



Corporate Governance



“As we face a global economic downturn and the imminent threat of climate change, BRI stands tall in its commitment to carry out sustainable transformation. We firmly believe that this is the path to becoming stronger and more powerful in supporting national economic growth. BRI has been committed to transforming and innovating its business activities by implementing good corporate governance practices. We strongly believe that by adhering to these practices, our company can have a positive impact on the environment and society. This, in turn, can help us achieve accelerated and agile growth even in the face of global economic uncertainty.”





To carry out Sustainable Transformation to grow more robust and significant, BRI has committed to ensuring that the implementation of good corporate governance runs effectively and develops in line with the transformation carried out by the company. Our company's governance is demonstrated through the creation of a well-defined vision and mission, a strong leadership approach, implementation of efficient risk management and internal control, a consistent corporate culture, and active engagement with shareholders and other stakeholders.

BRI's governance principles and practices also consider the expectations of regulators and stakeholders. BRI, as the largest commercial bank in Indonesia, has complied with the principles of corporate governance as regulated in OJK Regulation number 17/POJK.03/2023 dated September 14, 2023, concerning Implementation of Governance for Commercial Banks and OJK Circular Letter number 13/SE.OJK.03/2017, dated March 17, 2017, concerning Implementing Commercial Bank Governance. BRI is a State-Owned Enterprise (BUMN) that adheres to the principles of corporate governance set by the Ministry of BUMN. These principles are outlined in the "Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises" regulation, which the Minister of State issued for Enterprises State-Owned Enterprises (BUMN) on March 3, 2023 (PER-2/MBU/03/2023).

BRI not only follows the provisions of these regulations but also implements corporate governance based on best practices published by the Basel Committee, OECD, International Corporate Governance Network, and KNKG.

PT Bank Rakyat Indonesia (Persero) Tbk (BRI) is committed to implementing, upholding, and consistently developing good corporate governance (GCG) principles in all aspects of its business. BRI strives to improve the quality of governance implementation to ensure sustainable business growth and protect the interests and rights of all stakeholders.

Achieving successful implementation of GCG requires active participation from Top Management and all BRILian personnel to create a strong company culture. BRI has established a code of conduct that includes a code of ethics and corporate cultural values that apply to all employees. Every employee must implement these cultural values and support the company's realization of good corporate governance principles.

Implementation of Good Corporate Governance With Company Performance

Amidst global economic uncertainty and geopolitical conditions, BRI has maintained positive and sustainable performance by implementing good corporate governance. Some notable achievements in terms of company performance and governance awards are described below:



Objectives of Implementing GCG

BRI has successfully implemented good corporate governance by adhering to five fundamental principles: Transparency, Accountability, Responsibility, Independence, and Fairness. These principles have been outlined in the General GCG Guidelines by the National Governance Policy Committee (KNKG) and are also included in the Regulations Minister of State for State-Owned Enterprises Number PER2/MBU/03/2023 dated 3 March 2023 and OJK Regulation Number 17/POJK.03/2023 dated 14 September 2023. These guidelines offer instructions for corporate governance, significant corporate activities of state-owned enterprises, and how to implement governance for commercial banks..

The company realized that the sustainability of the company's business was not only measured by financial performance and increased profits alone, but BRI also believed that the application of good governance principles also became the foundation for the company to achieve BRI's vision, namely "To become the Most

Valuable Banking Group and Champion of Financial Inclusion in South East Asia".

Implementation of good corporate governance principles could provide added value in the form of:

1. Create a foundation for the company to grow and develop in the long term.
2. Oversee every company's business process to be within the corridor of governance.
3. Improve BRI's reputation.
4. Maintain and strengthen BRI's competitiveness.
5. Maintain stakeholder trust in BRI.
6. Increase sustainable growth in company value.

BRI continues to be committed to implementing good corporate governance to impact the company's sustainable performance positively. The aim of implementing good governance is to:



1. Help the Company achieve its vision and mission, strive for significant performance.
2. Provide guidelines to all employees on carrying out duties and responsibilities following their job description.
3. Enhance the shareholders' and stakeholders' confidence that the Bank management and oversight are professionally implemented.
4. Support the establishment of policies and decisions made by management based on the principles of good corporate governance.
5. Realizing the creation of good corporate citizen.

Stages of GCG Implementation

In order to ensure the achievement of Excellent GCG at BRI, the implementation of BRI's GCG is carried out through 3 (three) stages, namely formulation, implementation and monitoring and evaluation which are carried out continuously and sustainably.

Framework GCG



Basic Application of Good Corporate Governance

BRI's implementation of governance is based on compliance with applicable regulations, stakeholder aspirations and the Company's needs. Apart from that, BRI also implements corporate governance referring to best practices applicable in the financial industry. Several regulations that form the basis of guidelines for implementing good corporate governance at BRI include:

1. Republic of Indonesia Law No. 7 of 1992 dated 25 March 1992 on Banking as amended by Republic of Indonesia Law No. 10 of 1998.
2. Law Number 8 of 1995 dated 10 November 1995 concerning Capital Markets.
3. Law of the Republic of Indonesia No. 28 of 1999, dated May 19, 1999, concerning the Implementation of a Clean and Free State from Corruption, Collusion, and Nepotism.
4. Republic of Indonesia Law No. 19 of 2003 dated 19 Juni 2003 on State-Owned Enterprises.
5. Republic of Indonesia Law No. 40 of 2007 dated 16 August 2007 on Limited Liabilities Companies.
6. Law Number 27 of 2022 dated 17 October 2022 concerning Personal Data Protection.
7. Government Regulation No. 21 of 1992 dated April 29, 1992 on Legal Entity Adjustment of Bank Rakyat Indonesia to become a Company (Persero).
8. Bank Indonesia Regulation Number 23/6/PBI/2021 dated July 1, 2021 concerning Payment Service Providers.
9. Financial Services Authority Regulation (POJK) No.18/POJK.03/2014 dated November 18, 2014 on Integrated Governance Practices for Financial Conglomerates.

10. OJK Regulation Number 17/POJK.03/2014 dated November 19, 2014 concerning Implementation of Integrated Risk Management for Financial Conglomerates.
11. OJK Regulation No.31/POJK.04/2015 dated December 22, 2015 on Transparency on Material Information or Facts by Issuers or Public Companies.
12. OJK Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.
13. POJK No.4/POJK.03/2016 dated January 26, 2016 on Commercial Banks Ratings Valuation.
14. OJK Regulation Number 5/POJK.03/2016 dated January 26, 2016 concerning Bank Business Plans.
15. OJK Regulation Number 18/POJK.03/2016 dated March 22, 2016 concerning Implementation of Risk Management for Commercial Banks.
16. OJK Regulation Number 14/POJK.03/2017 dated April 4, 2017 concerning Action Plans (Recovery Plans) for Systemic Banks.
17. OJK Regulation Number 37/POJK.03/2017 dated July 12, 2017 concerning the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector.
18. OJK Regulation Number 46/POJK.03/2017 dated July 12, 2017 concerning Implementation of Compliance Functions for Commercial Banks.
19. OJK Regulation Number 42/POJK.03/2017 dated July 12, 2017 concerning Obligations for Preparing and Implementing Loans or Bank Financing Policies for Commercial Banks
20. OJK Regulation Number 51/POJK.03/2017 dated July 18, 2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies.
21. OJK Regulation Number 1/POJK.03/2019 dated January 28, 2019 concerning Implementation of the Internal Audit Function in Commercial Banks.
22. OJK Regulation Number 37/POJK.03/2019 dated December 19, 2019 concerning Transparency and Publication of Bank Reports.
23. OJK Regulation Number 38/POJK.03/2019 dated December 19, 2019 concerning Amendments to Financial Services Authority Regulation Number 32/POJK.03/2018 concerning Maximum Limits for Providing Loans and Providing Large Funds for Commercial Banks.
24. OJK Regulation Number 39/POJK.03/2019 dated December 19, 2019 concerning Implementation of Anti-Fraud Strategies for Commercial Banks.
25. OJK Regulation Number 12/POJK.03/2020 dated March 2020 concerning Commercial Bank Consolidation.
26. OJK Regulation Number 12/POJK.03/2021 dated July 2021 concerning Commercial Banks.
27. OJK Regulation Number 13/POJK.02/2021 dated July 30, 2021 concerning Implementation of General Products.
28. OJK Regulation Number 14/POJK.03/2021 dated July 30, 2021 concerning Amendments to Financial Services Authority Regulation Number 34/POJK.03/2018 concerning Reassessment for Main Parties of Financial Services Institutions.
29. OJK Regulation Number 11/POJK.03/2022 dated July 6, 2022 concerning the Implementation of Information Technology by Commercial Banks.
30. OJK Regulation Number 17/POJK.03/2023 dated September 14, 2023 concerning Implementation of Governance for Commercial Banks.
31. OJK Circular Letter Number 14/SEOJK.03/2015 dated May 25, 2015 concerning Implementation of Integrated Risk Management for Financial Conglomerates.
32. Financial Services Authority Circular (SEOJK) No.15/SEOJK.03/2015 dated May 25, 2015 Integrated Governance Practices for Financial Conglomerates.
33. SEOJK No. 32/SEOJK.04/2015 dated November 17, 2015 on Public Companies Governance.
34. OJK Circular Letter Number 34/SEOJK/03/2016 dated September 1, 2016 concerning Implementation of Risk Management for Commercial Banks.
35. OJK Circular Letter Number 43/SEOJK.03/2016 dated September 28, 2016 concerning Transparency and Publication of Conventional Commercial Bank Reports.
36. SEOJK No.13/SE.OJK.03/2017 dated March 17, 2017 on Governance Practices for Commercial Banks.
37. OJK Circular Letter Number 12/SEOJK.03/2021 dated March 31, 2021 concerning Commercial Bank Business Plans.
38. OJK Circular Letter Number 16/SEOJK.04/2021 dated June 29, 2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies.
39. Regulation of the Minister of State for State-Owned Enterprises Number PER-1/MBU/03/2023 dated March 3, 2023 concerning Special Assignments and Social and Environmental Responsibility Programs for State-Owned Enterprises.
40. Regulation of the Minister of State for State-Owned Enterprises Number PER-2/MBU/03/2023 dated March 3, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.
41. Regulation of the Minister of State for State-Owned Enterprises Number PER-3/MBU/03/2023 dated March 3, 2023 concerning Organs and Human Resources of State-Owned Enterprises.
42. SOE Ministry Circular No: SE-2/MBU/07/2019 dated July 29, 2019 on Clean Management of State-Owned Enterprises through Prevention Practices of Corruption, Collusion, Nepotism, and Handling of Conflict of Interest as well as Strengthening of Internal Control.

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

1. GCG principles by the Organization for Economic Cooperation and Development.
2. ASEAN Corporate Governance Scorecard.
3. General Guidelines for Indonesian Corporate Governance developed by the National Committee for Governance Policy.
4. GCG Guidelines for Indonesian Banking by the Governance Policy National Committee.
5. Principles for Enhancing Corporate Governance by Basel Committee on Banking Supervision.



Corporate Governance Implementation Framework

BRI follows a corporate governance implementation framework based on the principles of good corporate governance. The framework comprises of three elements: structure, process, and outcomes. These elements reflect in various aspects of the Company’s management such as the determination of its vision and mission, clear definition of each primary and supporting organ function, processes for managing risks, effective internal control and compliance, and a company culture that prioritizes sustainability.



GCG principles formulation in supporting BRI sustainable business activities are as follows:

GCG Principles	Description
Transparency	<ol style="list-style-type: none"> 1. The Bank disclosed information in a timely, accurate, adequate, transparent and comparable manner and can be accessed by interested parties (stakeholders) by their interests and rights. 2. The Bank has a policy to disclose important information required by the stakeholders. 3. The Bank must disclose information to comply with applicable laws and regulations, including information such as the Bank’s vision, mission, business values, targets, and strategies, its financial condition, the composition and remuneration of the Board management, the identity of controlling shareholders, organizational structure, risk management, internal control systems, and implementation of Good Corporate Governance (GCG) and compliance. 4. The principle of information disclosure continued to pay attention to statutory provisions along with Bank and Customer confidential information.

GCG Principles	Description
Accountability	<ol style="list-style-type: none"> 1. The Bank establishes long-term and short-term business targets that are accountable to shareholders and stakeholders 2. The Board of Commissioners and Directors submit an annual report and financial accountability at the GMS. 3. The Bank submits the report in accordance with the applicable provisions to the supervisory authority of the Bank and other stakeholders as applicable 4. The Bank shall determine the duties and responsibilities of the Board of Commissioners, Board of Directors and corporate organs as well as their subordinates in line with the Bank's vision and mission. 5. The Bank ensures on the availability of competencies of the Board of Commissioners and the Board of Directors as well as all levels below in accordance with their responsibilities and understands their role in GCG implementation. 6. The Bank ensures on the availability of structures, systems and SOPs that can ensure the operation of check and balance mechanism in achieving the Bank's vision and mission. 7. The Bank has an effective internal control system.
Responsibility	<ol style="list-style-type: none"> 1. The Bank adheres to the principles of prudence and guarantees the enforcement of regulations, articles of association and internal regulations of the Bank. 2. The Bank maintains nature conservation through lending policy and other policies that support the natural resources preservation. 3. The Bank acts as a good corporate citizen through social and environmental responsibility.
Independency	<ol style="list-style-type: none"> 1. The Bank avoids the dominance of any party, unaffected by certain interests, free of conflict of interest and any influence or pressure so as to act objectively 2. The Bank performs its functions and duties in accordance with the Articles of Association, internal Bank rules and regulations.
Equality and Fairness	<ol style="list-style-type: none"> 1. The Bank provides fair and equal behavior to the stakeholders in accordance with the benefit and contribution made to the Bank. 2. The Bank provides opportunities for stakeholders to provide input and convey opinions for the interests of the Bank and access to information disclosure.

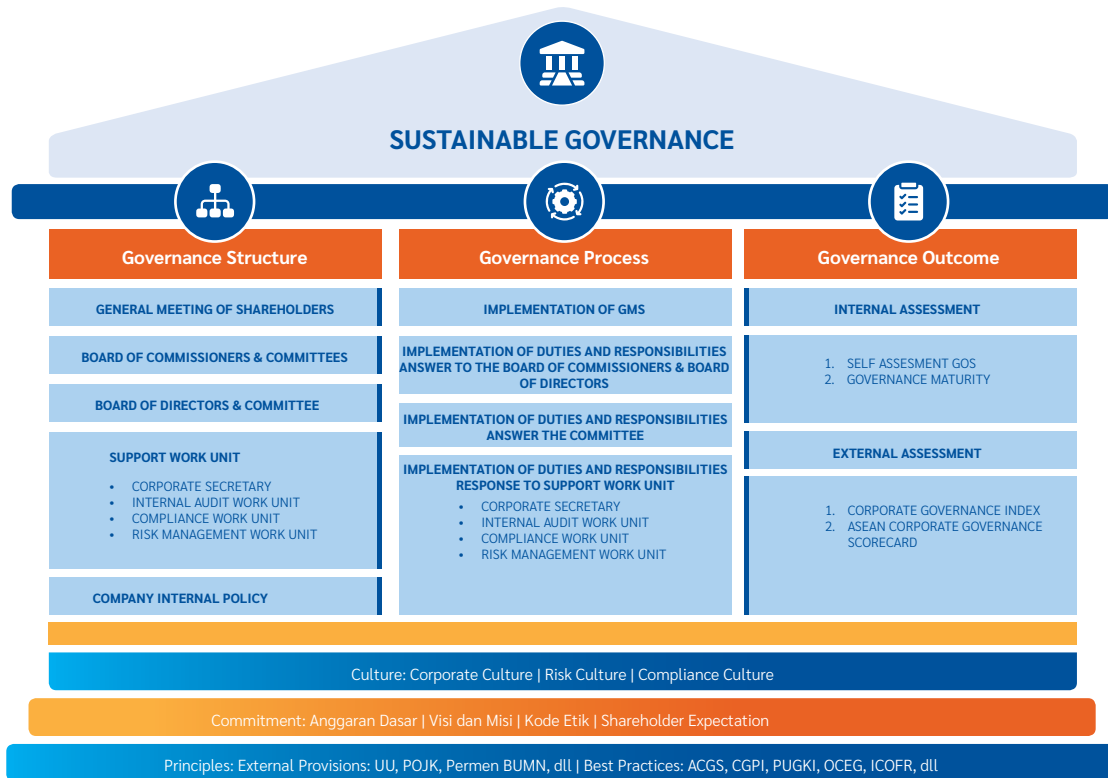
Structure, Mechanism and Governance Relations

BRI has 4 (four) pillars of good corporate governance, including governance commitment, governance structure, governance process and governance outcomes. These four pillars are realized in the Bank Governance Organ, which consists of the General Meeting of Shareholders (GMS) and the Board of Commissioners and Directors. Each organ has a vital role in ensuring and striving for the implementation of good governance, as well as in carrying out their respective functions, duties and responsibilities in the interests of the Bank in carrying out business activities in compliance with the Articles of Association and applicable laws and regulations.

As a form of commitment to the implementation of Good Corporate Governance, BRI has a Good Corporate Governance Policy (GCG Policy/Charter) which applies to all BRI organizations and people, namely PT Bank Rakyat Indonesia (Persero) Tbk General Corporate Governance Policy No. KU.02-DIR/KEP/10/2023 dated 10 October 2023 Book 1 concerning Governance and Compliance of PT Bank Rakyat Indonesia (Persero) Tbk which was formulated based on BRI business developments, evaluation of previous guidelines and GCG best practices covering 4 (four) governance aspects, namely commitment, structure, processes and results which are described in the following chart:



BRI Corporate Governance Framework



Governance Commitment

Throughout BRI's journey in serving financial services to the community, BRI committed to continuously evaluating, improving, enhancing and perfecting the implementation of GCG, so that it was in line with developments in laws and regulations and the latest business conditions. BRI's GCG commitment was embedded in the Bank's vision and mission, core values, and business policy strategies which were then translated into the fundamental elements of the Bank's business as follows:

Governance Principles

To create sustainable corporate governance, BRI is guided by the principles of good corporate governance based on applicable regulatory policies and the latest best practices.

Governance Commitment

Throughout BRI's journey in serving financial services to the community, BRI committed to continuously evaluating, improving, enhancing and perfecting the implementation of GCG, so that it was in line with developments in laws and regulations and the latest business conditions. BRI's GCG commitment was embedded in the Bank's vision and mission, core values, and business policy strategies which were then translated into the fundamental elements of the Bank's business.

Governance Culture

BRI builds a culture through Corporate Culture, Risk Culture & Compliance Culture in order to realize prudent and compliant business activities at every level of the organization.

