dapat menjadi pegangan bagi entitas usaha, khususnya bagi perusahaan terbuka. Demikian pula dengan hak pemegang saham tanpa terkecuali, khususnya pemegang saham minoritas yang harus menjadi perhatian dari emiten atau perusahaan terbuka.

Secara umum, Bank sebagai perusahaan terbuka telah melaksanakan seluruh peraturan yang dikeluarkan OJK, dan akan terus berupaya melakukan perbaikan untuk menciptakan nilai tambah bagi pemegang saham dan pemangku kepentingan. Khususnya terkait pedoman Tata Kelola Perusahaan Terbuka yang diatur berdasarkan Peraturan OJK Nomor 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, yang dijabarkan dalam Surat Edaran OJK Nomor 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pedoman tersebut yang memuat aspek, prinsip dan rekomendasi tata kelola perusahaan yang baik berguna untuk mendorong penerapan praktik GCG sesuai dengan praktik internasional yang patut diteladani perusahaan terbuka. Bank wajib menerapkan pedoman tersebut, dan jika belum menerapkannya, Bank wajib menjelaskan alasan tidak diterapkannya pedoman tersebut. Pengungkapan penerapan atas rekomendasi dalam pedoman tersebut disampaikan dalam laporan tahunan perusahaan terbuka.

Berdasarkan Surat Edaran OJK Nomor 32/SEOJK.04/2015 sebagai standar penerapan GCG yang mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 rekomendasi penerapan aspek dan prinsip GCG. Rekomendasi penerapan aspek dan prinsip GCG dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip GCG yang harus diterapkan Bank. Ikhtisar kepatuhan Bank terhadap Peraturan dan Surat Edaran OJK tentang Pedoman Tata Kelola Perusahaan Terbuka dapat dilihat pada tabel di bawah ini.

The GCG Road Map issued by the OJK in 2014 significantly impacted the development of GCG in the business world. The emphasis on transparency, accountability, and delivering adequate information is a discussion that can be used as a guide for business entities, especially public companies. Likewise, the rights of shareholders without exception, especially minority shareholders, must be the concern of issuers or public companies.

In general, the Bank, as a public company, has implemented all regulations issued by OJK and will continue to make efforts to make improvements to create added value for shareholders and stakeholders. Particularly regarding guidelines for Public Company Governance which are regulated based on OJK Regulation Number 21/POJK.04/2015 dated November 16, 2015 concerning Implementation of Guidelines for Public Company Governance, which are described in OJK Circular Letter Number 32/SEOJK.04/2015 dated November 17, 2015 regarding Public Company Governance Guidelines. These guidelines, which contain aspects, principles, and recommendations of good corporate governance, help encourage the implementation of GCG practices by international conventions that public companies should emulate. Banks are required to apply these guidelines, and if they still need to implement them, the Bank is required to explain the reasons for not implementing these guidelines. Disclosure of the implementation of the recommendations in the guidelines is conveyed in the public company's annual report.

Based on OJK Circular Letter Number 32/SEOJK.04/2015 as a standard for GCG implementation, which includes 5 (five) aspects, 8 (eight) principles, and 25 recommendations for implementing GCG aspects and directions. The recommendations for implementing GCG aspects and regulations in the Governance Guidelines are the standards for implementing GCG aspects and principles that the Bank must implement. An overview of the Bank's compliance with OJK Regulations and Circular Letters concerning Public Company Governance Guidelines can be seen in the table below.



Kesesuaian Perkembangan Penerapan GCG di Lingkup BWS dengan Surat Edaran OJK Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka

Conformity of the Development of GCG Implementation in the Scope of BWS with OJK Circular Letter Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.

No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
I	Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham. <i>Aspect 1: Public Company Relations with Shareholders in guaranteeing Shareholders' rights.</i>			
	<p>Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS</p> <p><i>Principle 1</i> <i>Increasing the Value of GMS Implementation</i></p>	<p>1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.</p> <p>1. <i>Public companies have voting methods or technical procedures, both open and closed, which promote independence and the interests of shareholders.</i></p> <p>2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.</p> <p>2. <i>All members of the Board of Directors and members of the Public Company's Board of Commissioners attend the Annual GMS.</i></p> <p>3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.</p> <p>3. <i>A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year.</i></p>	<p>BWS telah melaksanakan pemungutan suara, baik secara terbuka maupun tertutup yang tertuang dalam Tata-Tertib RUPS. Prosedur pengambilan suara dalam RUPS telah diatur dalam Anggaran Dasar, apabila dalam RUPS tidak dapat dilakukan secara musyawarah mufakat, maka pengambilan suara dilakukan dengan cara <i>voting</i> atau pengumpulan suara, pengumpulan suara diatur dalam Tata Tertib RUPS yang disampaikan dan dibacakan pada saat acara RUPS.</p> <p><i>BWS has carried out open and closed voting, as stated in the GMS Rules. The voting procedure at the GMS has been stipulated in the Articles of Association; if the GMS cannot be carried out by deliberation for consensus, then voting is done by ballot or collecting votes; voting is regulated in the GMS Rules of Procedure which are delivered and read out at the time of the GMS agenda.</i></p> <p>Seluruh anggota Direksi dan Dewan Komisaris Bank menghadiri RUPS baik secara langsung maupun melalui fasilitas telekonferensi.</p> <p><i>All members of the Board of Directors and Board of Commissioners of the Bank attended the GMS in person or through teleconference facilities.</i></p> <p>BWS telah membuat Ringkasan Risalah RUPS dalam bahasa Indonesia dan bahasa Inggris serta telah diumumkan 2 (dua) hari kerja setelah pelaksanaan RUPS yang salah satunya melalui situs web www.bankwoorisaudara.com dengan jangka waktu penyediaan selama 5 (lima) tahun.</p> <p><i>BWS has made a summary of the minutes of the GMS in Indonesian and English and has announced 2 (two) working days after the implementation of the GMS, one of which is through the website www.bankwoorisaudara.com with a provision period of 5 (five) years</i></p>	<p>Terpenuhi</p> <p><i>Fulfilled</i></p>

No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
	<p>Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.</p> <p><i>Principle 2 Improving Public Company Communication Quality with Shareholders or Investors.</i></p>	<p>4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.</p> <p>4. <i>The Public Company has a communication policy with shareholders or investors.</i></p>	<p>BWS telah menjalankan kegiatan-kegiatan komunikasi dengan Pemegang Saham atau Investor melalui <i>investor meetings</i> dan juga Perusahaan telah membentuk unit <i>Investor Relations</i> untuk menjalankan fungsi tersebut. Namun demikian BWS belum memiliki kebijakan tertulis perihal komunikasi dengan pemegang saham.</p> <p><i>BWS has communicated with Shareholders or Investors through investor meetings, and the Company has also established an Investor Relations unit to carry out this function. However, BWS still needs to have a written policy regarding communication with shareholders.</i></p>	
		<p>5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p>5. <i>The Public Company discloses the Public Company's communication policy with shareholders or investors on the Website..</i></p>	<p>BWS telah memiliki web perusahaan yang digunakan sebagai media informasi pemegang saham investor dan pemangku kepentingan lainnya yang merujuk pada ketentuan keterbukaan informasi perusahaan terbuka yang berlaku.</p> <p><i>BWS already has a company website that is used as a medium of information for shareholders, investors, and other stakeholders, which refers to the applicable provisions for disclosing information on public companies.</i></p>	
II	<p>Prinsip 3 Memperkuat Keanggotaan dan Komposisi Dewan Komisaris</p> <p><i>Principle 3 Strengthening the Membership and Composition of the Board of Commissioners</i></p>	<p>6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.</p> <p>6. <i>Determination of the number of members of the Board of Commissioners takes into account the conditions of the Public Company.</i></p>	<p>BWS telah memenuhi ketentuan Pasal 20 Peraturan OJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yaitu jumlah anggota Dewan Komisaris lebih dari 2 (dua) orang. Jumlah anggota Dewan Komisaris BWS berjumlah 3 (tiga) orang yang terdiri dari 2 (dua) orang Komisaris Independen dan 1 (satu) orang Komisaris non Independen.</p> <p><i>BWS has complied with the provisions of Article 20 of OJK Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, namely the number of members of the Board of Commissioners is more than 2 (two) people. The number of members of the BWS Board of Commissioners is 3 (three) people consisting of 2 (two) Independent Commissioners and 1 (one) non-Independent Commissioner.</i></p>	
		<p>7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>7. <i>Determination of the composition of members of the Board of Commissioners takes into account the diversity of skills, knowledge, and experience required.</i></p>	<p>Persyaratan-persyaratan untuk mengusulkan Calon Dewan Komisaris telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha BWS yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta gender.</p> <p><i>The requirements for nominating Candidates for the Board of Commissioners have been carried out by taking into account the needs and complexity of the BWS business, namely by taking into account the elements of the diversity of expertise, educational background and experience, and gender.</i></p>	