Structure of Governance

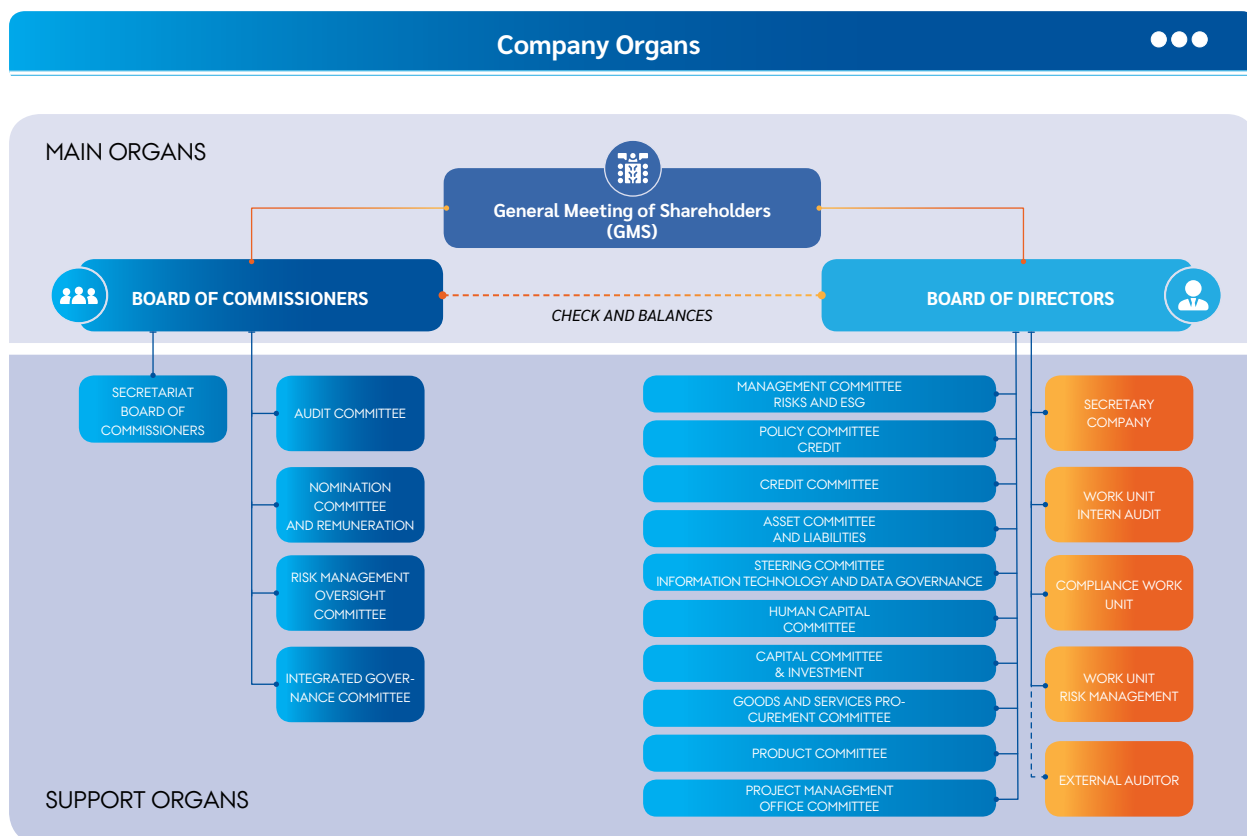
The Company's governance structure consists of Company Organs and Infrastructure.

Company Organs

Based on the Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies, the main organizational structure consists of 3 (three) main organs, namely:

1. General Meeting of Shareholders (GMS)
2. Board of Commissioners
3. Board of Directors

The Company's organs were built to ensure that the implementation of the Company's governance principles can run effectively with clear roles and responsibilities so as to create a monitoring check and balance mechanism. Structure includes Main Organs, Supporting Organs and Policies and Procedures as follows:



GMS

GMS is the highest organ in the GCG structure. The GMS is a shareholder forum for making decisions and asking for accountability for matters relating to BRI's business interests by taking into account the Articles of Association and statutory regulations. The GMS consists of an Annual GMS which can be held no later than 6 (six) months after the financial year ends and an Extraordinary GMS which can be held at any time based on the need for the interests of the Company.

Board of Commissioners

The Board of Commissioners is an organ that carries out supervisory functions over the management of the Bank by the Directors, including providing advice to the Directors regarding the management of the Bank. The Board of Commissioners consists of Commissioners and Independent Commissioners. Independent Commissioners are determined to be at least 50% (fifty percent) of the total members of the Board of Commissioners. The Board of Commissioners is not involved in making decisions on the Bank's operational activities, except for the provision of funds to related parties, and matters regulated

in the Bank's Articles of Association or applicable laws and regulations. More detailed provisions regarding the duties and responsibilities of the BRI Board of Commissioners are contained in the Board of Commissioners' Work Guidelines and Regulations.

Board of Directors

The Board of Directors is the organ responsible for managing the Bank, including representing the Bank with third parties inside and outside the court. The implementation of the duties and responsibilities of the Board of Directors refers to the bank's Articles of Association and applicable laws and regulations. More detailed provisions regarding the duties and responsibilities of the Bank's Directors are explained in the Directors' Work Guidelines and Regulations.

Supporting Organs for Governance Structure

Committees Under the Board of Commissioners

- Audit Committee
- Nomination and Remuneration Committee
- Risk Management Monitoring Committee
- Integrated Governance Committee



A more detailed discussion regarding Committees under the Board of Commissioners will be discussed in a separate chapter in this annual report.

Committees Under the Board of Directors

1. Asset and Liability Committee (ALCO)
2. Risk Management Committee (RMC) and ESG Committee
3. Credit Committee
4. Capital & Investment Committee
5. Credit Policy Committee
6. Information Technology Steering Committee and Data Governance Committee
7. Goods & Services Procurement Committee
8. Human Capital Committee
9. Product Committee
10. Project Management Office Steering Committee

More detailed provisions relating to committees under the Board of Directors are contained in the guidelines and work rules of the Board of Directors committees and will be discussed in a separate chapter in this annual report.

Secretariat of the Board of Commissioners

It is an organ appointed by the Board of Commissioners and tasked with assisting the implementation of the duties and responsibilities of the Board of Commissioners. A more detailed explanation regarding the Secretariat of the Board of Commissioners will be discussed in a separate chapter in this annual report.

Company Secretariat

It is a supporting organ that is responsible to the President Director and plays a role in assisting the Board of Commissioners and Directors in carrying out their respective duties and responsibilities related to the implementation of corporate governance and as a liaison and manager of communications between the company and internal and external parties, including shareholders, regulators and other interested parties (stakeholders). A more detailed explanation regarding the Company Secretariat will be discussed in a separate chapter in this annual report.

Risk Management Work Unit

Implementation of Risk Management is tasked with implementing the implementation of Enterprise Risk Management (ERM). A more detailed explanation regarding the Risk Management Work Unit will be discussed in a separate chapter in this annual report.

Compliance Work Unit

It is an independent work unit responsible for carrying out the Compliance Function at BRI. A more detailed explanation regarding the Compliance Work Unit will be discussed in a separate chapter in this annual report.

Internal Audit Work Unit

Internal Audit is a work unit that is structurally responsible directly to the President Director and has a line of communication with

the Audit Committee. Internal Audit serves as an independent and objective provider of assurance and consultation by evaluating the adequacy and effectiveness of risk management, internal control and corporate governance processes, with the aim of increasing added value and improving Bank operations. A more detailed explanation regarding the Internal Audit Work Unit will be discussed in a separate chapter in this annual report.

Audit Ekstern

Audits of banks are also carried out by external auditors, namely Bank Indonesia, the Financial Audit Agency (BPK), other auditors in accordance with regulations and public accounting firms. Banks are required to appoint Public Accountants and Public Accounting Firms registered with the Financial Services Authority in carrying out audits of Bank financial reports.

Governance Infrastructure

Policies and Procedures

In order to maintain the efficiency and effectiveness of GCG implementation by the Board of Directors, Board of Commissioners and Company personnel, the Bank's internal policies are evaluated and refined periodically by the policy making work unit (policy owner) in accordance with the Bank's needs and developments. Refinement and evaluation of the Bank's internal policies are prepared in accordance with the Bank's internal policy hierarchy.

Bank Plan Preparation Policy

The Bank's plans include:

1. Long Term Plan (Corporate Plan) which functions as an outline of the Bank's business direction or strategy for a period of 5 (five) years. Policies related to Long Term Plan are contained in the General Long Term Plan policy and Long Term Plan Implementation Guidelines.
2. The Bank Business Plan (RBB) is a detailed implementation of the strategy and work program as well as the Bank's performance targets for a period of 3 (three) years. Policies related to RBB are contained in the RBB General Policy and RBB Implementation Guidelines.
3. The Company's Budget Work Plan (RKAP) is a breakdown of the Bank's performance targets for 1 (one) year. Policies related to Company's Budget Work Plan are contained in the Bank Circular Letter regarding Company's Budget Work Plan.

Business Policy

BRI's internal policies and regulations including Standard Operating Procedures which include circulars, decision letters, Operational Procedures Book and/or Implementation Instructions are determined in line with GCG policies. GCG principles must be reflected in all Bank internal policies and regulations both relating to the Bank's business and relating to the Bank's internal management. Every new product development and/or business

activity must ensure its conformity with applicable regulations. Provisions related to new Bank products and/or activities are regulated in separate provisions.

Supervision Policy

Bank supervision has been implemented through the concept of 3 (three) Lines Model, namely:

1. First Line Model is supervision carried out by the Business/Operational work unit as the party responsible for maintaining the quality of output and business processes in accordance with established policies and procedures.
2. Second Line of Defense is the implementation of functions carried out by the risk management work unit and compliance work unit as regulated in Bank Indonesia regulations.
3. Third Line of Defense is supervision carried out by internal audit through evaluation of the First Line and Second Line of Defense and providing reports to the President Director and Board of Commissioners independently.
4. BRI's Supervision Policy consists of:
 - a. Internal control policy, which is prepared by considering the scope of:
 - i. Control environment, example: application of the three lines of defense concept.
 - ii. Review and management of business risks, for example: risk assessment of bank products and/or business activities.
 - iii. Control activities carried out at each level of the bank structure, for example: direct supervisor supervision policies, dual control and so on.

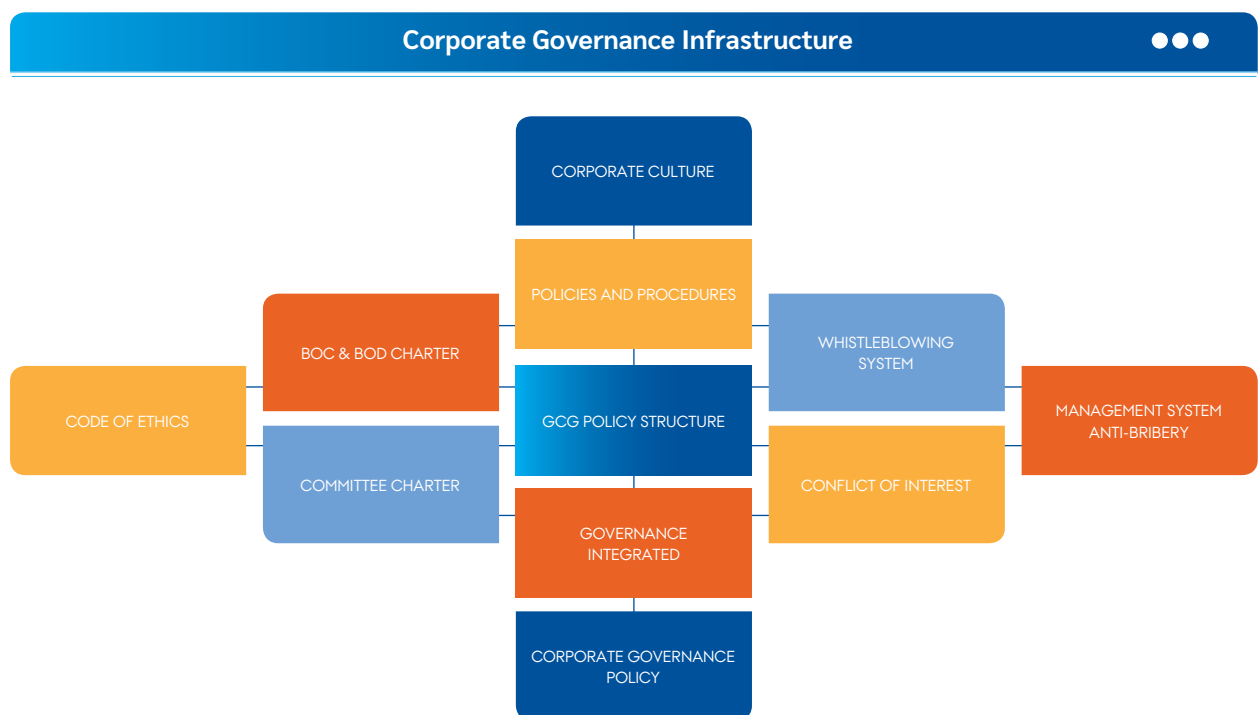
- iv. Information and communication systems, example: information available in the Data Warehouse (DWH)
 - v. Monitoring, evaluating and following up on internal control activities, for example: policies for implementing risk management tools.
- b. Supervision and follow-up policies on internal control activities include internal audit policies, Anti-Fraud Strategy, legal studies and compliance testing.
 - c. External supervision policy, namely supervision carried out by external auditors and banking supervisory institutions in accordance with applicable regulations.

Transparency and Disclosure Policy

The Bank's internal policies regarding transparency and disclosure are contained in:

1. Transparency and disclosure guidelines
2. Bank Secrecy Policy.
3. Policies regarding reporting, both internal and external reports, including reports to the Bank's regulatory and supervisory authorities, are outlined in separate policies according to the type of report.
4. Information Service and Management Policy.

As a form of BRI's commitment, the implementation of Good Corporate Governance is supported by complete infrastructure. BRI implements Good Corporate Governance not just to comply with regulations, but is part of its commitment to running a business that is healthy, responsible and able to adapt to developments in the business world.





In detail, the Corporate Governance Infrastructure owned by Bank BRI includes:

1. Articles of Association contained in Deed No. 3 dated March 9, 2021 as last amended by Deed No. No. 4th of October 6, 2021.
2. General Policy on Corporate Governance of PT Bank Rakyat Indonesia (Persero) Tbk No. KU.02-DIR/KEP/10/2023 dated October 10, 2023 Book 1 concerning Governance and Compliance of PT Bank Rakyat Indonesia (Persero) Tbk.
3. General Policy on Corporate Governance of PT Bank Rakyat Indonesia (Persero) Tbk No. KU.02-DIR/KEP/10/2023 dated October 10, 2023 Book 2 concerning Integrated Governance for the Financial Conglomerate PT Bank Rakyat Indonesia (Persero) Tbk.
4. Joint Decree of the Board of Commissioners and Directors No. 09-KOM/BRI/11/2017 and No. S.1023-DIR/KPS/11/2017 dated November 30, 2017 concerning the Remuneration Governance Policy of PT Bank Rakyat Indonesia (Persero) Tbk.
5. Board of Commissioners Decree No. 09-KOM/11/2018 dated November 1, 2018 concerning the Board of Commissioners Rules of Conduct.
6. Board of Directors Decree No. B.299-DIR/SKP/04/2020 dated April 24, 2020 concerning Stipulation of Guidelines and Work Procedures for Directors.
7. Board of Commissioners Decree No. 11-KOM/11/2022 dated December 30, 2022 concerning Guidelines for Audit Committee Rules.
8. Decree of the Board of Commissioners No. 12-KOM/11/2018 dated November 1, 2018 concerning the Rules of Procedure of the Risk Management Monitoring Committee.
9. Board of Commissioners Decree No. 13-KOM/11/2018 dated November 1, 2018 concerning the Rules of Procedure for the Nomination and Remuneration Committee.
10. Board of Commissioners Decree No. 14-KOM/11/2018 dated November 1, 2018 concerning the Guidelines for the Integrated Governance Committee.
11. Board of Directors Decree Number KB.01-DIR/MAT/03/2020 dated March 31, 2020 concerning Policies for Fixed Assets and Logistics Management of PT Bank Rakyat Indonesia (Persero) Tbk.
12. Board of Directors Decree No. B.242-DIR/SKP/03/2020 dated March 30, 2020 regarding the Stipulation of Guidelines and Rules of Procedure for the Board of Directors Meeting of PT Bank Rakyat Indonesia (Persero) Tbk.
13. Board of Directors Decree No. B.1784-DIR/CSC/CSM/10/2022 dated October 31, 2022 regarding the Stipulation of Guidelines and Rules of Procedure for the Board of Directors Meeting of PT Bank Rakyat Indonesia (Persero) Tbk.
14. Board of Directors Circular No. SE.21-DIR/KPD/05/2023 dated May 31, 2023 concerning the Formation and Management of Policies and Procedures.
15. Board of Directors Circular No. SE.38-DIR/PPM/06/2022 dated June 23, 2022 concerning Corporate Strategy (Book 1 regarding Long Term Plans).
16. Board of Directors Circular No. SE.38a-DIR/PPM/06/2022 dated May 23, 2023 concerning the First Amendment to Corporate Strategy (Book 2 regarding the Bank's Business Plan).
17. Board of Directors Circular No. SE.38a-DIR/PPM/06/2022 dated May 23, 2023 concerning the First Amendment to Corporate Strategy (Book 3 regarding the Company's Work Plan & Budget (RKAP)).
18. Board of Directors Circular No. S.E. 38a-DIR/PPM/06/2022 dated May 23, 2023 concerning the First Amendment to Corporate Strategy (Book 4 regarding Functional Work Plans (RKF)).
19. Board of Directors Circular No. SE.58-DIR/ORD/11/2022 dated November 22, 2022 concerning Guidelines for Implementing Operational Risk Management (Book 5 Anti-Fraud Strategy).
20. Board of Directors Circular No. SE.09-DIR/KEP/03/2023 dated March 2023 concerning Corporate Governance (Book 1 regarding Handling Conflicts of Interest)
21. Board of Directors Circular No. SE.09-DIR/KEP/03/2023 dated March 2023 concerning Corporate Governance (Book 2 related to Handling Whistleblowing Systems)
22. Board of Directors Circular No. SE.09-DIR/KEP/03/2023 dated March 2023 concerning Corporate Governance (Book 3 related to Anti-Bribery and Gratification Control)
23. Board of Directors Circular No. SE.09-DIR/KEP/03/2023 dated March 15, 2023 concerning Corporate Governance (Book 4 related to the ISO 37001:2016 Anti-Bribery Management System)
24. Board of Directors Circular No. SE.09-DIR/KEP/03/2023 dated March 15, 2023 concerning Corporate Governance (Book 5 related to State Officials' Wealth Report (LHKPN))
25. Board of Directors Circular No. SE.09a-DIR/KEP/03/2023 dated October 31, 2023 concerning the First Amendment to Corporate Governance (Book 6 related to the Code of Ethics)
26. Board of Directors Circular No. SE.41-DIR/KEP/11/2023 dated November 30, 2023 concerning Implementation of the Anti-Money Laundering (AML) Program, Counter-Terrorism Financing (CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (PPSPM).
27. Standard Operating Procedure (SOP) No. SO.92-KEP/12/2022 dated December 30, 2022 concerning Implementation of Anti-Money Laundering (AML) & Counter-Terrorism Financing (CFT).

Governance Process (Mechanism)

The corporate governance process is the method or mechanism used by the company's organs and subordinates in carrying out their functions and duties in realizing the commitment and governance structure, to achieve governance results in accordance with GCG principles. The BRI governance process includes:

1. Implementation of the General Meeting of Shareholders.
2. Implementation of Duties and Responsibilities of the Board of Commissioners and Board of Directors

3. Implementation of Duties and Responsibilities of the Supporting Committees of the Board of Commissioners and Directors
4. Implementation of Duties and Responsibilities of Supporting Organs
5. Strategic Planning and Performance Management
6. Business Processes and Company Activities
7. Risk Management and Internal Control
8. Compliance Management System
9. Internal Audit

Results of Governance (Governance Outcome)

To ensure that corporate governance results can be adequate, BRI carries out an assessment of the implementation of Corporate Governance every year with the aim of determining the level of quality of implementation of the governance structure and governance processes at BRI. This assessment was also carried out to obtain feedback in order to improve its implementation in the future. This GCG assessment is carried out periodically, consisting of a self-assessment and carried out by an independent third party, as follows:

Internal Assessment

Self Assessment GCG

BRI carries out a self-assessment on the implementation of good corporate governance principles every semester in accordance with the provisions of POJK No. 17/POJK.03/2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks and SEOJK No. 13/POJK.03/2017 dated 27 March 2017 concerning Implementation of Governance for Commercial Banks. The principles of Governance consist of Transparency, Accountability, Responsibility, Independence, and Fairness and Equality at all levels of the Bank's organization and operational activities. The assessment was carried out comprehensively on the implementation of good corporate governance principles covering 3 (three) aspects of corporate governance, namely:

1. Governance Structure
The assessment aims to assess the adequacy of the Bank's governance structure and infrastructure so that the process of good governance principles produces results that are in line with stakeholder expectations.
2. Governance Process

The assessment aims to assess the effectiveness of the process of implementing good governance principles which is supported by the adequacy of the Bank's structured and governance infrastructure so as to produce results that are in line with stakeholder expectations.