No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
	<p>Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.</p> <p><i>Principle 4</i> Improving the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners.</p>	<p>8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Dewan Komisaris.</p> <p>8. <i>The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners</i></p> <p>9. Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>9. <i>Self-assessment policy to assess the performance of the Board of Commissioners, disclosed through the Public Company Annual Report.</i></p>	<p>Penilaian Kinerja Dewan Komisaris dilakukan oleh masing-masing anggota Dewan Komisaris melalui mekanisme Self Assessment berdasarkan kriteria-kriteria penilaian yang terkait dengan pelaksanaan tugas dan tanggung jawab Dewan Komisaris.</p> <p><i>The Board of Commissioners' Performance Assessment is carried out by each member of the Board of Commissioners through a Self Assessment mechanism based on assessment criteria related to the implementation of the duties and responsibilities of the Board of Commissioners.</i></p> <p>Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan ini.</p> <p><i>The self-assessment policy to assess the performance of the Board of Commissioners has been disclosed in this Annual Report.</i></p>	
		<p>10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>10. <i>The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.</i></p>	<p>BWS telah memiliki kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar BWS, yaitu bahwa masa jabatan Dewan Komisaris berakhir salah satunya karena melanggar peraturan perundangan dan apabila mengundurkan diri.</p> <p><i>BWS has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes as stated in the BWS Articles of Association, namely that the term of office of the Board of Commissioners ends one of them for violating laws and regulations and resigning.</i></p>	
		<p>11. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.</p> <p>11. <i>The Board of Commissioners or Committees that carry out the Nomination and Remuneration functions develop a succession policy in the Nomination process for members of the Board of Directors.</i></p>	<p>BWS telah memiliki Komite Nominasi dan Remunerasi yang membantu Dewan Komisaris untuk dapat mengajukan saran-saran kepada pemegang saham dalam hal, antara lain:</p> <ol style="list-style-type: none"> 1. Menyusun, melaksanakan dan menganalisa kriteria dan prosedur nominasi bagi calon Dewan Komisaris dan Direksi. 2. Mengidentifikasi calon-calon Direksi baik dari dalam maupun dari luar dan calon Dewan Komisaris yang memenuhi syarat untuk diajukan/ diangkat menjadi Direktur atau Dewan Komisaris. <p><i>BWS already has a Nomination and Remuneration Committee that assists the Board of Commissioners to be able to submit suggestions to shareholders regarding, among others:</i></p> <ol style="list-style-type: none"> 1. Develop, implement and analyze the nomination criteria and procedures for candidates for the Board of Commissioners and Board of Directors. 2. Identify internal and external candidates for the Board of Directors and candidates for the Board of Commissioners who meet the requirements to be proposed/ appointed as Directors or Board of Commissioners. 	

No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
III	<p>Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi.</p> <p><i>Principle 5 Strengthening the Membership and Composition of the Board of Directors.</i></p>	<p>12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektifitas dalam pengambilan keputusan.</p> <p>12. <i>Determination of the number of members of the Board of Directors takes into account the conditions of the Public Company and effectiveness in decision making</i></p> <p>13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>13. <i>Determining the composition of members of the Board of Directors takes into account the diversity of skills, knowledge and experience required</i></p> <p>14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>14. <i>Members of the Board of Directors in charge of accounting or finance have expertise and/or knowledge in accounting</i></p>	<p>BWS telah memenuhi ketentuan Pasal 20 Peraturan OJK Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yaitu Direksi Emiten atau Perusahaan Publik paling kurang terdiri dari 2 (dua) orang anggota Direksi. Per 31 Desember 2022, jumlah Direksi BWS sebanyak 6 (enam) orang dan dalam penentuannya telah didasarkan pada kompleksitas dan kebutuhan BWS.</p> <p><i>BWS has complied with the provisions of Article 20 of OJK Regulation Number 33/POJK.04/2014 regarding the Directors and Board of Commissioners of Issuers or Public Companies, namely the Directors of Issuers or Public Companies consisting of at least 2 (two) members of the Board of Directors. As of December 31, 2022, the number of BWS Directors was 6 (six) people and the determination was based on the complexity and needs of BWS.</i></p> <p>Penetapan komposisi Direksi BWS telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha BWS yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan gender. Keberagaman komposisi Direksi diharapkan dapat memberikan alternatif penyelesaian terhadap suatu masalah yang semakin kompleks yang dihadapi bank dibandingkan dengan anggota Direksi yang bersifat homogen, sehingga keputusan yang dihasilkan menjadi keputusan terbaik.</p> <p><i>The determination of the composition of the BWS Board of Directors has been carried out by taking into account the needs and complexity of the BWS business, namely by considering the elements of the diversity of expertise, educational background, and experience, and it does not differentiate between gender. The variety of the composition of the Board of Directors is expected to provide an alternative solution to an increasingly complex problem faced by banks compared to homogeneous members of the Board of Directors so that the resulting decision is the best.</i></p> <p>Direktur yang membawahi bidang akuntansi atau keuangan di BWS adalah Presiden Direktur, yaitu Sdr. Hwang Gyusoon dengan pengalaman di bidang perencanaan, pembiayaan perdagangan, kredit, pendanaan, <i>general affair</i> dan terakhir sebagai <i>Managing Director</i> di Woori Bank.</p> <p><i>The director in charge of accounting or finance at BWS is the President Director, namely Mr. Hwang Gyusoon with experience in planning, trade finance, credit, funding, general affairs and most recently as Managing Director at Woori Bank.</i></p>	



No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
	<p>Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.</p> <p><i>Principle 6 Improving the Quality of Implementation of Duties and Responsibilities of the Board of Directors</i></p>	<p>15. Direksi mempunyai kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi.</p>	<p>Penilaian Kinerja Anggota Direksi dilakukan oleh secara kolektif oleh anggota Direksi melalui mekanisme <i>Self Assessment</i> berdasarkan kriteria-kriteria penilaian yang terkait dengan pelaksanaan tugas dan tanggung jawab Anggota Direksi.</p>	
		<p>15. <i>The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.</i></p>	<p><i>The performance assessment of members of the Board of Directors is carried out collectively by members of the Board of Directors through a Self Assessment mechanism based on assessment criteria related to the implementation of the duties and responsibilities of members of the Board of Directors.</i></p>	
		<p>16. Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.</p>	<p>Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi telah diungkapkan dalam Laporan Tahunan Tahun Buku 2022.</p>	
		<p>16. <i>The self-assessment policy to assess the performance of the Board of Directors is disclosed in the Public Company's annual report.</i></p>	<p><i>The self-assessment policy to assess the performance of the Board of Directors has been disclosed in the 2022 Annual Report.</i></p>	
		<p>17. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p>	<p>BWS telah memiliki kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Bank.</p>	
		<p>17. <i>The Board of Directors has a policy regarding the resignation of a member of the Board of Directors if involved in a financial crime.</i></p>	<p><i>BWS already has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes as stated in the Bank's Articles of Association.</i></p>	
IV	<p>Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.</p> <p><i>Principle 7 Improving Corporate Governance Aspects through Stakeholder Participation.</i></p>	<p>18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i>.</p>	<p>Ketentuan untuk mencegah terjadinya <i>insider trading</i> diatur dalam Kode Etik dan Pedoman Perilaku Perusahaan serta Kode Etik Kepatuhan. BWS juga telah mengatur penerapan pengenaan sanksi kepada Karyawan.</p>	
<p>18. <i>The Public Company has a policy to prevent insider trading.</i></p>		<p><i>Provisions to prevent insider trading are regulated in the Company's Code of Conduct and Code of Conduct as well as the Compliance Code of Conduct. BWS has also regulated the imposition of sanctions on employees.</i></p>		
<p>19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan <i>anti fraud</i></p>		<p>BWS memiliki kebijakan pengendalian gratifikasi dan penerapan strategi <i>anti fraud</i>.</p>		
<p>19. <i>The Public Company has anti-corruption and anti-fraud policies.</i></p>		<p><i>BWS has a gratuity control policy and implements an anti-fraud strategy.</i></p>		
		<p>20. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau <i>vendor</i>.</p>	<p>BWS memiliki kebijakan terkait pembelian barang dan jasa yang menggunakan <i>vendor</i>.</p>	
		<p>20. <i>The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.</i></p>	<p><i>BWS has policies regarding the purchase of goods and services using vendors.</i></p>	