3. Governance Outcome
The assessment aims to assess outcomes that meet the expectations of the Bank's stakeholders which are the result of the process of implementing GCG principles and are supported by the adequacy of the Bank's governance structure and infrastructure.

Assessment criteria

Based on SEOJK Number 13/POJK.03/2017 dated 27 March 2017, the indicators that serve as standards for implementing a corporate governance Self Assessment include 11 (eleven) parameters, consisting of:

1. Implementation of the duties and responsibilities of the Board of Directors
2. Implementation of the duties and responsibilities of the Board of Commissioners
3. Completeness and implementation of the Committee's duties
4. Handling Conflicts of Interest
5. Implementation of compliance functions
6. Implementation of the internal audit function
7. Implementation of the external audit function
8. Implementation of risk management including an internal control system
9. Providing funds to related parties and providing large funds (large exposure)
10. Transparency of the bank's financial and non-financial conditions, reports on the implementation of corporate governance and internal reporting.
11. Bank strategic plan.

The party carrying out the assessment

The GCG Self Assessment is coordinated by the Compliance Division and evaluated by the Committee under the Board of Commissioners periodically and then reported to OJK.

Self Assessment Results

In the corporate governance assessment carried out in 2023, the results of the self-assessment are as follows:

Self Assessment Results (Self Assessment) Implementation of Governance		
Entity	Rating	Rating Definition
Individual)	2	Reflects that BRI Management has implemented GCG in the Governance Structure, Governance Process and Governance Outcome aspects which are generally good. This is reflected in adequate fulfillment of the principles of Good Corporate Governance. If there are weaknesses in the application of GCG principles, then in general these weaknesses are less significant and can be resolved with normal actions by BRI management.



Analysis

Governance Structure	The implementation of Good Corporate Governance in the governance structure aspect is generally adequate with the existence of an integrated governance structure, policies, human resources and systems so that it can support the implementation of Good Corporate Governance at BRI. Weaknesses in the governance structure have been followed up so that they do not interfere with the Company's performance.
Governance Process	The implementation of Good Corporate Governance in the governance process aspect has generally gone well, the business processes carried out refer to the established business plan and each company organ has carried out business processes in accordance with their duties and responsibilities. Apart from that, BRI always carries out reviews and evaluations in order to improve the effectiveness of the duties and responsibilities of each company organ. Weaknesses that occur in the implementation of the governance process can be carried out immediately for corrective action.
Governance Results	The implementation of Good Corporate Governance in the governance outcome aspect has generally been carried out well, the process of disclosure and transparency of information, data and reports is in accordance with applicable regulations. Due to weaknesses in the reporting carried out, BRI has developed and perfected the management information and reporting system in order to improve the quality of reporting and make it easier for stakeholders to obtain accurate information.

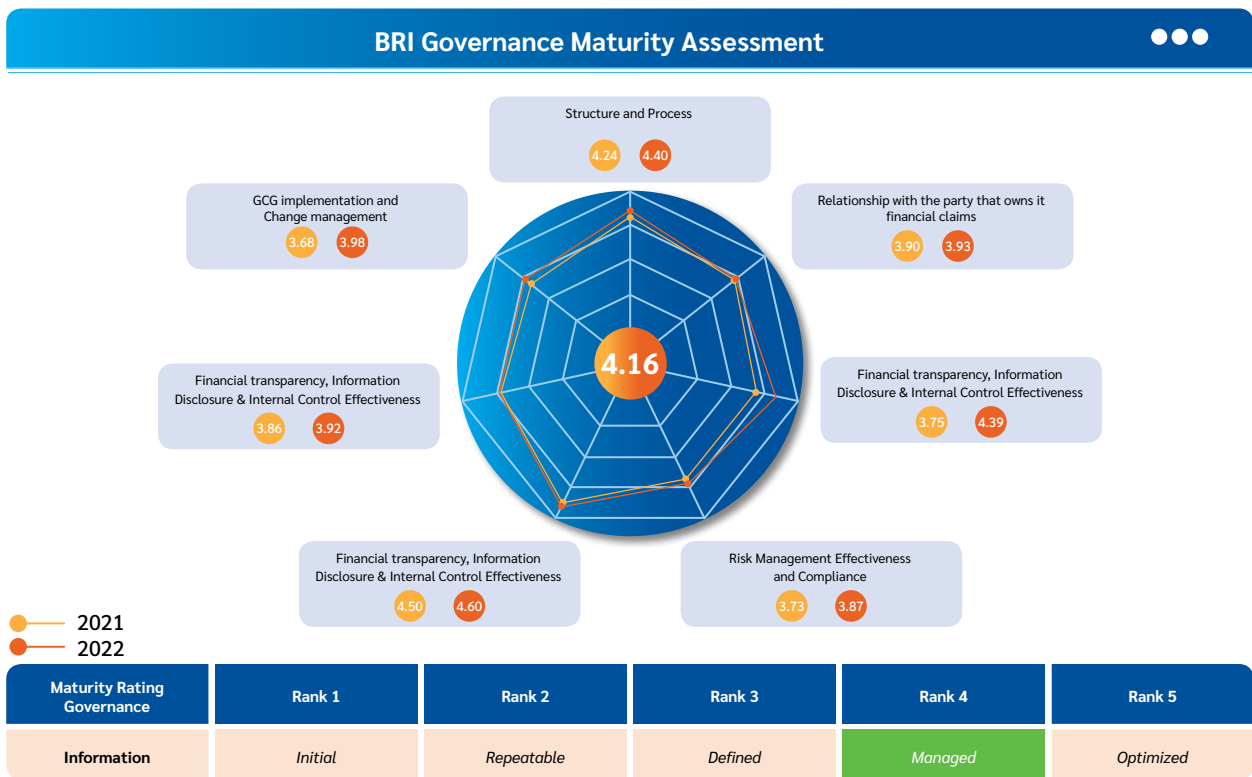
Governance Maturity Level

BRI Governance Maturity Assessment is carried out in order to improve the implementation of Good Corporate Governance, as well as a structured measurement method related to the structure, processes and results of regular implementation of Governance. BRI evaluated the maturity level of BRI's governance in 2023. BRI's governance level score is 4.16 with details in the following diagram:

Implementation of Corporate Governance in accordance with Financial Services Authority provisions

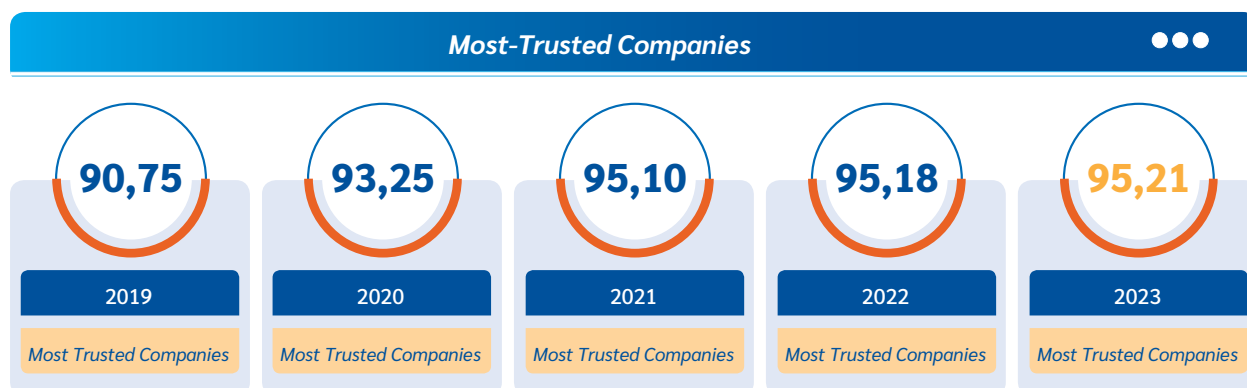
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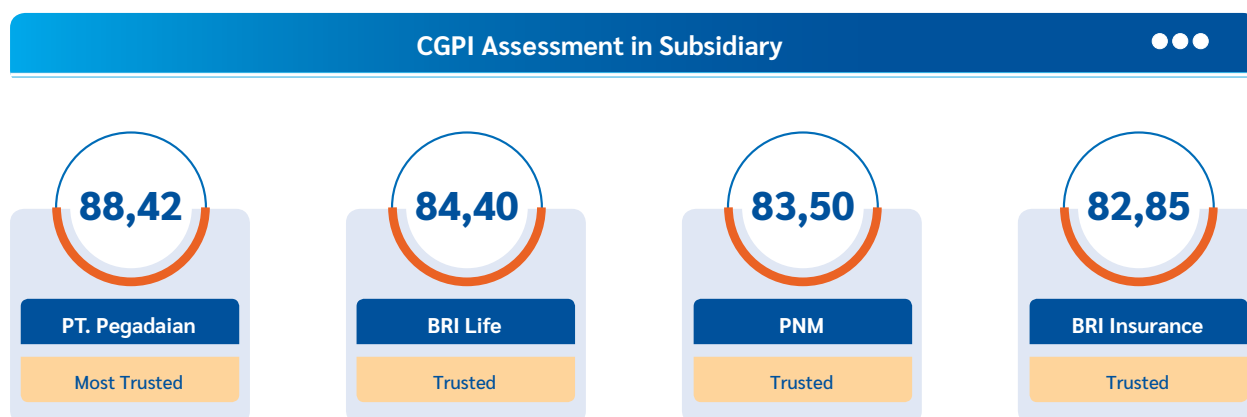
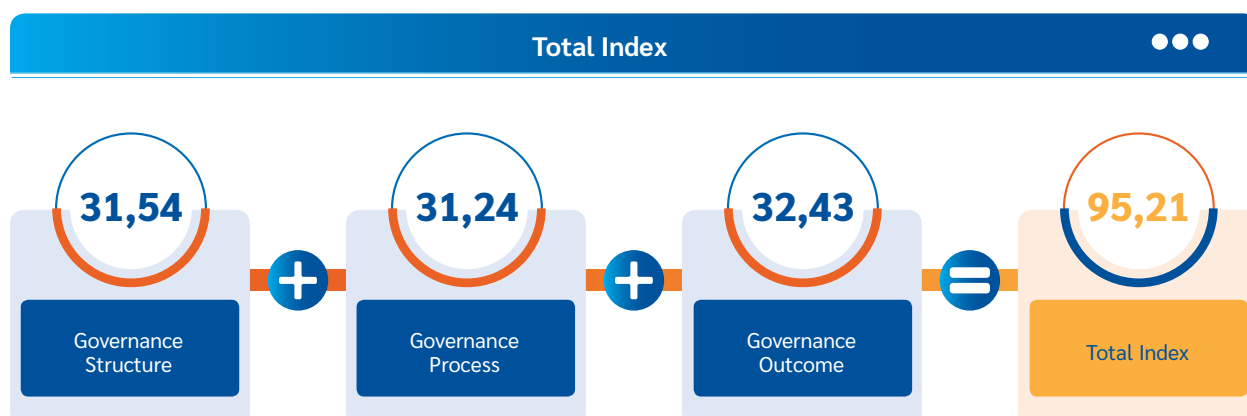
Corporate Governance Perception Index

The results of the CGPI assessment over the last 4 (four) years have become a reference for companies to continue to improve their GCG implementation in a measurable manner. BRI consistently continues to make comprehensive improvements and improvements to GCG so that in 2023 BRI obtains the highest CGPI score. This is BRI management's commitment to continuously and sustainably support the achievement of the company's vision and mission.



CGPI held by The Indonesian Institute for Corporate Governance (IICG) is a research program and GCG implementation rating for the companies in Indonesia with the aim of improving GCG implementation on an ongoing basis. During the implementation of the CGPI in 2023 with the theme "Building Agility within the GCG Framework", an assessment was carried out on 3 aspects, namely:

- Governance Structure covers corporate governance structure and policy.
- Governance Process includes corporate governance system and mechanism.
- Governance Outcome includes output, outcome and impact of GCG implementation process.





ASEAN Corporate Governance Scorecard

An assessment based on the ASEAN Corporate Governance Scorecard (ACGS) criteria is one of the external assessments conducted on BRI's governance practices in recent years. It adopts the Corporate Governance principles issued by The Organization for Economic Cooperation and Development (OECD). ACGS is an initiative of the ASEAN Capital Market Forum (ACMF) supported by the Asian Development Bank (ADB) to improve governance practices of listed companies in ASEAN and promote listed companies in ASEAN to become an asset class. Indonesia is one of the 6 (six) ASEAN countries participating in this initiative. In 2023, BRI received an award as Top 3 PLC in Indonesia & ASEAN Asset Class PLCs.

ASEAN Corporate Governance Scorecard merupakan penilaian yang dilakukan oleh ASEAN Capital Market Forum (ACMF) dengan penilaian yang mencakup:

1. Shareholder Rights
2. Sustainability and Resilience
3. Disclosure and Transparency
4. Responsibilities of the Board of Commissioners and Directors

Implementation of Corporate Governance in accordance with Financial Services Authority provisions

The implementation of aspects and principles of public company governance is regulated in OJK Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Public Company Governance Guidelines, which regulates 5 (five) aspects, 8 (eight) principles and 25 (twenty five) recommendations for implementing governance principles.

The implementation of these recommendations in BRI's GCG is as follows:

No	Aspect; Principle; Recommendation	Comply or Explain
A.	Aspect 1: Public Company Relationship with Shareholders in Guaranteeing Shareholder Rights.	
A.1.	Principle 1: Increase the value of holding a General Meeting of Shareholders (GMS).	
A.1.1.	<p>Recommendation 1: Public Companies have technical methods or procedures for collecting votes, both openly and privately, that prioritize independence and the interests of shareholders.</p> <p>Explanation: Each share with voting rights issued has one voting right (one share one vote). Shareholders can use their voting rights when making decisions, especially when making decisions by collecting votes. However, the decision-making mechanism by means of voting, either openly or privately, has not been regulated in detail.</p>	<p>The BRI General Meeting of Shareholders is conducted through one vote one share. The voting mechanism is implemented by way of raising hands and the Officer collects voting rights by approaching all present shareholders.</p> <p>The Company has utilized the decision making procedure through voting which prioritizes independence, and the interest of shareholders in accordance with OJK provision, the Company has implemented as follows:</p>
	Public Companies are recommended to have voting procedures in making decisions on a GMS agenda. The voting procedures must maintain the independence or freedom of shareholders. For example, voting is done openly by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting is carried out on decisions that require confidentiality or at the request of shareholders, by using voting cards or by using electronic voting.	<p>ave a voting procedure in decision making on GMS agenda as stipulated in the BRI GMS Rules of Conduct which is announced to the shareholders through the company's website.</p> <ul style="list-style-type: none"> - The voting procedure involves an Independent Party namely Notary, PT Datindo Entrycom, Public Accounting Firm. - The voting process has been regulated in BRI's Articles of Association and the GMS Rules are uploaded on the company's website. <p>Remarks: Comply</p>

No	Aspect; Principle; Recommendation	Comply or Explain
A.1.2.	<p>Recommendation 2: All members of the Board of Directors and members of the Board of Commissioners of Public Companies are present at the Annual GMS.</p> <p>Explanation: The presence of all members of the Board of Directors and members of the Board of Commissioners of Public Companies aims to ensure that each member of the Board of Directors and members of the Board of Commissioners can pay attention to, explain and answer directly problems that occur or questions raised by shareholders regarding the agenda at the GMS.</p>	<p>According to the summary of the Minutes of BRI's Annual GMS which was held on March 14, 2023, all members of the Board of Commissioners and Directors attended the BRI Annual GMS.</p> <p>Remarks: Comply</p>
A.1.3.	<p>Recommendation 3: A summary of the GMS minutes is available on the Public Company Website for at least 1 (one) year.</p> <p>Explanation: Based on the provisions in Article 34 paragraph (2) of the Financial Services Authority Regulation Number 32/POJK.04/2014 concerning Planning and Implementation of the General Meeting of Shareholders of Public Companies, Public Companies are required to prepare a summary of the minutes of the GMS in Indonesian and a foreign language (at least in English), and announced 2 (two) working days after the GMS is held to the public, one of which is via the Public Company Website. The availability of a summary of the GMS minutes on the Public Company Website provides an opportunity for shareholders who are not present to obtain important information in holding the GMS easily and quickly. Therefore, the provisions regarding the minimum period for the availability of a summary of the GMS minutes on the Website are intended to provide sufficient time for shareholders to obtain this information.</p>	<p>The Company made a summary of the minutes of the AGMS in Indonesian and English.</p> <p>The minutes of meetings were published on the company's website for 1 (one) business day, namely March 14, 2023. The AGMS was held on March 13, 2023.</p> <p>The minutes of the Bank's AGMS were available for more than 1 (one) year on the BRI website. (www.bri.co.id)</p> <p>Information related to the Annual GMS in 2022 was presented in the General Meeting of Shareholders Sub-Chapter in the Corporate Governance Chapter of this Annual Report.</p> <p>Remarks: Comply</p>
A.2.	Principle 2: Improving the Quality of Public Company Communication with Shareholders or Investors.	
A.2.1.	<p>Recommendation 4: Public Companies have a communication policy with shareholders or investors.</p> <p>Explanation: The existence of communication between Public Companies and shareholders or investors is intended to ensure that shareholders or investors gain a clearer understanding of information that has been published to the public, such as periodic reports, information disclosure, business conditions or prospects and performance, as well as the implementation of Public Company governance. Apart from that, shareholders or investors can also submit input and opinions to the management of the Public Company.</p> <p>The communication policy with shareholders or investors shows the Public Company's commitment to implementing communication with shareholders or investors. This policy may include strategies, programs and timing for implementing communications, as well as guidelines that support shareholders or investors in participating in such communications.</p>	<p>The Company has a communication policy with shareholders or investors. This policy covers investor relations activities including analyst meetings, public exposures aimed at providing shareholders or investors with a clearer understanding of the information that has been published to the public as disclosed by the Corporate Secretary. Bank BRI has a special work unit, namely the Investor Relations Division, which functions to manage relationships with investors. Access Annual Report Information Disclosure</p> <p>this and also disclosed through the Website Company (www.bri.co.id and www.ir-bri.com).</p> <p>Description: Complies (Comply)</p>
A.2.2.	<p>Recommendation 5: The Public Company discloses the Public Company's communication policy with shareholders or investors on the Website.</p> <p>Explanation: Disclosure of communication policies is a form of transparency regarding the Public Company's commitment to providing equality to all shareholders or investors regarding the implementation of communications. Disclosure of this information also aims to increase the participation and role of shareholders or investors in implementing Public Company communication programs.</p>	<p>Disclosure of communication policies with shareholders or investors has been uploaded on the Company's website, namely www.bri.co.id and www.ir-bri.com.</p> <p>Remarks: Comply</p>



No	Aspect; Principle; Recommendation	Comply or Explain
B.	Aspect 2: Functions and Roles of the Board of Commissioners	
B.1.	Principle 3: Strengthen the Membership and Composition of the Board of Commissioners.	
B.1.1.	<p>Recommendation 6: Determining the number of members of the Board of Commissioners takes into account the conditions of the Public Company.</p> <p>Explanation: The number of members of the Board of Commissioners can influence the effectiveness of the implementation of the duties of the Board of Commissioners. Determining the number of members of a Public Company's Board of Commissioners must refer to the provisions of applicable laws and regulations, consisting of at least 2 people based on the provisions of Financial Services Authority Regulation Number 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies. Apart from that, it is also necessary to consider the conditions of Public Companies, which include, among other things, characteristics, capacity and size, as well as achieving goals and meeting different business needs between Public Companies. However, the number of members of the Board of Commissioners that is too large has the potential to disrupt the effectiveness of the implementation of the Board of Commissioners' functions.</p>	<p>The number of members of BRI's Board of Commissioners as of December 31, 2023 was 10 (ten) people consisting of 7 (seven) Independent Commissioners and 3 (three) non-Independent Commissioners.</p> <p>Remarks: Comply</p>
B.1.2.	<p>Recommendation 7: Determining the composition of members of the Board of Commissioners takes into account the diversity of skills, knowledge and experience required.</p> <p>Explanation: The composition of the Board of Commissioners is a combination of characteristics both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics can be reflected in determining the skills, knowledge and experience required in carrying out supervisory duties and providing advice by the Board of Commissioners of a Public Company. A composition that takes into account the needs of Public Companies is a positive thing, especially regarding decision making in the context of implementing the supervisory function which is carried out by considering various broader aspects.</p>	<p>The composition of members of the Board of Commissioners takes into account the diversity of skills, knowledge and experience required as stated in the Composition and Division of Duties of the BRI Board of Commissioners.</p> <p>Remarks: Comply</p>
B.2.	Principle 4: Improving the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners.	
B.2.1.	<p>Recommendation 8: The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.</p> <p>Explanation: The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for the collegial performance assessment of the Board of Commissioners. Self Assessment or self-assessment is carried out by each member to assess the implementation of the performance of the Board of Commissioners in a collegial manner, and not to assess the individual performance of each member of the Board of Commissioners. With this Self Assessment, it is hoped that each member of the Board of Commissioners can contribute to improving the performance of the Board of Commissioners on an ongoing basis.</p> <p>This policy may include assessment activities carried out along with their aims and objectives, the time for their implementation on a regular basis, and the benchmarks or assessment criteria used in accordance with the recommendations provided by the nomination and remuneration function of the Public Company, where the existence of this function is required in the Authority Regulations. Financial Services Number 34/POJK.04/2014 concerning Nomination and Remuneration Committees for Issuers or Public Companies.</p>	<p>BRI carries out performance assessments of the Board of Commissioners based on applicable laws and regulations in order to improve the quality of implementation of the duties and responsibilities of the Board of Commissioners and improve BRI's performance on an ongoing basis. The Board of Commissioners has a Self Assessment Policy which is stated in the Board Charter as described in the performance assessment section of the Board of Commissioners of this Annual Report and on the Company's website (www.bri.co.id)</p> <p>Description: Complies (Comply)</p>
B.2.2.	<p>Recommendation 9: The self-assessment policy for assessing the performance of the Board of Commissioners is disclosed in the Public Company's Annual Report.</p> <p>Explanation: Disclosure of the Self Assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide confidence, especially to shareholders or investors, regarding the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Commissioners.</p>	<p>The Board of Commissioners has a Self Assessment Policy which is stated in the Board Manual as described in the performance assessment section of the Board of Commissioners of this Annual Report and on the Company's website (www.bri.co.id)</p> <p>Remarks: Comply</p>

No	Aspect; Principle; Recommendation	Comply or Explain
B.2.3.	<p>Recommendation 10: The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.</p> <p>Explanation: The policy of resigning members of the Board of Commissioners who are involved in financial crimes is a policy that can increase stakeholders' trust in Public Companies, so that the company's integrity will be maintained. This policy is needed to help the legal process run smoothly and so that the legal process does not interfere with the running of business activities. Apart from that, from a morality perspective, this policy builds an ethical culture within the Public Company environment. These policies can be included in the Guidelines or Code of Ethics that apply to the Board of Commissioners.</p> <p>Furthermore, what is meant by being involved in a financial crime is the existence of a convicted member of the Board of Commissioners from the competent authority. Financial crimes include manipulation and various forms of embezzlement in financial services activities as well as criminal acts of money laundering as intended in Law Number 8 of 2010 concerning Prevention and Eradication of Money Laundering Crimes.</p>	<p>The Company has a policy regarding the resignation and dismissal of the Board of Commissioners which is contained in the Company's Articles of Association and the resignation policy for the Board of Commissioners is disclosed in the BRI 2023 annual report in the Board of Commissioners Chapter.</p> <p>Remarks: Comply</p>
B.2.4.	<p>Recommendation 11: The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function prepares a succession policy in the Nomination process for members of the Board of Directors.</p> <p>Explanation: Based on the provisions of Financial Services Authority Regulation Number 34/POJK.04/2014 concerning Nomination and Remuneration Committees for Issuers or Public Companies, the committee that carries out the nomination function has the task of formulating the policies and criteria required in the nomination process for prospective members of the Board of Directors. One policy that can support the nomination process as intended is the succession policy for members of the Board of Directors. The policy regarding succession aims to maintain the continuity of the leadership regeneration or cadre process in the company in order to maintain business continuity and the company's long-term goals.</p>	<p>The succession policy of The Board of Directors refers to the Minister of State-Owned Enterprises Regulation No. PER-7/MBU/09/2022 concerning Amendments to the Regulation of the Minister of State-Owned Enterprises and Number PER-11/MBU/07/2021 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Directors of State-Owned Enterprises. In addition, as a public company, the Company's policies also refer to Financial Services Authority Regulation no. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies. The Directors' Succession Policy is presented in the Nomination and Remuneration Committee Chapter in the 2023 BRI annual report.</p> <p>Remarks: Comply</p>
C. Aspect 3: Functions and Roles of the Board of Directors		
C.1. Principle 5: Strengthen the Membership and Composition of the Board of Directors.		
C.1.1.	<p>Recommendation 12: Determining the number of members of the Board of Directors takes into account the condition of the Public Company and effectiveness in decision making.</p> <p>Explanation: As a company organ with authority to manage the company, determining the number of Directors greatly influences the performance of a Public Company. Thus, determining the number of members of the Board of Directors must be carried out through careful consideration and must refer to the provisions of applicable laws and regulations, which are based on Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, at least consisting of 2 (two) people. Apart from that, determining the number of Directors must be based on the need to achieve the aims and objectives of the Public Company and adjusted to the conditions of the Public Company which include the characteristics, capacity and size of the Public Company as well as how effective the Board of Directors' decision making is achieved.</p>	<p>The determination of the number of members of the Board of Directors has gone through careful consideration and has referred to Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies consisting of at least 2 (two) people. The number of members of the BRI Board of Directors in 2023 will be 12 (twelve) Directors.</p> <p>Description: Complies (Comply)</p>
C.1.2.	<p>Recommendation 13: Determining the composition of members of the Board of Directors takes into account the diversity of skills, knowledge and experience required.</p> <p>Explanation: As with the Board of Commissioners, diversity in the composition of members of the Board of Directors is a combination of desirable characteristics both in terms of the Board of Directors and individual members of the Board of Directors, in accordance with the needs of the Public Company. This combination is determined by taking into account the appropriate skills, knowledge and experience in the division of duties and functions of the Board of Directors in achieving the goals of the Public Company. Thus, consideration of the combination of characteristics referred to will have an impact on the accuracy of the process of nominating and appointing individual members of the Board of Directors or collegial Directors.</p>	<p>A fit and proper test is carried out to ensure that the competency, experience and educational background of the members of the Board of Directors are in accordance with the appropriateness based on applicable regulations and the needs of the Company and is disclosed in the Diversity Composition of the Board of Directors section of this Annual Report.</p> <p>Remarks: Comply</p>



No	Aspect; Principle; Recommendation	Comply or Explain
C.1.3.	<p>Recommendation 14: Members of the Board of Directors who are in charge of accounting or finance have expertise and/or knowledge in the field of accounting.</p> <p>Explanation: Financial Reports are management accountability reports for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia and also related OJK regulations, including laws and regulations in the Capital Markets sector which regulate presentation and disclosure of Public Company Financial Reports. Based on statutory regulations in the Capital Markets sector which regulate the responsibility of the Board of Directors for Financial Reports, the Board of Directors is jointly and severally responsible for the Financial Reports, which are signed by the President Director and members of the Board of Directors who are in charge of accounting or finance.</p> <p>Thus, the disclosure and preparation of financial information presented in financial reports will greatly depend on the expertise and/or knowledge of the Board of Directors, especially members of the Board of Directors who are in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that at least members of the Board of Directors have can provide confidence in the preparation of Financial Reports, so that the Financial Reports can be relied upon by stakeholders as a basis for making economic decisions regarding the Public Company in question. These skills and/or knowledge can be proven by educational background, training certification, and/or related work experience.</p>	<p>In accordance with Financial Services Authority Regulation no. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports, the Director in charge/supervise accounting or finance is held by Viviana Dyah Ayu Retno Kumalasari who has expertise and/or knowledge in the field of accounting, including:</p> <p>Education: Obtained an MBA, Finance & Strategy from Simon School of Business-University of Rochester, United States (2010)</p> <p>Bachelor of Animal Husbandry, from the Bogor Agricultural Institute (2001).</p> <p>Experience: Executive Vice President Subsidiary Management Division</p> <p>Remarks: Comply</p>
C.2.	Principle 6: Improving the Quality of Implementation of Directors' Duties and Responsibilities.	
C.2.1.	<p>Recommendation 15: The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors.</p> <p>Explanation: As is the case with the Board of Commissioners, the Directors' self-assessment policy is a guideline used as a form of accountability for the collegial assessment of the Directors' performance. Self-assessment or self-assessment is carried out by each member of the Board of Directors to assess the implementation of the performance of the Board of Directors in a collegial manner, and not to assess the individual performance of each member of the Board of Directors. With this Self Assessment, it is hoped that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis.</p> <p>This policy may include assessment activities carried out along with their aims and objectives, the time for their implementation on a regular basis, and the benchmarks or assessment criteria used in accordance with the recommendations provided by the nomination and remuneration function of the Public Company, where the establishment of this function has been required in the Authority Regulations. Financial Services Number 34/POJK.04/2014 concerning Nomination and Remuneration Committees for Issuers or Public Companies.</p>	<p>BRI carries out performance assessments of the Board of Directors based on applicable laws and regulations in order to improve the quality of the implementation of the Board of Directors' duties and responsibilities and improve BRI's performance on an ongoing basis.</p> <p>The Board of Directors has a Self Assessment Policy which is stated in the Board Charter as described in the performance assessment section of the Board of Commissioners of this Annual Report and on the Company's website (www.bri.co.id)</p> <p>Remarks: Comply</p>
C.2.2.	<p>Recommendation 16: The self-assessment policy for assessing the performance of the Board of Directors is disclosed in the Public Company's annual report.</p> <p>Explanation: Disclosure of the Self Assessment policy on the performance of the Board of Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information regarding improvement efforts in the management of Public Companies. This information is very useful for providing confidence to shareholders or investors that there is certainty that company management will continue to be carried out in a better direction. With this disclosure, shareholders or investors know the check and balance mechanism for the performance of the Board of Directors.</p>	<p>The Self Assessment policy on the performance of the Board of Directors has been disclosed in the results section of the Directors' Performance Assessment in the 2023 BRI Annual report.</p> <p>Remarks: Comply</p>

No	Aspect; Principle; Recommendation	Comply or Explain
C.2.3.	<p>Recommendation 17: The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.</p> <p>Explanation: The policy of resigning members of the Board of Directors who are involved in financial crimes is a policy that can increase stakeholders' trust in Public Companies, so that the integrity of the company will be maintained. This policy is needed to help the legal process run smoothly and so that the legal process does not interfere with the running of business activities. Apart from that, from a morality perspective, this policy will build an ethical culture within the Public Company environment. These policies can be included in the Guidelines or Code of Ethics that apply to the Board of Directors.</p> <p>Furthermore, what is meant by being involved in a financial crime is that a member of the Board of Directors has a convicted status from the authorized party. Financial crimes include manipulation and various forms of embezzlement in financial services activities as well as criminal acts of money laundering as intended in Law Number 8 of 2010 concerning Prevention and Eradication of the Crime of Money Laundering.</p>	<p>Bank BRI has a policy regarding the resignation and dismissal of Directors which states the dismissal of a member of the Board of Directors if the person concerned is involved in an action that is detrimental to the Company and/or the State and if the person concerned is found guilty by a court decision that has permanent legal force, as stated in the Board Charter. Policies regarding the resignation and dismissal of Directors are regulated in BRI's Articles of Association.</p> <p>Remarks: Comply</p>
D. Aspect 4: Stakeholder Participation		
D.1. Principle 7: Improving Corporate Governance Aspects through Stakeholder Participation.		
D.1.1.	<p>Recommendation 18: Public Companies have policies to prevent insider trading.</p> <p>Explanation: A person who has inside information is prohibited from carrying out securities transactions using inside information as intended in the Law on Capital Markets. Public Companies can minimize the occurrence of insider trading through prevention policies, for example by strictly separating confidential data and/or information from public ones, as well as dividing duties and responsibilities for managing the information in question proportionally and efficiently.</p>	<p>BRI Insider Trading policy is regulated under:</p> <ol style="list-style-type: none"> 1. Circular Letter (SE) Number SE.09.a-DIR/KEP/03/2023 dated 31 October 2023 concerning the First Amendment to Corporate Governance Book 6 concerning the Code of Ethics 2. Circular Letter (SE) Number SE.09-DIR/KEP/03/2023 dated March 15 2023 concerning Corporate Governance Book 1 concerning Conflicts of Interest <p>Remarks: Comply</p>
D.1.2.	<p>Recommendation 19: Public Companies have anti-corruption and anti-fraud policies.</p> <p>Explanation: Anti-corruption policies are useful for ensuring that Public Company business activities are carried out legally, prudently and in accordance with the principles of good governance. This policy can be part of a code of ethics, or in its own form. This policy may include, among other things, programs and procedures carried out to overcome corrupt practices, kickbacks, fraud, bribery and/or gratification in Public Companies. The scope of the policy must describe the Public Company's prevention of all corrupt practices whether giving or receiving from other parties.</p>	<p>The implementation of the implementation of the Anti Fraud Strategy in BRI was regulated in the Circular of the Board of Directors Number: SE.58-DIR/ORD/11/2022 dated November 22, 2022 concerning Guidelines for Implementing the Application of Operational Risk Management (Book 5 Anti Fraud Strategy).</p> <p>To improve the ability of banks in preventing fraud and provide a rapid response in handling and completing a fraud event, the management of fraud risk was divided into 2 large activities, namely when the fraud was still a potential risk (managing risk) and after the incident occurs (incident handling). This fraud risk management activity was adapted and developed from 4 (four pillars), namely:</p> <ol style="list-style-type: none"> 1. Prevention 2. Detection 3. Investigation, Reporting and Sanctions 4. Monitoring, Evaluation and Follow Up Lanjut



No	Aspect; Principle; Recommendation	Comply or Explain
		<p>To create a company environment that is free from Corruption, Collusion and Nepotism, BRI has an anti-corruption policy as stated in Circular Letter Number SE.09-DIR/KEP/03/2023 dated March 15, 2023 concerning Corporate Governance Book 3 regarding Anti-Bribery and Gratification Control.</p> <p>To create and implement an Anti-Bribery Management System at PT. Bank Rakyat Indonesia (Persero), BRI have implemented ISO 37001:2016 and adopted the ISO 37001:2016 Anti-Bribery Management System policy as stated in Circular Letter Number SE.09-DIR/KEP/03/2023 dated March 15 2023 concerning Corporate Governance regarding Book 4 regarding ISO 37001:2016 Anti-Bribery Management System.</p> <p>This policy is part of BRI's commitment to preventing corruption.</p> <p>Remarks: Comply</p>
D.1.3.	<p>Recommendation 20: Public Companies have policies regarding the selection and improvement of supplier or vendor capabilities.</p> <p>Explanation: Policies regarding supplier or vendor selection are useful for ensuring that Public Companies obtain the required goods or services at competitive prices and good quality. Meanwhile, the policy of increasing supplier or vendor capabilities is useful for ensuring that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfill the goods or services required by the company will affect the quality of the company's output.</p> <p>Thus, the implementation of these policies can guarantee continuity of supply, both in terms of quantity and quality required by Public Companies. The scope of this policy includes criteria for selecting suppliers or vendors, transparent procurement mechanisms, efforts to increase the capabilities of suppliers or vendors, and fulfillment of rights related to suppliers or vendors.</p> <p>The Company has a policy regarding the procurement of goods and services which contains the selection and improvement of supplier or vendor capabilities as stated in the Procurement Guidelines standards.</p>	<p>The Company has a policy regarding BRI Vendor Management as regulated in the Directors' Circular Letter Number SE.18-DIR/PLM/05/2023 concerning the Procurement of Goods and/or Services for PT Bank Rakyat Indonesia (Persero) Tbk (Book 11). Currently, BRI is developing a Vendor Management System application that is integrated with the BRISMILE application, where the application includes the process of registering and selecting prospective vendors, monitoring, vendor maintenance and evaluating vendor performance so that BRI has a competent vendor database to support procurement implementation. BRI goods and/or services.</p> <p>Remarks: Comply</p>
D.1.4.	<p>Recommendation 21: Public Companies have policies regarding fulfilling creditor rights.</p> <p>Explanation: Policies regarding the fulfillment of creditors' rights are used as guidelines in making loans to creditors. The aim of the policy in question is to ensure the fulfillment of rights and maintain creditors' trust in Public Companies. This policy includes considerations in entering into agreements, as well as follow-up actions in fulfilling the Public Company's obligations to creditors.</p>	<p>The Company has a policy regarding fulfilling creditor rights as stated in every Credit Agreement between BRI and debtors. The agreement states the rights and obligations of both parties, such as transparency of financial reports to creditors.</p> <p>Remarks: Comply</p>
D.1.5.	<p>Recommendation 22: Public Companies have a whistleblowing system policy.</p> <p>Explanation: A well-drafted whistleblowing system policy will provide certainty of protection for witnesses or whistleblowers regarding indications of violations committed by employees or management of a Public Company. Implementation of these system policies will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy includes, among other things, the types of violations that can be reported through the whistleblowing system, how to make complaints, protection and guarantee of confidentiality of the reporter, handling of complaints, parties who manage complaints, and the results of handling and follow-up on complaints.</p>	<p>Policy regarding the Whistleblowing System at BRI which is regulated in Circular Letter Number SE.09-DIR/KEP/03/2023 dated 15 March 2023 concerning Corporate Governance regarding Book 2 regarding the Whistleblowing System regulates the types of violations reported, means of reporting, protection & confidentiality of the reporter, as well as the Whistleblowing System management unit.</p> <p>Remarks: Comply</p>