No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
		21. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.	BWS memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam SPO Produk Dana, Manual Produk dan SPO Pengelolaan Pengaduan Nasabah, yang secara ringkas mengatur: <ul style="list-style-type: none"> a. Hak untuk memperoleh penjelasan yang cukup tentang karakteristik produk. b. Hak untuk mendapat mengakses syarat dan ketentuan produk dana melalui situs web. c. Kemudahan untuk bertransaksi melalui cabang, layanan e-banking atau sarana lainnya yang ditetapkan BWS. d. Memperoleh bunga yang besarnya sesuai ketentuan yang berlaku. 	
		21. <i>The Public Company has a policy regarding the fulfillment of creditors' rights.</i>	<i>BWS has a policy on fulfilling creditor rights which are regulated in Fund Product SPO, Product Manual, and Customer Complaint Management SPO, which briefly holds:</i> <ul style="list-style-type: none"> a. <i>The right to obtain an adequate explanation of product characteristics.</i> b. <i>The right to access the terms and conditions of the fund product through the website.</i> c. <i>Convenience for transactions through branches, e-banking services, or other facilities determined by BWS.</i> d. <i>Obtain interest in the amount according to applicable regulations.</i> 	
		22. Perusahaan Terbuka memiliki kebijakan sistem whistleblowing.	BWS telah memiliki prosedur yang mengatur Whistleblowing System (WBS).	
		22. <i>The Public Company has a whistleblowing system policy.</i>	<i>BWS already has procedures governing the Whistleblowing System (WBS).</i>	
		23. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan	BWS melakukan pemberian insentif jangka panjang kepada Direksi dan karyawan dalam bentuk ESOP & MSOP pada tahun 2010 dan selanjutnya melakukan pengkajian dalam penyusunan kebijakan pemberian insentif jangka panjang agar tepat sasaran, efektif dan efisien.	
		23. <i>The Public Company has a policy of providing long-term incentives to Directors and employees.</i>	<i>BWS provided long-term incentives to the Board of Directors and employees in the form of ESOP & MSOP in 2010 and then conducted an assessment in preparing policies for providing long-term incentives so that they were right on target, effective and efficient.</i>	



No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Information
V	<p>Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi.</p> <p><i>Principle 8 Improving the Implementation of Information Disclosure.</i></p>	<p>24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.</p> <p>24. <i>Public Companies take advantage of the use of information technology more broadly beside the Website as a medium for information disclosure.</i></p>	<p>Dalam situs web BWS, terdapat segala informasi yang terkait dengan Keterbukaan Informasi. Selain situs web, BWS memanfaatkan teknologi dan aplikasi media sosial lainnya seperti <i>Internet Banking, Mobile Banking, Instagram, dan Facebook.</i></p> <p><i>On the BWS website, there is all information related to Information Disclosure. In addition to the website, BWS utilizes technology and other social media applications such as Internet Banking, Mobile Banking, Instagram, and Facebook</i></p>	
		<p>25. Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.</p> <p>25. <i>The Public Company Annual Report discloses the ultimate beneficial owner in the Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the leading beneficial owner in the Public Company shares ownership through the primary and controlling shareholders.</i></p>	<p>BWS telah mengungkapkan informasi mengenai Pemegang Saham yang memiliki 5% atau lebih saham BWS (kode: SDRA) dalam Laporan Tahunan di bagian Komposisi Pemegang Saham.</p> <p><i>In the Shareholders Composition section, BWS has disclosed information regarding Shareholders who own 5% or more of BWS shares (code: SDRA) in the Annual Report</i></p>	

Rencana dan Kebijakan Strategis Bank

Strategic Work Plan and Policy

Rencana Kerja dan Kebijakan Strategis

Kondisi perekonomian tahun 2023 diprediksi masih akan cukup menantang. Kendati indikator kinerja ekonomi nasional telah menunjukkan perbaikan yang cukup berarti, namun berbagai gejala di tingkat global dapat memberikan pengaruh yang cukup besar bagi perekonomian nasional.