No	Aspect; Principle; Recommendation	Comply or Explain
D.1.6.	<p>Recommendation 23: Public Companies have a policy of providing long-term incentives to Directors and employees.</p> <p>Explanation: Long-term incentives are incentives that are based on long-term performance achievements. Long-term incentive plans are based on the premise that the company's long-term performance is reflected by the growth in the value of shares or other long-term company targets. Long-term incentives are useful in maintaining loyalty and providing motivation to Directors and employees to improve their performance or productivity which will have an impact on improving company performance in the long term.</p> <p>The existence of a long-term incentive policy is a real commitment of the Public Company to encourage the implementation of providing long-term incentives to Directors and Employees with terms, procedures and forms that are adapted to the long-term goals of the Public Company. The policy in question may include, among other things, the aims and objectives of providing long-term incentives, terms and procedures for providing incentives, and conditions and risks that Public Companies must pay attention to when providing incentives. The policy may also be included in the Public Company's existing remuneration policy.</p>	<p>Long-term employee incentives are contained in the Employee Welfare Section of the 2023 BRI Annual Report.</p> <p>Description: Complies (Comply)</p>
E.	Aspect 5: Information Disclosure	
E.1.	Principle 8: Improving the Implementation of Information Disclosure.	
E.1.1.	<p>Recommendation 24: Public Companies make wider use of information technology apart from Websites as a medium for information disclosure.</p> <p>Explanation: The use of information technology can be useful as a medium for information disclosure. The information disclosure carried out is not only information disclosure that has been regulated in statutory regulations, but also other information related to Public Companies which is felt to be useful for shareholders or investors to know. By utilizing information technology more widely apart from websites, it is hoped that companies can increase the effectiveness of disseminating company information. However, the use of information technology still takes into account the company's benefits and costs.</p>	<p>The Company always to improve the quality of information disclosure to stakeholders through information technology media, in addition to the Company's website. The Omni Channel BRI is an access where BRI customers can obtain information about BRI products and services in full as well as may submit complaints through the following available channels:</p> <ol style="list-style-type: none"> 1. Direct visits through Customer Service in all BRI operating units. 2. Call Centre 1500017, (+62 577987400) 3. Social Media <ol style="list-style-type: none"> a. Facebook : BankBRI b. Instagram : @bankbri id c. Twitter : @kontakBRI, @promo_BRI, @bankbri id 4. Youtube : BANK BRI 5. Chatbot : Sabrina (via Facebook Messenger and WhatsApp/ Telegram 081-212-14017) <p>Remarks: Comply</p>
E.1.2.	<p>Recommendation 25: The Annual Report of a Public Company discloses the ultimate beneficial owner in Public Company share ownership of at least 5% (five percent), in addition to disclosure of the ultimate beneficial owner in Public Company share ownership through the main and controlling shareholders.</p> <p>Explanation: Legislation in the Capital Market sector which regulates the submission of annual reports of Public Companies has regulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company either directly or indirectly up to the last beneficial owner in ownership of the shares. In these Governance Guidelines it is recommended to disclose the ultimate beneficial owner of Public Company share ownership of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of share ownership by the main and controlling shareholders.</p>	<p>In the 2023 BRI Annual Report, it conveys the obligation to disclose information regarding shareholders who own 5% (five percent) or more shares of a Public Company, as well as the obligation to disclose information regarding the main and controlling shareholders of a Public Company, both directly and indirectly, up to the last beneficial owner in ownership of the shares.</p> <p>Remarks: Comply</p>



Implementation of Corporate Governance Aspects and Principles in Accordance with the Guidelines of Corporate Governance Principles for Banks Published by The Basel Committee in Banking Supervision

The Governance Guidelines include 12 (twelve) corporate governance principles. The Governance Guidelines are best practice standards that can be used as a reference in implementing corporate governance in banking. The description of its implementation can be conveyed as follows.

Principle	Explanation	Implementation at BRI
Principle 1 Responsibility of the Board of Commissioners.	The Board of Commissioners has responsibilities which include: approval and supervision of the implementation of business strategies, governance structures and mechanisms and corporate culture	The scope of the Board of Commissioners' obligations as stated in the Board of Commissioners' Code of Conduct in the Board of Commissioners Decree Nokep:09-KOM/11/2018 dated 1 November 2018 includes the Board of Commissioners providing opinions and approval on the Company's work plan which consists of the Company's Long Term Plan (RJPP), Bank Business Plan (RBB), Company Work Plan and Budget (RKAP), Partnership and Community Development Program Work Plan and Budget (PKBL) as well as directing, monitoring and evaluating the implementation of the Bank's strategic policies.
Principle 2 Qualifications and Composition of the Board of Commissioners.	Members of the Board of Commissioners must have qualities in accordance with their duties and responsibilities, both individually and collectively. The Board of Commissioners must understand its role in supervising and implementing corporate governance, and be able to carry out decision making in a sound and objective manner.	The scope of the Board of Commissioners' obligations as stated in the Board of Commissioners' Code of Conduct in the Board of Commissioners Decree Nokep:09-KOM/11/2018 dated 1 November 2018 includes the Board of Commissioners' role in ensuring the implementation of Good Corporate Governance in every business activity of the Company at all levels or organizational levels and supervise the implementation of Integrated Governance. In order to implement good corporate governance, the Board of Commissioners is responsible for, among other things: <ul style="list-style-type: none"> 1. Propose the appointment of a Public Accountant to the GMS 2. Report the results of supervision carried out to the GMS.
Principle 3 Structure and Mechanism of the Board of Commissioners.	The Board of Commissioners must establish appropriate governance structures and practices in carrying out its duties and periodically review its effectiveness.	The Board of Commissioners has committees under the Board of Commissioners to assist in carrying out the duties of the Board of Commissioners, namely the Audit Committee, Risk Management Monitoring Committee, Nomination and Remuneration Committee, and Integrated Governance Committee.
Principle 4 Directors.	Under the direction and supervision of the Board of Commissioners, the Board of Directors is able to manage the Bank's activities in accordance with business strategy, risk appetite, remuneration policies and other policies that have been approved by the Board of Commissioners.	The duties and responsibilities of the Board of Commissioners include providing direction and supervision to the Board of Directors in the management of the Company. The Board of Commissioners gives approval to the company's plans and work and the implementation of the Bank's strategic policies.
Principle 5 Business Group Governance Structure.	In a business group, the Board of Commissioners of the parent company has overall responsibility for the business group and to ensure the establishment and implementation of clean governance practices related to the structure, business and risks of the business group and entity. The Board of Commissioners and Directors must understand the organizational structure of the business group and the risks faced.	BRI's Directors and Board of Commissioners have knowledge and understanding of the company's main business and main risks. This can be seen in the diversity of the Board of Commissioners and Directors and the implementation of the Fit and Proper Test. Apart from that, the Board of Directors and Board of Commissioners also continuously increase their knowledge of the latest banking developments by participating in training and development both at home and abroad.
Principle 6 Risk Management Function.	Banks must have a quality risk management function, be independent, have quality resources and have access to the Board of Commissioners.	Bank BRI has a Risk Management function whose functions include identifying, measuring, monitoring and controlling all Company risk exposures which are carried out by 5 (five) Divisions, namely Market, Portfolio & Enterprise Risk Management Division, Digital Risk Division, Operational Risk Division, Wholesale Credit Risk Analyst Division and Credit & Product Risk Policy Division. In its supervisory function, the Board of Directors communicates the implementation of the risk management function to the Board of Commissioners through the Risk Management Monitoring Committee.
Principle 7 Risk Monitoring and Control Identification.	Risks must be identified, monitored and controlled for all Bank activities. The quality of the risk management infrastructure and internal control must be able to keep up with changes in the Bank's risk profile, external risk conditions and industry practices.	The process of implementing risk management which includes identification, measurement, monitoring and control of risks is carried out on an ongoing basis. Risk management is carried out in all bank activities by referring to the management standard provisions set by the regulator.

Principle	Explanation	Implementation at BRI
Principle 8 Risk Communication.	Implementing effective risk governance requires accurate risk communication within the Bank, both between organizations and through reporting to the Board of Commissioners and Directors.	The Bank's risk profile assessment is carried out and submitted at the Board of Directors and Board of Commissioners meetings every quarter.
Principle 9 Compliance.	The Board of Commissioners is responsible for supervising management related to the Bank's compliance risks. The Board of Commissioners must establish a compliance function and provide approval for policies and processes for identifying, assessing, monitoring and reporting, and providing advice on compliance risks.	The implementation of the Board of Commissioners' supervisory function regarding Bank Compliance risks is carried out by the Risk Management Monitoring Committee regarding the application of the precautionary principle to ensure that all business activities and policies are implemented in compliance with all applicable laws and regulations. Review and evaluation of the compliance function is carried out every semester.
Principle 10 of Internal Audit.	The internal audit function must report independent assurance activities to the Board of Commissioners and must support the Board of Commissioners and Directors in encouraging the implementation of effective governance processes and the long-term health of the Bank.	The Internal Audit Work Unit within the BRI organization is directly under the President Director and can communicate and coordinate in terms of supervision with the Board of Commissioners through the Audit Committee. Duties and responsibilities The Internal Audit Work Unit is responsible for carrying out independent and objective assurance and consulting activities designed to provide added value and improve operational activities.
Principle 11 Compensation.	The Bank's remuneration structure must support the implementation of corporate governance and risk management.	BRI's remuneration structure refers to OJK Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks. The implementation of BRI's Remuneration Governance is presented in the 2023 BRI Annual Report in the Remuneration Governance Policy Chapter.
Principle 12 Disclosure and Transparency.	The implementation of governance by the Bank must be implemented transparently to Shareholders, Depositors, other relevant Stakeholders and Market Participants.	BRI's disclosure and transparency to shareholders is conveyed via the company website www.bri.co.id regarding the latest information. BRI Bank's information disclosure is also conveyed in its Annual Report, Sustainability Report and Public Expose.

The Relationship of Governance Structures, Mechanisms and Results

Corporate governance is implemented in an integrated series which includes 3 (three) aspects of governance, namely structure, process and outcome. These three aspects are carried out by BRI to ensure the availability of adequate governance structures and infrastructure, maximize the effectiveness of the governance implementation process, and improve governance outcomes to meet stakeholder expectations.

Implementation of Corporate Governance

Shareholders

Shareholders are individual or legal entity as a legitimate owner of the company's shares. Shareholders do not intervene with the function, duties, and authorities of the Board of Commissioners and Board of Directors.

BRI shares are categorized into 2 (two) types, namely:

- Series A Dwiwarna shares
Series A Dwiwarna share is owned by the Republic of Indonesia and is non-transferable to any party.
- Series B shares.
Series B shares can be owned by the Republic of Indonesia and/or the public.

Shareholders Rights

Holders of Series A Dwiwarna shares and Series B Shares have the same rights and every 1 (one) share gives 1 (one) voting right. Ownership of Dwiwarna Series A Shares provides special rights to the government as the main shareholder as follows:

- The right to approve in the GMS regarding the following matters:
 - Approval of amendment to the Articles of Association.
 - Approval of changes in capital.
 - Approval of dismissal and appointment of members of the Board of Directors and Board of Commissioners.
 - Approval on merger, consolidation, expropriation, separation and dissolution.



- e. Approval of remuneration of members of the Board of Directors and Board of Commissioners.
 - f. Approval of the transfer of assets based on this Articles of Association requires the approval of the GMS.
 - g. Approval regarding participation and reduction in the percentage of equity participation in other companies.
 - h. Approval of the use of profits.
 - i. Approval regarding investment and long-term financing that is not operational in nature based on this Articles of Association requires the approval of the GMS.
2. The right to nominate members of the Board of Directors and members of the Board of Commissioners.
 3. The right to propose the agenda of the GMS.
 4. The right to request access to company data and documents, with the mechanism of the use of said rights in accordance with the provisions in the Articles of Association and laws.

Apart from the special rights held by the Series A Dwiwarna Shareholder, the Series A Shareholder and the Series B Shareholder have the same rights as long as it is not regulated otherwise by the Articles of Association, namely:

1. Attend the GMS either directly or through representatives, express opinions and/or make decisions. Each shareholder has the right to be treated equally and cast votes according to the type, classification and number of shares owned.
2. Receive information related to BRI that is accurate and timely with the principle of equality of information for all shareholders.
3. Receive dividend distribution and distribution of BRI profits in other forms in accordance with the proportion of share ownership.
4. Receive distribution of the remainder of the Bank's liquidation proceeds in the event of bankruptcy.
5. Request that a GMS be held by one or more Shareholders who either individually or jointly represent 1/10 (one tenth) or more of the total number of shares issued by the Company with valid voting rights, as long as it is done in good faith, on the basis of interests of the Company and does not conflict with statutory regulations and the Company's articles of association.
6. Shareholders can propose meeting agenda items no later than 7 days before the invitation for the GMS, provided that they are Dwiwarna series A holders or 1 or more shareholders representing 1/20 of the number of outstanding shares.
7. Obtain a complete explanation and accurate information regarding the procedural requirements for holding a GMS.
8. File a lawsuit against the Company to the district court if it suffers losses due to the Company's actions which are considered unfair and without reasonable reasons as a result of decisions by the GMS, Board of Directors and/or Board of Commissioners.
9. Request from the Company that its shares be purchased at a reasonable price using the procedures as regulated in the Articles of Association/applicable laws and regulations if the

- person concerned does not approve of corporate actions/ actions that are detrimental to shareholders or the Company.
10. Obtain information relating to the Company from the Directors and/or Board of Commissioners at the GMS as long as it is related to the agenda of the Meeting and does not conflict with the interests of the Company.
 11. Through the GMS, changes to the Board of Directors and Board of Commissioners together with Series A Dwiwarna Shareholders with the provision of representing more than 1/2 of the total number of shares with valid voting rights.

Responsibilities of Shareholders

1. All Shareholders must be able to:
 - a. Separate the ownership of company's assets and of personal assets.
 - b. Separate its function as shareholders and as members of the Board of Commissioners or Board of Directors in the event the shareholder holds a position in either organ.
2. The Controlling Shareholder must be able to:
 - a. Take into account the interest of minority shareholders and stakeholders pursuant to the prevailing laws and regulations.
 - b. Disclose the ultimate shareholders of the Bank to the law enforcement agency, where suspicion of legal breach arises or requested by competent authority.
 - c. Exert the accountability and transparent relationship between companies, where the shareholders are also the controlling shareholders of several other companies.
3. The minority shareholders are responsible to exercise their rights pursuant to the Company's Articles of Association and prevailing laws and regulations.

Equal Treatment for Shareholders

BRI upholds equal treatment for all Shareholders which is reflected in:

1. The voting rights shall be calculated on the basis of total shares ownership, with the right to request the GMS for the shareholders at minimum 10%.
2. Providing the same access to information through Investor Relations channel by means of direct interaction at Public Expose, Non-deal Roadshow, Press Conference or 1-on-1 Meeting, Conference Call and Email, as well as Documents availability on the Company's website, Investor Relations, and Indonesia Stock Exchange including the Annual Report, Audited Financial Statement, and Highlights of Company's Financial Performance, etc.
3. The number of Independent Commissioners is above the minimum limit set by the regulator, namely 7 (seven) Commissioners out of the total 10 (ten) Commissioners.
4. Equal treatment for all Shareholders to obtain information disclosure from the Bank, including information related with company performance, financial statements, and the implementation of the GMS.

Policy on Shareholders Relations

The relationship between the Company and Shareholders is regulated in the Company's Articles of Association. All communication with Shareholders shall be the responsibility of spokesperson of the company. The Company has a spokesperson who is authorized to communicate with Shareholders. All Shareholders must receive equal treatment and information (equitable treatment) in a timely manner as stated in the Directors Circular Number S.08-DIR/06/2014 concerning Service Policy and Information Management of PT Bank Rakyat Indonesia (Persero) Tbk.

General Meeting of Shareholders

GMS Implementation Stages

The stages of holding the 2023 GMS have met the provisions of POJK No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of a Public Company and/or POJK No. 16/POJK.04/2020 concerning the Implementation of the General Meeting of Shareholders of a Publicly Listed Company Electronically as follows:

Stages	Activities
Notice to FSI	Submit the Notice on GMS plan to Financial Services Authority (FSI) at latest 5 (five) working days prior the GMS announcement.
GMS Announcement	Announcement of the GMS is carried out no later than 14 (fourteen) days prior to the summons for the GMS through the website of the e-GMS provider, the Indonesia Stock Exchange website, the Public Company website.
GMS Invitation	Summons for the GMS is carried out 21 (twenty-one) days before the GMS via the e-GMS provider website, the Indonesian Stock Exchange website, and the Public Company website. When calling for the GMS the following agenda items have been uploaded on the Company's website and can be downloaded.
Announcement on Minutes Summary of GMS	Announcement of the summary of the minutes of the GMS is submitted to the FSI 2 (two) days after the GMS is published on the e-RUPS provider's website, the Indonesian Stock Exchange's website, and the Public Company's
Submission of GMS Minutes	The minutes of GMS meeting must be submitted to the FSI at latest 30 days after GMS.

Quorum Procedure

No.	Agenda	Attendance Quorum	Quorum of Decision
1.	Amendments to the Articles of Association that requires the approval of the Minister who administers government affairs in the field of law and human rights, except for changes to the Articles of Association in order to extend the period of establishment of the Company.	Attended by shareholders representing at least 2/3 (two thirds) of the total number of shares with valid voting rights.	Approved by more than 2/3 (two thirds) of the total shares with voting rights present at the GMS.
2	The transfer of assets constituting more than 50% (fifty percent) of total net assets in 1 (one) or more transactions, whether related to one another or not, mada collateral for debt assets constituting more than 50% (fifty percent) of the total net worth in 1 (one) transaction or more, whether related to each other or not, merger, consolidation, acquisition, separation, application for bankruptcy, extension of term of establishment, and dissolution of the Company.	Attended by shareholders representing at least 3/4 (three quarters) of the total number of shares with valid voting rights.	Approved by more than 3/4 (three quarters) of the total shares with voting rights present at the GMS
3	Changes in rights to shares.	Attended by at least 3/4 (three quarters) of the total number of shares in the classification of shares affected by the change in rights.	Approved by more than 3/4 (three quarters) of the shares with voting rights present at the GMS
4	Outside of Agenda 1 sd. 3 above which required the approval of the GMS.	Attended by Shareholders representing at least 1/2 (one half) of the total number of shares with valid voting rights	Approved by Shareholders representing at least 1/2 (one half) of the total number of shares with voting rights present at the GMS.
5	Agenda that required the approval of the GMS only attended by Independent Shareholders.	Attended by more than 1/2 (one half) of the total shares with valid voting rights owned by Independent Shareholders.	Approved by more than 1/2 (one half) of the total shares with valid voting rights owned by Independent Shareholders.



GMS Procedures

The GMS procedures are as follows:

1. Shareholders or their proxies can access or download the GMS Rules of Procedure on the Company's website.
2. The GMS Rules are read out before the GMS begins.
3. Opportunities are given to Shareholders or their proxies present to submit questions/responses and/or proposals to each agenda of the GMS.
4. The Chairperson of the GMS or the party appointed by the Chair of the GMS will answer or respond to questions and/or opinions from the shareholders.
5. Voting is conducted after all questions and/or opinions have been answered. Shareholders or their authorized proxies can only cast votes.
6. The calculation and/or validation of votes in the GMS is carried out by an Independent party namely a Notary assisted by the Share Registrar appointed by the Company.

Efforts to Encourage Shareholders to Attend The GMS

BRI encourage all Shareholders to attend and exercise their rights and authorities in the GMS. The efforts are carried out through:

1. Notifications and summons for the GMS are distributed promptly through the Company's website, the Stock Exchange, and Indonesian Language Newspapers with national circulation.
2. Presenting material from each meeting agenda as a reference for Shareholders.
3. Open access for Shareholders to communicate with the Company regarding the implementation of GMS through the contacts available on the Company Website.
4. Provide a proxy form for Shareholders or Shareholders' proxies to vote at the GMS which can be accessed through the Company's website and/or the Stock Exchange.