BWS telah mempertimbangkan berbagai asumsi perekonomian dalam menyusun Rencana Bisnis Bank (RBB) 2023-2025. Sesuai arah dan kebijakan yang tertuang dalam RBB tersebut, di tahun 2023 BWS akan menjalankan langkah-langkah strategis untuk mencapai visi dan misi sesuai dengan arah kebijakan Bank sebagai berikut:

- Menyalurkan kredit korporasi berfokus pada perluasan penyaluran kredit untuk perusahaan lokal maupun perusahaan Korea, baik bilateral maupun sindikasi kepada perusahaan-perusahaan atau grup usaha yang mempunyai reputasi yang baik serta BWS terus menggenjot pemberian kredit pada sektor-sektor prioritas yang di rekomendasikan Bank Indonesia untuk mendorong pemulihan ekonomi nasional.
- Peningkatan kredit konsumen yang berfokus pada peningkatan pertumbuhan melalui penguatan hubungan kemitraan dengan mitra-mitra strategis.
- Peningkatan Dana pihak ketiga yang berfokus kepada peningkatan dana murah.
- Pemantauan ketat terhadap program restrukturisasi kredit bermasalah.

Selain itu, di tahun 2023 BWS akan melanjutkan strategi sinergi pemasaran bisnis konsumen dan korporasi yaitu dengan melakukan *cross selling* produk Kupeg, Kredit Kendaraan Bermotor, Kredit Pemilikan Hunian terhadap nasabah korporasi diantaranya juga peningkatan jumlah *payroll*.

Di sisi korporasi, BWS akan melakukan pencarian nasabah baru melalui penjangkauan *referral* diantaranya perusahaan supplier, vendor, atau konsultan atas eksisting nasabah korporat untuk pemberian fasilitas kredit korporasi maupun penawaran kredit ritel bagi karyawan.

Strategic Work Plan and Policy

It is predicted that economic conditions in 2023 will still be quite challenging. Even though the national economic performance indicators have shown significant improvement, various shocks at the global level can have quite a big impact on the national economy.

BWS has considered various economic assumptions in preparing the 2023-2025 Bank Business Plan. In accordance with the directions and policies contained in the Bank Business Plan, in 2023 BWS will carry out strategic steps to achieve the vision and mission in accordance with the Bank's policy directions as follows:

- *Distributing corporate loans focuses on expanding lending to local companies and Korean companies, both bilateral and syndicated to companies or business groups that have a good reputation and BWS continues to boost lending to priority sectors recommended by Bank Indonesia to encourage national economic recovery.*
- *Increase in consumer credit that focuses on increasing growth through strengthening partnerships with strategic partners.*
- *Increase in third party funds which focus on increasing low-cost funds.*
- *Close monitoring of non-performing loan restructuring programs.*

In addition, in 2023 BWS will continue the marketing synergy strategy for the consumer and corporate businesses, namely by cross-selling Kupeg products, Motor Vehicle Loans, Residential Ownership Loans to corporate customers including increasing payroll amounts.

On the corporate side, BWS will search for new customers through referral assessments including supplier companies, vendors, or consultants for existing corporate customers to provide corporate credit facilities and offer retail credit for employees.



Selanjutnya BWS akan terus mengembangkan marketing channel dengan melakukan penambahan PKS baru dengan berbagai instansi dan perusahaan swasta, serta memaksimalkan potensi peningkatan volume kredit dari institusi eksisting yang sudah memiliki PKS.

BWS akan terus berinovasi dan meningkatkan layanan kepada nasabah untuk memberikan *customer experience* yang lebih baik sesuai dengan target pasar, dengan senantiasa menjajaki kebutuhan dan preferensi nasabah, memahami kondisi persaingan bisnis saat ini dan kepekaan organisasi bisnis terhadap pasar yang dihadapi.

Furthermore, BWS will continue to develop marketing channels by adding new PKS with various institutions and private companies, as well as maximizing the potential for increasing credit volume from existing institutions that already have PKS.

BWS will continue to innovate and improve services to customers to provide a better customer experience according to the target market, by constantly exploring customer needs and preferences, understanding the current conditions of business competition and the sensitivity of business organizations to the market they are facing.