GMS Voting Mechanisms

Every 1 (one) share entitles the holder to cast 1 (one) vote. The voting procedures in the GMS are:

1. Shareholders or their proxies who are physically present vote abstain or disagree by raising their hands and submitting their voting cards at voting time.
2. Shareholders or their proxies who are physically present and do not raise their hands are deemed to have approved the proposed resolution of the agenda.
3. Shareholders or their proxies who are present electronically vote via e-voting on eASY.KSEI
4. Shareholders or their proxies who cast abstentions are deemed to have cast the same vote as the votes of the majority of shareholders who cast votes.
5. The chairman of the GMS will announce the voting results.

6. Each shareholder can be represented at the GMS by other holders or a third party with a power of attorney. Members of the Board of Directors, members of the Board of Commissioners, Secretary to the Board of Commissioners and Employees of the Company may act as proxies at the GMS, but are prohibited from acting as proxies in voting.

GMS Voting Involving Independent Parties

In holding the GMS, BRI not only invites shareholders but also always involves independent parties, especially in voting and counting votes, namely Notary Fathiah Helmi S.H and PT Datindo Entrycom.

Process of Organizing GMS and Voting

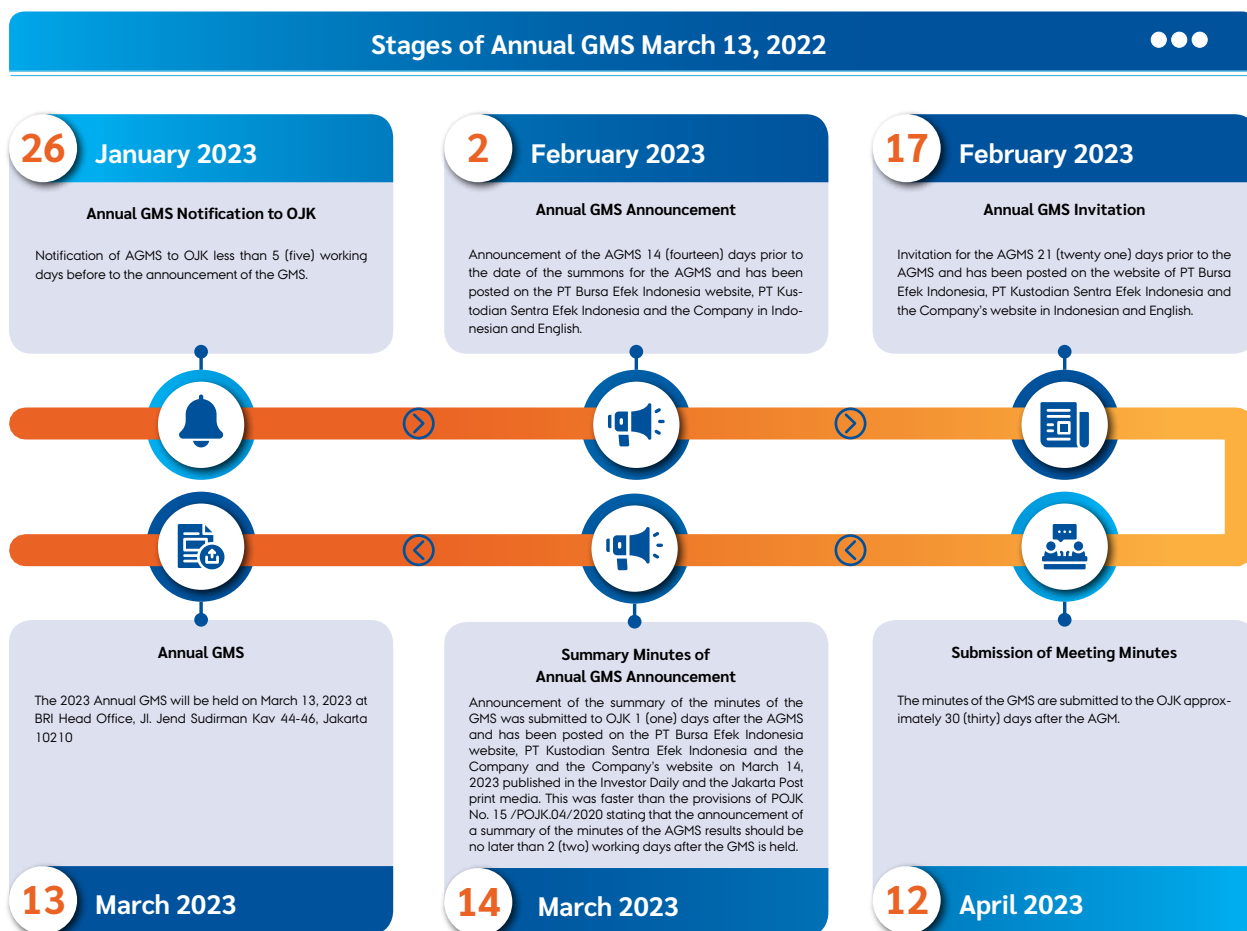
Before the General Meeting of Shareholders (GMS) begins, the company discloses the quorum provisions and voting procedures. Shareholders can vote electronically through KSEI's eASY e-voting system, which provides independence and confidentiality to shareholders in granting voting rights. Shareholders or their proxies who attend electronically can carry out the voting process via e-voting on eASY KSEI.

The decision-making mechanism begins by explaining each agenda that shareholders will decide on, along with the minimum number of decision quorums for each proposed agenda. Shareholders or their proxies can then make the decision. Furthermore, the GMS Summary provides an explanation of the stages of implementation of the GMS, the basis for consideration of each GMS agenda, which will receive shareholder approval, and the results of any questions and answers and/or expression of opinions.

Implementation of The 2023 Annual GMS and Their Realization

The Annual GMS was held on March 13, 2023 in accordance with POJK No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of a Public Company and/or POJK No. 16/POJK.04/2020 concerning the Electronic Implementation of the General Meeting of Shareholders of Public Companies, with the following stages:

1. Notifying the plan to hold the Meeting to the Chairman of the Financial Services Authority with Letter No.R.59- DIR/CSC/01/2022 dated January 26, 2023.
2. Published the Announcement of the Meeting to Shareholders through the website of PT Kustodian Sentral Efek Indonesia, PT Bursa Efek Indonesia, and the Company on February 2, 2023.
3. Published the Invitation to the Meeting to Shareholders through the Company's website, PT Bursa Efek Indonesia, and PT Kustodian Sentral Efek Indonesia on February 17, 2023



In accordance with Article 42 paragraph (2) of Law Number 40 of 2007 concerning Limited Liability Companies as amended by Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law, Article 41 paragraph (1) letter a POJK GMS and Article 25 paragraph (4) letter a of the Company's Articles of Association, the Meeting might be held if attended by the Series A Dwiwarna Shareholder and other Shareholders and/or their legal representatives who together represented more than 1/2 (one half) of the total number of shares with voting rights legitimate.

Furthermore, in accordance with Article 42 paragraph (2) of the Company Law, Article 41 paragraph (1) letter c POJK GMS and Article 25 paragraph (4) letter a of the Company's Articles of Association, the resolutions of the Meeting Agenda were valid if approved by the Series A Dwiwarna Shareholder and the Shareholders. Other shares and/or their legal representatives who together represented 1/2 (one half) of the total shares with voting rights present at the Meeting.

In accordance with the attendance quorum calculation conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau, the total shares present and/or represented at the Meeting amounted to 136.071.001.108 shares which was equivalent to 90,171% of the total number of shares with valid voting rights that had been registered. issued by the Company.

Agenda

Kesatu	Approval of the Annual Report and Ratification of the Company's Consolidated Financial Report, Approval of the Supervisory Duties Report of the Board of Commissioners and Ratification of the Financial Report of the Micro and Small Business Funding Program for the 2022 Fiscal Year, As well as Providing Full Repayment and Release of Responsibility (volledig acquit et de charge) to the Board of Directors for Actions Management of the Company and the Board of Commissioners regarding the Company's Supervisory Actions that Have Been Implemented During the 2022 Fiscal Year
Second	Determination of the Use of the Company's Net Profit for the Financial Year 2022.
Third	Determination of Remuneration (salary/honorarium, facilities and allowances) for the 2023 Fiscal Year, as well as Tantiem for the 2022 Fiscal Year, for the Board of Directors and Board of Commissioners of the Company



Fourth	Appointment of a Public Accountant and/or Public Accounting Firm to Audit the Company's Consolidated Financial Report for the 2023 Financial Year as well as the Financial Report and Implementation of the Micro and Small Business Funding Program for 2023.
Fifth	Approval of the Company's Resolution Plan and Update of the Company's Recovery Plan.
Sixth	Report on the Realization of the Use of Proceeds from the Public Offering of Sustainable Bonds and Limited Public Offerings to Increase Capital by Providing Pre-emptive Rights I of 2021.
Seventh	Approval of Buyback of Company Shares (Buyback) and Transfer of Buyback Shares which are Kept as Treasury Shares as Treasury Stock.
Eighth	Changes in the Composition of the Company's Management.

Annual GMS Attendance Recapitulation 2023

The entire Board of Commissioners and Directors were present at the 2023 Annual GMS. The details of the attendance of the Board of Commissioners and Directors are as follows:

No.	Name	Position	Attendance
1.	Kartika Wirjoatmodjo	President Commissioner	✓
2.	Rofikoh Rokhim	Deputy Main Commissioner/Independent Commissioner	✓
3.	Hadiyanto	Commissioner	✓
4.	Rabin Indrajad Hattari	Commissioner	✓
5.	Hendrikus Ivo*	Independent Commissioner	✓
6.	Dwi Ria Latifa	Independent Commissioner	✓
7.	Heri Sunaryadi	Independent Commissioner	✓
8.	Pariurna Poerwoko Sugarda	Independent Commissioner	✓
9.	Nurmaria Sarosa	Independent Commissioner	✓
10.	Agus Riswanto	Independent Commissioner	✓
11.	Sunarso	President Director	✓
12.	Catur Budi Harto	Vice Director	✓
13.	Arga Mahanana Nugraha	Director of Digital and Information Technology	✓
14..	Handayani	Director of Consumer Business	✓
15.	Supari	Director of Micro Business	✓
16.	Ahmad Solichin Lutfiyanto	Director of Compliance	✓
17.	Agus Noorsanto	Director of Wholesale and Institutional Business	✓
18.	Agus Sudiarto	Director of Risk Management	✓
19.	Agus Winardono	Director of Human Capital	✓
20.	Amam Sukriyanto	Director of Small and Medium Businesses	✓
21.	Viviana Dyah Ayu Retno Kumalasari	Director of Finance	✓
22.	Andrijanto	Director of Networks and Services	✓

* As Chair of the Audit Committee

Independent Vote Counting Party

Vote counting as a basis for making decisions at the Meeting was carried out by PT Datindo Entrycom as the Securities Administration Bureau. Next, the validation was carried out by Fathiah Helmi, SH., Notary in Jakarta.

Opportunity to Submit Questions/Opinions and Results of Voting

Shareholders were given the opportunity to ask questions and/or opinions in each Meeting Agenda. The number of Shareholders who submitted questions and/or opinions at the Meeting, as well as the results of decision making through voting were as follows.

Agendas	In Favor	Against	Abstain	Question/ Opinion
First	135,440,592,847 votes or 99.537% of all shares with valid voting rights present at the Meeting	13,477,373 votes or 0.010% of all shares with valid voting rights present at the Meeting	616,930,888 or 0.453% of all shares with valid voting rights present at the Meeting	1 (one)
Second	135,639,487,467 votes or 99.683% of all shares with valid voting rights present at the Meeting	3,473 votes or 0.000003% of all shares with valid voting rights present at the Meeting	431,510,168 votes or 0.317% of all shares with valid voting rights present at the Meeting	None
Third	126,437,892,593 votes or 92.921% of all shares with valid voting rights present at the Meeting	9,323,836,566 votes or 6.852% of all shares with valid voting rights present at the Meeting	309,271,949 votes or 0.227% of all shares with valid voting rights present at the Meeting	None
Fourth	133,816,867,555 votes or 98.343% of all shares with valid voting rights present at the Meeting	1,862,685,797 votes or 1.369% of all shares with valid voting rights present at the Meeting	391,447,756 votes or 0.288% of all shares with valid voting rights present at the Meeting	None
Fifth	135,749,756,080 votes or 99.764% of all shares with valid voting rights present at the Meeting	3,473 votes or 0.000003% of all shares with valid voting rights present at the Meeting	321,241,555 votes or 0.236% of all shares with valid voting rights present at the Meeting	None
Sixth	This Agenda was a report. Therefore, the Company did not vote for decision making at the meeting.			None
Seventh	132,136,015,948 votes or 97.108% of all shares with valid voting rights present at the Meeting	3,607,432,108 votes or 2.651% of all shares with valid voting rights present at the Meeting	327,553,052 votes or 0.241% of all shares with valid voting rights present at the Meeting	1 (one)
Eighth	92,770,309,437 votes or 68.178% of all shares with valid voting rights present at the Meeting	42,011,550,436 votes or 30.874% of all shares with valid voting rights present at the Meeting	1,289,141,235 votes or 0.947% of all shares with valid voting rights present at the Meeting	None



Annual GMS Resolution and Realization 2023

Resolutions	Realization in 2023	Reason for Not Realized yet
<p style="text-align: center;">First Agenda</p> <p>Decision</p> <p>1. Approve the Annual Report, including ratifying:</p> <ol style="list-style-type: none"> The Company's Consolidated Financial Report for the financial year ending December 31, 2022 had been audited by Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) according to Report Number 00060/2.1032/AU.1/07/1681-3 /1/II/2023 dated February 6, 2023 with a fair opinion in all material matters. Report on the Supervisory Tasks carried out by the Board of Commissioners, for the financial year ending December 31, 2022, which is included in the 2022 Annual Report. <p>2. Receive and approve the Financial Report of the Micro and Small Business Funding Program for the financial year ending December 31, 2022 which had been audited by Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) in accordance with Report Number 00079/2.1032/AU .2/10/1681-3/1/II/2023 dated February 15, 2023 with a qualified opinion in all material matters ('PUMK Report').</p> <p>3. With the approval of the Annual Report, including the ratification of the Consolidated Financial Report, the Board of Commissioners' Supervisory Duties Report, and the PUMK Report for the financial year ending December 31, 2022, the Meeting granted full release and release of responsibility (acquit et de charge) to members of the Board of Directors for management actions and to members of the Board of Commissioners for supervisory actions carried out during the financial year ending December 31, 2022, as long as these actions did not constitute criminal acts and had been reflected in the reports above and their supporting documents.</p>	<ol style="list-style-type: none"> The annual report including the consolidated financial report for the financial year ending December 31, 2022 has been published on February 10, 2023. The GMS has approved the annual report and supervisory duties report of the Board of Commissioners for the financial year ending December 31, 2022; The GMS has approved the PUMK report for the financial year ending December 31, 2022; The GMS has granted full repayment and release of responsibility (acquit et de charge) to members of the Board of Directors for management actions and to members of the Board of Commissioners for supervisory actions carried out during the financial year ending December 31, 2022. 	Completely Realized
<p style="text-align: center;">Second Agenda</p> <p>Decision</p> <p>Approving the use of consolidated net profit attributable to the owners of the parent entity for the 2022 Financial Year amounting to Rp51,170,312,486,481.20 (fifty one trillion – one hundred seventy billion – three hundred twelve million – four hundred eighty six thousand – four hundred eighty-one Rupiah – twenty cents) as follows:</p> <ol style="list-style-type: none"> 85% or at least Rp43,494,765,613,509.02 (forty three trillion – four hundred ninety four billion – seven hundred sixty five million – six hundred thirteen thousand – five hundred nine rupiah – two cents) was determined as Cash Dividends distributed to Shareholders, including the amount of Interim Dividends distributed to Shareholders on January 27, 2023 amounting to Rp8,602,823,028,828 (eight trillion – six hundred two billion – eight hundred twenty three million – twenty eight thousand – eight hundred and twenty eight rupiah). Thus, the remaining amount of cash dividends that will be paid to Shareholders is at least Rp34,891,942,584,681.02 (thirty four trillion – eight hundred ninety one billion – nine hundred forty two million – five hundred eighty four thousand – six hundred and eighty one rupiah – two cents). Payment should be made with the following conditions: <ol style="list-style-type: none"> Dividends from the Republic of Indonesia for ownership of at least 53.19% of the shares or at least Rp23,153,100,328,010.20 (twenty three trillion – one hundred fifty three billion – one hundred million – three hundred twenty eight thousand – ten Rupiah twenty cents) including interim dividends that have been distributed to shareholders on January 27, 2023 amounting to Rp4,594,825,681,932 (four trillion – five hundred ninety four billion – eight hundred twenty five million – six hundred eighty one thousand – nine hundred thirty two Rupiah). Thus, the remaining amount of cash dividends to be paid is at least Rp18,558,274,646,078.20 (eighteen trillion – five hundred fifty eight billion – two hundred seventy four million – six hundred four twenty-six thousand – seventy-eight Rupiah twenty cents) deposited into the State General Treasury Account. Dividends for the 2022 Fiscal Year were paid proportionally to each Shareholder whose name was recorded in the Register of Shareholders on the recording date. The Board of Directors was given the power and authority with the right of substitution to carry out: <ol style="list-style-type: none"> Determination of the schedule and distribution procedures related to dividend payments for the 2021 Financial Year in accordance with applicable regulations. Dividend tax deduction in accordance with applicable tax regulations. Other technical related matters without prejudice to the applicable provisions. 15% share or a maximum of Rp7,675,546,872,972.18 (seven trillion – six hundred seventy five billion – five hundred forty six million – eight hundred seventy two thousand – nine hundred seventy two Rupiah – eighteen cents) is used as retained earnings balance. 	<p>All dividends (including interim dividends) have been paid by the Bank with the following details:</p> <ol style="list-style-type: none"> Republic of Indonesia amounting to Rp23,153,100,328,010.20, deposited into the State General Treasury Account; Public shareholders amounting to Rp20,341,665,285,498.82 which is paid proportionally to each Shareholder whose name is recorded in the Register of Shareholders on the recording date is April 12, 2023. The remaining 2022 net profit which is not paid as dividends has been recorded as retained earnings balance based on the financial report for the 2023 financial year 	Completely Realized

Resolutions	Realization in 2023	Reason for Not Realized yet
<p style="text-align: center;">Third Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> 1. Approving the granting of authority and power to Series A Dwiwarna Shareholders to determine for Members of the Board of Commissioners: <ol style="list-style-type: none"> b. Tantiem/Performance Incentives/Special Incentives for the 2022 Fiscal Year; c. Salary/Honorarium, Benefits and Facilities for 2023. 2. Approving the granting of authority and power to the Board of Commissioners by first obtaining written approval from the Series A Dwiwarna shareholder to determine for Members of the Board of Directors: <ol style="list-style-type: none"> a. Tantiem/Performance Incentives/Special Incentives for the 2021 Fiscal Year; b. Salary/Honorarium, Benefits and Facilities for 2022. 	<ol style="list-style-type: none"> 1. Remuneration (salary/honorarium, facilities and allowances) for the 2023 Financial Year and Tantiem for the 2022 Financial Year for the Board of Commissioners have been determined by Series A Dwiwarna Shareholders in accordance with Letter No.SR-23/Wk2.MBU.A/07/2023. 2. Remuneration (salary/honorarium, facilities and allowances) for the 2023 Financial Year and Tantiem for the 2022 Financial Year for the Directors have been determined by the Board of Commissioners based on the Board of Commissioners' Letter No.SR.24-KOM/07/2023 based on the Approval of Series A Dwiwarna Shareholders in accordance with No.SR-23/Wk2.MBU.A/07/2023. 	Completely Realized
<p style="text-align: center;">Fourth Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> 1. Approving the appointment of Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) as a Public Accounting Firm that will audit the Company's Consolidated Financial Report for the 2023 Fiscal Year, as well as the Financial Report and Implementation of the Micro and Small Business Funding Program for the 2023 Fiscal Year; 2. Approving the granting of authority and power to the Company's Board of Commissioners to carry out: <ol style="list-style-type: none"> a. Appointing a Public Accountant and/or Public Accounting Firm to audit the Company's Consolidated Financial Statements for other periods in the 2023 Financial Year for the purposes and interests of the Company; And b. Determining fees for audit services and other requirements for the Public Accountant and/or Public Accounting Firm, as well as appointing a Substitute Public Accountant and/or Public Accounting Firm in the case of KAP Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited), because for whatever reason, unable to complete the audit of the Company's Consolidated Financial Statements for the 2023 Financial Year and/or other periods in the 2023 Financial Year, as well as the Financial Report and Implementation of the Micro and Small Business Funding Program for the 2023 Financial Year, including determining fees for audit services and other requirements for Accountants The Public and/or the Substitute Public Accounting Firm. 	The Board of Commissioners has appointed, including determining fees for audit services and other requirements for the Purwantono, Sungkoro & Surja Public Accounting Firm (a member Firm of Ernst & Young Global Limited) to conduct an audit of the Company's Consolidated Financial Statements for other periods in the 2023 Financial Year for the purposes and Company interests	Completely Realized
<p style="text-align: center;">Fifth Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> 1. Approve the Resolution Plan that has been prepared and submitted by the Company to LPS; 2. Approve the Updated Action Plan (Recovery Plan) that has been prepared and submitted by the Company to the OJK; 3. Approved the granting of power and authority to the Company's Board of Commissioners and Directors to carry out any and all necessary actions in connection with the Action Plan (Recovery Plan) by taking into account POJK No. 14/POJK.03/2017 concerning Action Plans (Recovery Plans) for Systemic Banks, as well as other related regulations. 	The GMS has approved the Company's Resolution Plan, including granting authority and power to the Board of Commissioners and Board of Directors in the event that action is required in connection with the implementation of the Action Plan.	Completely Realized
<p style="text-align: center;">Sixth Agenda</p> <p>Decision</p> <p>This agenda item is a report. Therefore, the Company did not vote to make decisions at the Meeting.</p>	The GMS has received a report on the Realization of the Use of Proceeds from the Public Offering of Sustainable Environmentally Friendly Bonds I Phase I in 2022 and the Limited Public Offering.	Completely Realized



Resolutions	Realization in 2023	Reason for Not Realized yet
<p style="text-align: center;">Seventh Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> 1. Approving the buyback of the Company's shares (buyback) which had been issued and listed on the Indonesia Stock Exchange (IDX) with a total nominal value of all buybacks of up to Rp1.500.000.000.000 (one trillion five hundred billion rupiah) which in its implementation takes into account permits and applicable statutory provisions and regulations. 2. Approving the transfer of buyback shares which were kept as treasury shares in the context of implementing the Employee Share Ownership Program and/or the Board of Directors and the Board of Commissioners who fulfill the requirements to own Company shares and/or other programs in accordance with OJK approval and applicable laws and regulations. 3. Granting power and authority to carry out buybacks to the Board of Directors of the Company. 4. Granting power and authority to carry out the transfer of shares resulting from the buyback held as treasury stock to: <ol style="list-style-type: none"> a. Company Directors for the Employee Share Ownership Program and/or other programs in accordance with OJK Approval; b. The Board of Directors of the Company with due regard to the approval of the Series A Bicolor Shareholders for the Board of Directors and Board of Commissioners Share Ownership Program, including the determination of Remuneration (Salary/Honorarium, Facilities and Allowances) and Tantiem/ Performance Incentives/Special Incentives for the Board of Directors and Board of Commissioners of the Company. 	<p>The GMS has approved the buyback of the Company's shares which will be carried out in stages by the Board of Directors</p>	<ol style="list-style-type: none"> 1. The Company is still in the stage of repurchasing the Company's shares until September 14 2024. 2. The transfer of shares resulting from the share buyback is still waiting for the Company to finish buying back all the shares.
<p style="text-align: center;">Eighth Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> 1. Honorably dismiss the following names as Members of the Company's Board of Commissioners and Directors: <ol style="list-style-type: none"> a. Mr. Sunarso as Main Director b. Mr. Supari as Director of Micro Business c. Mr. Ahmad Solichin Lutfiyanto as Compliance Director d. Mr. Hadiyanto as Commissioner <p>Each member of the Board of Commissioners and Directors was appointed based on the 2019 Extraordinary GMS Decision dated January 3, 2019 jo. Extraordinary GMS 2019 dated September 2, 2019, Resolutions of the 2017 Annual GMS Book dated March 22, 2018 jo. 2019 Extraordinary GMS dated September 2, 2019, Resolution of the 2017 Annual GMS dated March 22, 2018 jo. 2019 Extraordinary GMS dated September 2, 2019 in conjunction with 2021 Extraordinary GMS dated January 21, 2021, and Resolutions of the 2017 Annual GMS dated March 22, 2018. Dismissal of members of the Board of Commissioners and Board of Directors as of the closing of the Meeting with thanks for the contribution of energy and thoughts given while serving as Members of the Board of Commissioners and Directors of the Company.</p> 1. Appointing the following names as Members of the Company's Board of Commissioners and Directors: <ol style="list-style-type: none"> a. Mr. Sunarso as Main Director b. Mr. Supari as Director of Micro Business c. Mr. Ahmad Solichin Lutfiyanto as Director of Compliance d. Mr. Awan Nurmawan Nuh as Commissioner 3. The term of office of the Members of the Board of Commissioners and Board of Directors appointed at number 2 was until the closing of the 5th Annual GMS since the appointment of those concerned with due observance of laws and regulations in the Capital Market sector and without prejudice to the right of the GMS to dismiss them at any time. 4. With the dismissal and appointment, the composition of the Company's Board of Commissioners and Directors is as follows: 	<p>Commissioners appointed at the 2023 GMS have carried out and received approval from the Financial Services Authority's Capability and Proper Test in accordance with the Decree of the OJK Board of Commissioners Number KEPR-160/D.03/2023 on December 8, 2023.</p>	<p>Completely Realized</p>

Resolutions	Realization in 2023	Reason for Not Realized yet
<p>Board of Commissioners President Commissioner: Kartika Wirjoatmodjo Vice President Commissioner/Independent Commissioner: Rofikoh Rokhim Commissioner : Awan Nurmawan Nuh* Commissioner : Rabin Indrajad Hattari Independent Commissioner: Hendrikus Ivo Independent Commissioner: Dwi Ria Latifa Independent Commissioner: Heri Sunaryadi Independent Commissioner: Paripurna Poerwoko Sugarda Independent Commissioner: Agus Riswanto Independent Commissioner: Nurmaria Sarosa</p> <p>Board of Directors President director: Sunarso Vice director: Catur Budi Harto Director of Consumer Business: Handayani Director for Micro Business: Supari Director of Compliance: Ahmad Solichin Lutfiyanto Director of Wholesale Business and Institutional : Agus Noorsanto Director of Risk Management: Agus Sudiarto Director of Human Capital: Agus Winardono Director for Small and Medium Business: Amam Sukriyanto Director of Finance: Viviana Dyah Ayu Retno Kumalasari Director of Digital and Information Technology : Arga Mahanana Nugraha Director of Network and Services: Andrijanto</p> <p>Descriptions: *) Members of the Board of Commissioners and Board of Directors could only carry out their duties and functions in their positions if they received approval from the Fit and Proper Test from the Financial Services Authority.</p>		
<p>5. Members of the Board of Commissioners and Board of Directors who were newly appointed in number 2 can only carry out their duties and functions in their positions after obtaining approval from the Financial Services Authority for the Fit and Proper Test and fulfilling the provisions of laws and regulations - applicable invitations. In the event that Members of the Company's Board of Commissioners and Board of Directors were later declared disapproved as Members of the Board of Commissioners and Board of Directors in the Fit & Proper Test by the OJK, then those concerned would be honorably discharged from the date of the decision on the results of the intended OJK Fit & Proper Test.</p> <p>6. Members of the Board of Commissioners and Board of Directors who had just been appointed in number 2 who were still serving in other positions prohibited by laws and regulations from concurrently serving as Members of the Board of Commissioners and Directors of a State-Owned Enterprise, then those concerned had to resign or be dismissed from that position.</p> <p>7. To grant power and authority to the Board of Directors of the Company with the right of substitution to carry out all necessary actions related to the decisions on this Meeting Agenda in accordance with applicable laws and regulations, including to declare in a separate Notarial Deed and notify the composition of the Company's Management to the Ministry of Law and Human Rights, and ask the OJK to carry out a Fit & Proper Test on the Members of the Board of Commissioners appointed in number 2 in accordance with the applicable statutory provisions and regulations.</p> <p>To grant power and authority to the Board of Directors of the Company with the right of substitution to declare all decisions of this Meeting in the form of a Notary Deed, and to appear before a Notary or an authorized official and make necessary adjustments and corrections if required by the competent authority, for the purposes of implementing the contents of the Meeting resolutions.</p>		

Thus, all decisions of the 2023 Annual GMS have been realized.

Annual GMS Implementation and its Realization 2022

The Annual GMS was held on March 1, 2022 according to POJK No. 15/POJK.04/2020 concerning Plans and Implementation of General Meeting of Shareholders of Public Companies and/or POJK No. 16/POJK.04/2020 concerning Implementation of Electronic General Meeting of Shareholders of Public Companies, with the following stages

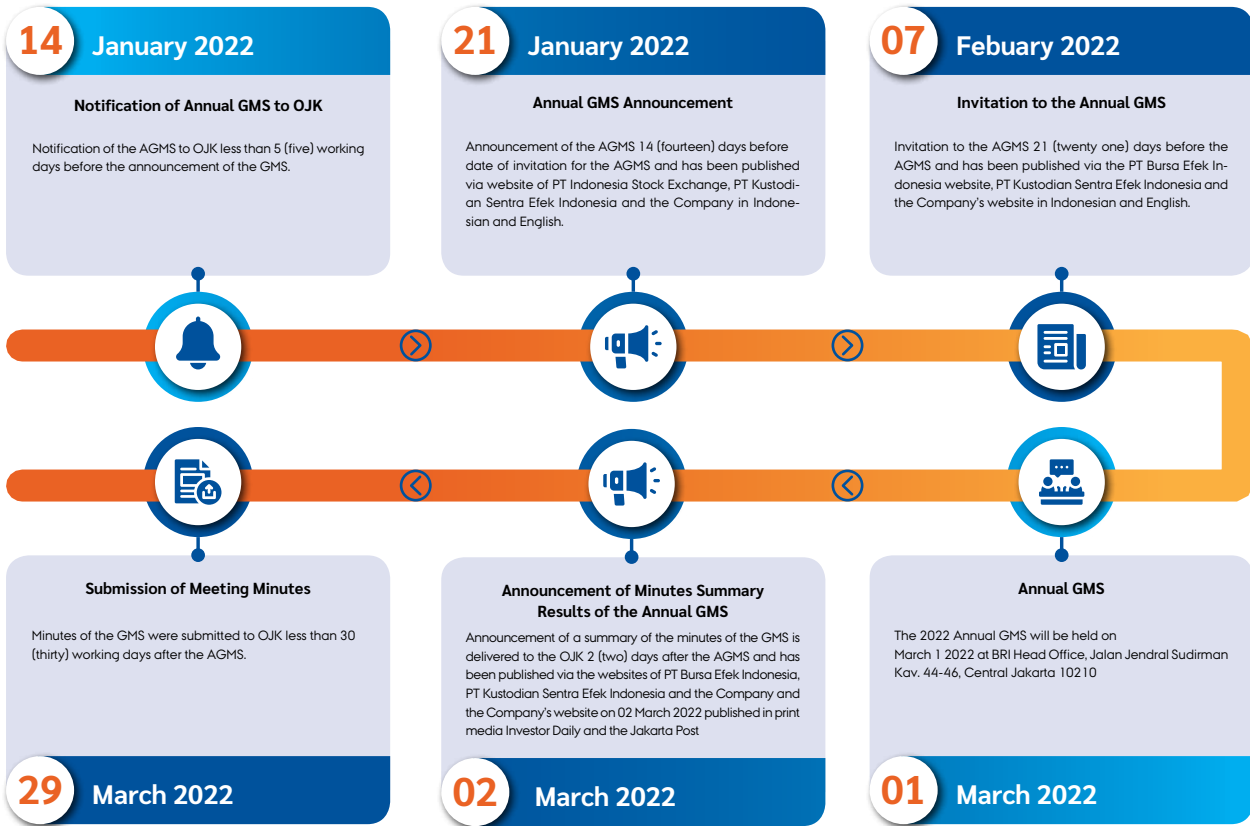
1. Notifying the plan to hold the Meeting to the Chairman of the Financial Services Authority with Letter No.R.59- DIR/CSC/01/2022 dated January 14, 2022.

2. Contains the publication of the Meeting Announcement to Shareholders via the websites of PT Kustodian Sentral Efek Indonesia, PT Bursa Efek Indonesia and the Company on January 21, 2022.

3. Contains the publication of the Invitation to the Meeting to Shareholders via the Company's website, PT Bursa Efek Indonesia, and PT Kustodian Sentral Efek Indonesia on February 7, 2022.



Stages of Annual GMS March 1, 2022



In accordance with Article 42 paragraph (2) of Law No. 6 of 2023 concerning the Stipulation of Government Regulations in Lieu of Law Number 2 of 2022 concerning Job Creation into Law, Article 41 paragraph (1) letter a POJK GMS and Article 25 paragraph (4) letter a of the Company's Articles of Association, the Meeting might be held if attended by the Series A Dwiwarna Shareholder and other Shareholders and/or their legal representatives who together represented more than 1/2 (one half) of the total number of shares with voting rights legitimate.

Furthermore, in accordance with Article 42 paragraph (2) of the Company Law, Article 41 paragraph (1) letter c POJK GMS and Article 25 paragraph (4) letter a of the Company's Articles

of Association, the resolutions of the Meeting Agenda were valid if approved by the Series A Dwiwarna Shareholder and the Shareholders. Other shares and/or their legal representatives who together represented 1/2 (one half) of the total shares with voting rights present at the Meeting.

In accordance with the attendance quorum calculation conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau, the total shares present and/or represented at the Meeting amounted to 133.488.652.489 shares which was equivalent to 88,086% of the total number of shares with valid voting rights that had been registered. issued by the Company

Agendas

First

Approval of the Annual Report and Ratification of the Company's Consolidated Financial Report, Approval of the Supervisory Duties Report of the Board of Commissioners, Ratification of the Annual Financial Report and Implementation of the Company's Social and Environmental Responsibility Program for the 2021 Fiscal Year, as well as granting full repayment and release of responsibility (volledig acquit et de charge) to The Company's Directors and Board of Commissioners, respectively, for management and supervision actions that have been carried out during the 2021 Financial Year.

Second

Determination of the Use of the Company's Net Profit for the Financial Year 2021.

Third	Confirmation of the Implementation of the Regulation of the Minister of SOEs of the Republic of Indonesia Number PER-11/MBU/07/2021 Dated July 30, 2021 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Directors of SOEs and Regulation of the Minister of SOEs of the Republic of Indonesia Number PER-13/MBU/09/2021 Dated September 24, 2021 Regarding the Sixth Amendment to the Regulation of the Minister of SOEs of the Republic of Indonesia Number PER-04/MBU/2014 dated March 10, 2014 concerning Guidelines for Determining the Income of Directors, Board of Commissioners and Supervisory Board of SOEs.
Fourth	Determination of Remuneration (salary/honorarium, facilities and allowances) for the 2022 Fiscal Year, as well as Tantiem for the 2021 Fiscal Year, for the Board of Directors and Board of Commissioners of the Company
Fifth	Appointment of a Public Accountant and/or Public Accounting Firm (KAP) to Audit the Company's Consolidated Financial Statements for the 2022 Fiscal Year and the Financial Statements of the Partnership Program and the Community Development Program for the 2022 Fiscal Year
Sixth	Report on the Realization of the Use of Proceeds from the Public Offering of Continuous Bonds III of 2019 and Limited Public Offering in the Context of Additional Capital by Providing Pre-emptive Rights I of 2021.
Seventh	Approval of the Buyback of Company Shares (Buyback) and the Transfer of Buyback Shares Kept as Shares as Treasury Shares.
Eighth	Changes in the Composition of the Company's Management.

Annual GMS Attendance Recapitulation 2022

The entire Board of Commissioners and Directors were present at the 2022 Annual GMS. The details of the attendance of the Board of Commissioners and Directors are as follows:

No.	Name	Positions	Attendance
1.	Kartika Wirjoatmodjo*	President Commissioner	✓
2.	Rofikoh Rokhim	Deputy President Commissioner/Independent Commissioner	✓
3.	Nicolaus Teguh Budi Harjanto	Commissioner	✓
4.	Hadiyanto	Commissioner	✓
5.	Rabin Indrajad Hattari	Commissioner	✓
6.	Hendrikus Ivo**	Independent Commissioner	✓
7.	R. Widyo Pramono	Independent Commissioner	✓
8.	Zulnihar Usman	Independent Commissioner	✓
9.	Dwi Ria Latifa	Independent Commissioner	✓
10.	Heri Sunaryadi	Independent Commissioner	✓
11.	Sunarso	President Director	✓
12.	Catur Budi Harto	Vice Director	✓
13.	Indra Utoyo	Digital and Information Technology Director	✓
14.	Handayani	Director of Business and Consumer	✓
15.	Supari	Director of Micro Business	✓
16.	Ahmad Solichin Lutfiyanto	Director of Compliance	✓
17.	Agus Noorsanto	Director of Wholesale and Institutional Business	✓
18.	Agus Sudiarto	Director of Risk Management	✓
19.	Agus Winardono	Director of Human Capital	✓
20.	Amam Sukriyanto	Director of Small and Medium Businesses	✓
21.	Viviana Dyah Ayu Retno Kumalasari	Director of Finance	✓
22.	Arga Mahanana Nugraha	Director of Networks and Services	✓

Description:

* Present electronically

** As Chair of the Audit Committee

Independent Vote Counting Party

Vote counting as a basis for making decisions at the Meeting was carried out by PT Datindo Entrycom as the Securities Administration Bureau. Next, the validation was carried out by Fathiah Helmi, SH., Notary in Jakarta.



Opportunity to Submit Statements/Opinions and Voting

Shareholders were given the opportunity to ask questions and/or opinions in each Meeting Agenda. The number of Shareholders who submitted questions and/or opinions at the Meeting, as well as the results of decision making through voting were as follows.

Agendas	In Favor	Against	Abstain	Question/ Opinion
First	132,794,043,027 votes or 99.479% of all shares with valid voting rights present at the Meeting	130,158,836 votes or 0.097% of all shares with valid voting rights present at the Meeting	564,450,626 or 0.422% of all shares with valid voting rights present at the Meeting	1 (one)
Second	133,277,575,393 votes or 99.841% of all shares with valid voting rights present at the Meeting	115,933,692 votes or 0.086% of all shares with valid voting rights present at the Meeting	95,143,404 votes or 0.071% of all shares with valid voting rights present at the Meeting	- (none)
Third	133,191,655,592 votes or 99.777% of all shares with valid voting rights present at the Meeting	241,941,192 votes or 0.181% of all shares with valid voting rights present at the Meeting	55,055,705 votes or 0.041% of all shares with valid voting rights present at the Meeting	- (none)
Fourth	122,280,557,105 votes or 91.603% of all shares with valid voting rights present at the Meeting	10,712,138,057 votes or 8.024% of all shares with valid voting rights present at the Meeting	495,957,327 votes or 0.371% of all shares with valid voting rights present at the Meeting	- (none)
Fifth	128,210,159,912 votes or 96.045% of all shares with valid voting rights present at the Meeting	5,204,304,695 votes or 3.898% of all shares with valid voting rights present at the Meeting	74,187,882 votes or 0.055% of all shares with voting rights	- (none)
Sixth	This agenda item is a report. Therefore, the Company did not vote to make decisions at the Meeting.			- (none)
Seventh	109,932,525,101 votes or 82.353% of all shares with valid voting rights present at the Meeting	21,139,411,854 votes or 15.836% of all shares with valid voting rights present at the Meeting	2,416,715,534 votes or 1.810% of all shares with valid voting rights present at the Meeting	- (none)
Eighth	91,160,921,871 votes or 68.291% of all shares with valid voting rights present at the Meeting	39,103,585,210 votes or 29.293% of all shares with valid voting rights present at the Meeting	3,224,145,408 votes or 2.415% of all shares with valid voting rights present at the Meeting	- (none)

Description:

*) In accordance with the Company's Articles of Association and Financial Services Authority Regulation Number 15/POJK.04/2020 concerning Planning and Implementation of the General Meeting of Shareholders of Public Companies, an Abstain vote is considered to be the same vote as the majority of Shareholders who cast votes. Therefore, according to the system calculations of the Indonesian Central Securities Depository and the Securities Administration Bureau, the number of Abstain votes is added to the Agree votes..

Decisions and Realization of the 2022 Annual GMS

Resolutions	Realization in 2022	Realization in 2023	Reason Not yet Realized
<p style="text-align: center;">First Agenda</p> <p>Decision</p> <p>1. Approving the Company's Annual Report, including the Supervisory Task Report that has been carried out by the Board of Commissioners, along with the Annual Financial Report and Implementation of the Company's Social and Environmental Responsibility Program, for the financial year ending December 31, 2021, and ratify the Company's Consolidated Financial Report for the current financial year ending on December 31, 2021 which was audited by Purwanto, Sungkoro & Surja in accordance with Report Number 00049/2.1032/AU.1/07/1681- 2/1/II/2022 dated February 3, 2022 with a fair opinion in all material respects.</p> <p>2. Receiving the Financial Report and Implementation of Micro and Small Business Funding Programs for the financial year ending December 31, 2021 which has been audited by Purwanto, Sungkoro & Surja according to Report Number 00092/2.1032/AU.2/10/1681-2/1/ II/2022 dated February 23, 2022 with a qualified opinion in all material matters.</p> <p>3. With the approval of the Annual Report, including the Supervisory Task Report that has been carried out by the Board of Commissioners, and the ratification of the Financial Statements for the financial year ending on December 31, 2021, the Meeting provides full discharge and discharge of responsibilities (volledig acquit et de charge) to all Members of the Board of Directors and Board of Commissioners of the Company for the management and supervision actions that have been carried out during the financial year ending on December 31, 2021, as well as the management and supervision of the Partnership Program and Community Development Program which ended on December 31, 2021, as long as these actions do not constitute a criminal act and has been reflected in the report above.</p>	<p>1. The annual report including the consolidated financial report for the financial year ending 31 December 2021 was published on 4 February 2022;</p> <p>2. The GMS has approved the annual report and supervisory duties report of the Board of Commissioners for the financial year ending 31 December 2021;</p> <p>3. The GMS has approved the PUMK report for the financial year ending 31 December 2021;</p> <p>4. The GMS has granted full repayment and release of responsibility (acquit et de charge) to members of the Board of Directors for management actions and to members of the Board of Commissioners for supervisory actions carried out during the financial year ending 31 December 2021</p>	-	Has Been Completely Realized
<p style="text-align: center;">Second Agenda</p> <p>Decision</p> <p>Approved the use of consolidated net income attributable to owners of the parent entity for the 2021 Fiscal Year amounting to Rp 31.066.592.139.593,55 as follows:</p> <p>1. The share of 85% or in the amount of Rp 26.406.603.318.654,52 is determined as Cash Dividend distributed to Shareholders. The payment is carried out with the following conditions:</p> <p>a. Dividend share of the Republic of Indonesia on ownership of at least 53,19% shares or at least Rp. 14.045.104.988.588,05 will be deposited into the State General Treasury Account</p> <p>b. Dividends for Fiscal Year 2021 will be paid proportionally to each Shareholder whose name is recorded in the Register of Shareholders on the (recording date).</p> <p>c. The Board of Directors is given the power and authority with substitution rights to perform:</p> <p>i. Determination of the schedule and procedures for distribution related to the payment of Dividends for the 2021 Financial Year in accordance with applicable regulations.</p> <p>ii. Dividend tax withholding in accordance with the applicable tax regulations.</p> <p>iii. Other technical related matters without reducing the applicable provisions.</p> <p>2. The 15% share or Rp 4.659.988.820.939,03 will be used as retained earnings</p>	<p>1. All dividends (including interim dividends) have been paid by the Company in the following details:</p> <p>a. Republic of Indonesia amounting to Rp 14,045,104,988,588.05, deposited into the State General Treasury Account.</p> <p>b. Public shareholders amounting to Rp 12,361,498,330,066.47 which is paid proportionally to each Shareholder whose name is recorded in the Register of Shareholders on the recording date is April 12, 2023.</p> <p>2. The remaining net profit for 2021 which was not paid as dividends has been recorded as retained earnings based on the financial report for the 2022 financial year.</p>	-	Has Been Completely Realized



Resolutions	Realization in 2022	Realization in 2023	Reason Not yet Realized
<p>Third Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> Confirming the implementation of the Regulation of the Minister of SOEs of the Republic of Indonesia Number PER-11/MBU/07/2021 dated August 24, 2021 concerning Requirements, Procedures for Appointment and Dismissal of Members of the SOEs Board of Directors and their amendments; Confirming the implementation of the Regulation of the Minister of SOEs of the Republic of Indonesia Number PER-13/MBU/09/2021 dated September 24, 2021 concerning the Sixth Amendment to the Regulation of the Minister of SOEs of the Republic of Indonesia Number PER-04/MBU/2014 of March 10, 2014 concerning Guidelines for Determining the Income of Directors, Board of Commissioners and the Board SOEs supervisors and their changes. 	The GMS has confirmed the implementation of the Regulation of the Minister of BUMN of the Republic of Indonesia Number PER-11/MBU/07/2021 and the Regulation of the Minister of BUMN of the Republic of Indonesia Number PER-12/MBU/09/2021	-	Has Been Completely Realized
<p>Fourth Agenda</p> <ol style="list-style-type: none"> Approved the granting of authority and power of attorney to the Series A Dwiwarna Shareholder to determine for Members of the Board of Commissioners: <ol style="list-style-type: none"> Amount of Bonus/Performance Incentive for Financial Year 2021; and Salary/Honorarium, Benefits and Facilities for Fiscal Year 2022. Approved the granting of authority and power to the Board of Commissioners by first obtaining written approval from the Series A Dwiwarna Shareholder to determine for Members of the Board of Directors: <ol style="list-style-type: none"> Amount of Bonus/Performance Incentive for Financial Year 2021; and Salary/Honorarium, Benefits and Facilities for Fiscal Year 2022. 	<ol style="list-style-type: none"> Remuneration (salary/honorarium, facilities and allowances) for the 2022 Financial Year and Tantiem for the 2021 Financial Year for the Board of Commissioners have been determined by Series A Dwiwarna Shareholders in accordance with Letter No.SR-21/Wk2.MBU.A/07/2022. Remuneration (salary/honorarium, facilities and allowances) for the 2022 Financial Year and Tantiem for the 2021 Financial Year for the Directors have been determined by the Board of Commissioners based on the Board of Commissioners' Letter No.R.68-KOM/07/2022 based on the Approval of Series A Dwiwarna Shareholders in accordance with No. S R - 2 1 / W k 2 . MBU.A/07/2022. 	-	Has Been Completely Realized
<p>Fifth Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> Approving the appointment of Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) as a Public Accounting Firm that audited the Company's Consolidated Financial Report for the 2022 Fiscal Year, as well as the Financial Report and Implementation of the Social and Environmental Responsibility Program which included the Financial Report and Implementation Micro and Small Business Funding Program for Fiscal Year 2022; Approved the appointment of Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) as a Public Accounting Firm that will audit the Company's Consolidated Financial Statements and the Financial Statements of the Partnership Program and Community Development Program for the 2022 Financial Year; Approved the granting of authority and power to the Company's Board of Commissioners to determine fees for audit services and other requirements for the Public Accountant and/or Public Accounting Firm, as well as appointing a Substitute Public Accountant and/or Public Accounting Firm in the case of KAP Purwantono, Sungkoro & Surja (a member Firm of Ernst & Young Global Limited), for whatever reason, was unable to complete the audit of the Company's Consolidated Financial Report for the 2022 Fiscal Year as well as the Financial Report and Implementation of the Social and Environmental Responsibility Program which includes the Financial Report and Implementation of the Micro and Small Business Funding Program for the Fiscal Year 2022, including determining fees for audit services and other requirements for Public Accountants and/or Substitute Public Accounting Firms. 	The Board of Commissioners has appointed, including determined fees for audit services and other requirements for KAP Purwantono, Sungkoro & Surja (a member of the Firm of Ernst & Young Global Limited) to conduct an audit of the Company's Consolidated Financial Statements for other periods in the 2022 Financial Year for the purposes and interests of the Company .	-	Has Been Completely Realized
<p>Sixth Agenda</p> <p>This agenda item is a report. Therefore, the Company did not vote to make decisions at the Meeting.</p>	The GMS has received a report on the Realization of the Use of Proceeds from the Public Offering of Continuous Bonds III of 2019 and the Limited Public Offering in the Context of Additional Capital by Providing Pre-emptive Rights I of 2021.-	-	-

Resolutions	Realization in 2022	Realization in 2023	Reason Not yet Realized
<p>Seventh Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> Approving the buyback of the Company's shares (buyback) which have been issued and listed on the Indonesia Stock Exchange (BEI) with a total nominal value of all buybacks of a maximum of Rp3,000,000,000,000. Approving the transfer of buyback shares held as treasury stock in the context of implementing the Employee Share Ownership Program and/or Directors and Board of Commissioners. Granting power and authority to implement the buyback to the Company's Directors. Granting power and authority to carry out the transfer of buyback shares held as treasury shares to: <ol style="list-style-type: none"> Company Directors for the Employee Share Ownership Program; The Company's Board of Directors considered the approval of Series A Dwiwarna Shareholders for the Board of Directors and Board of Commissioners Share Ownership Program, including determination of Remuneration (Salary/Honorarium, Facilities and Allowances) and Tantiem/Performance Incentives/Special Incentives for the Company's Directors and Board of Commissioners 	<ol style="list-style-type: none"> The GMS has approved the buyback of the Company's shares carried out in stages by the directors; The Company has repurchased the Company's shares with the total nominal amount of the buyback amounting to Rp 3,000,000,000,000 	<p>The Company has transferred several shares resulting from the Company's share buyback</p>	<p>The Company is still in the stage of transferring shares resulting from the Company's share buyback which will be implemented until January 25 2026 (excluding extensions)</p>
<p>Eighth Agenda</p> <p>Decision</p> <ol style="list-style-type: none"> Dismissing with respect the following names as Members of the Company's Board of Commissioners and Directors: <ol style="list-style-type: none"> Ms. Rofikoh Rokhim as Deputy President Commissioner/ Independent Commissioner Mr. Nicolaus Teguh Budi Harjanto as Commissioner Mr. R. Widyo Pramono as Independent Commissioner Mr. Zulnihar Usman as Independent Commissioner Mr. Indra Utoyo as Director of Digital and Information Technology Ms. Handayani as Consumer Business Director <p>Each Member of the Board of Commissioners and Directors was appointed based on the 2017 Extraordinary GMS Decision, 2016 Annual GMS Decision, 2019 Annual GMS Decision, 2019 Annual GMS Decision, 2016 Annual GMS Decision and 2016 Extraordinary GMS Decision 2017. Dismissal of Members of the Board of Commissioners and Directors was effective from the closing of the Meeting with thanks for the contribution of energy and thoughts given while serving as Members of the Board of Commissioners and Directors of the Company.</p> Transferring the assignment. Arga Mahanana Nugraha, who was appointed based on the 2021 Extraordinary GMS, originally as the Company's Director of Network and Services, became the Company's Director of Digital and Information Technology. Thus, the term of office of the Director concerned continues with the remaining term of office in accordance with the GMS Decision on his appointment until the closing of the 5th Annual GMS since his appointment by taking into account the laws and regulations in the Capital Market sector and without reducing the right of the GMS to dismiss him at any time. Appointing the following names as Members of the Company's Board of Commissioners and Directors: <ol style="list-style-type: none"> Ms. Rofikoh Rokhim as Deputy President Commissioner/ Independent Commissioner Mr. Plenary Poerwoko Sugarda as Independent Commissioner Mr. Agus Riswanto as Independent Commissioner Ms. Nurmaria Sarosa as Independent Commissioner Ms. Handayani as Consumer Business Director Mr. Andrijanto as Director of Network and Services The term of office of the members of the Board of Commissioners and Directors appointed in number 3 ends until the closing of the 5th Annual GMS since their appointment, taking into account the laws and regulations in the Capital Market sector and without reducing the right of the GMS to dismiss them at any time. With the dismissal, transfer of duties and appointment, the composition of the Company's Board of Commissioners and Directors became as follows: 	<p>The Directors and Commissioners appointed at the 2022 GMS have carried out and obtained approval from the Financial Services Authority's Capability and Conformity Assessment in accordance with OJK Board of Commissioners Decree Number 15/KDK.03/2022, OJK Board of Commissioners Decree Number 27/KDK.03/2022, OJK Board of Commissioners Decree Number 28/KDK.03/2022, and OJK Board of Commissioners Decree Number 29/KDK.03/2022.</p>	<p>-</p>	<p>Has Been Completely Realized</p>



Resolutions			Realization in 2022	Realization in 2023	Reason Not yet Realized
Board of Commissioners					
No	Name	Position			
1	Kartika Wirjoatmodjo	President Commissioner			
2	Rofikoh Rokhim	Vice President Commissioner/ Independent Commissioner			
3	Hadiyanto	Commissioner			
4	Rabin Indrajad Hattari	Commissioner			
5	Hendrikus Ivo	Independent Commissioner			
6	Dwi Ria Latifa	Independent Commissioner			
7	Heri Sunaryadi	Independent Commissioner			
8	Paripurna Poerwoko Sugarda*	Independent Commissioner			
9	Agus Riswanto*	Independent Commissioner			
10	Nurmaria Sarosa*	Independent Commissioner			
Board of Directors					
No	Position	Name			
1	President director	Sunarso			
2	Vice director	Catur Budi Harto			
3	Director of Consumer Business	Handayani			
4	Director of Micro Business	Supari			
5	Director of Compliance	Ahmad Solichin Lutfiyanto			
6	Director of Wholesale and Institutional Business	Agus Noorsanto			
7	Director of Risk Management	Agus Sudiarto			
8	Director of Human Capital	Agus Winardono			
9	Director of Small and Medium Businesses	Amam Sukriyanto			
10	Director of Finance	Viviana Dyah Ayu R.K.			
11	Director of Digital and Information Technology	Arga Mahanana Nugraha			
12	Director of Networks and Services	Andrijanto*			
Information:					
*) Members of the Board of Commissioners and Directors could only carry out their duties and functions in their positions if they had received approval from the Capability and Proper Test from the Financial Services Authority.					

Resolutions	Realization in 2022	Realization in 2023	Reason Not yet Realized
<p>6. The newly appointed members of the Board of Commissioners and Directors in number 3 can only carry out their duties and functions in their positions after obtaining approval from the Financial Services Authority for the Fit & Proper Test and complying with the provisions of statutory regulations. - valid invitation. In the event that a Member of the Board of Commissioners and Directors of the Company is later declared not approved as a Member of the Board of Commissioners and Directors in the Fit & Proper Test by the OJK, then the person concerned will be honorably dismissed from the date the decision on the results of the OJK Fit & Proper Test is determined.</p> <p>7. Newly appointed members of the Board of Commissioners and Directors in number 3 who are still serving in other positions which are prohibited by statutory regulations from holding concurrent positions as Members of the Board of Commissioners and Directors of State-Owned Enterprises, then the person concerned must resign or be dismissed from their position.</p> <p>8. Grant power and authority to the Company's Directors with the right of substitution to carry out all necessary actions related to the decisions on this Meeting Agenda in accordance with applicable laws and regulations, including to declare in a separate Notarial Deed and notify the composition of the Company's Management to the Ministry of Law and Human Rights, and ask the OJK to carry out a Fit & Proper Test on members of the Board of Commissioners and Directors in accordance with the applicable laws and regulations. Granting power and authority to the Company's Directors with the right of substitution to declare all decisions of this Meeting in the form of a Notarial Deed, as well as appear before a Notary or authorized official and make necessary adjustments and improvements if required by the authorized party, for the purposes of implementing the contents of the Meeting's decisions.</p>			

Thus, there are no decisions from the 2022 Annual GMS that have not been realized in 2023.

Board of Directors

Duties and Responsibilities of the Board of Directors

Following the Articles of Association, the Board of Directors is collegially responsible for managing the Company and representing the Company in and out of court matters. The Board of Directors is obliged to prioritize the Company's interests following the aims and objectives of the Company while still complying with the provisions of the applicable laws and regulations, the Articles of Association, and the resolutions of the GMS.

Responsibilities to the Board of Commissioners and Shareholders

1. Implementing the GMS resolutions.
2. Prepare the Corporate LongTerm Plan, Bank Business Plan, Work Plan and Budget and other work plans and changes to be submitted for approval from the Board of Commissioners
3. Conduct the GMS based on a written request from one or more shareholders representing at least 1/10 (one ten) of the total shares issued with valid voting rights.
4. Prepare and maintain a shareholders registry and special lists containing shareholdings of the commissioners and

directors including their families within the Bank and in other companies.

5. Consult the lending facility above a certain amount to the Board of Commissioners by referring to the prevailing provisions.
6. Submit an Annual Report following the review by the Board of Commissioners within a period of no later than 5 (five) months after the ending of fiscal year to the General Meeting of Shareholders for approval..

Responsibilities in Accounting and Annual Report

1. Conduct and maintain the Bank's books and administration in accordance with the prevailing practices of the company.
2. Ensure the Bank's accounting system is in accordance with financial accounting standards and internal control principles, particularly in terms of financial management, recording, retention and control.
3. Prepare Annual Report and Periodic Financial Report.

Responsibilities on Risk Management

1. Ensure the adequacy of processes and systems to identify, assess and control the risks encountered by the Bank.



2. Monitor and value the existence of a sound management process to assess the adequacy of risk management system and internal control, financial reporting and compliance.
3. Ensure the existence of an effective control system to ensure the reliability and integrity of information, compliance with applicable policies, procedures, rules and laws, safeguards of the Bank's assets, the efficient use of economic resources, and the achievement of defined objectives and targets for operations.

Responsibilities on Organization

Create an organizational structure, tasks and assign clear responsibilities, including management appointments.

Rights and Authority of The Board of Directors

Dalam menjalankan tugas dan tanggungjawabnya, Direksi In carrying out their duties and responsibilities, the Board of Directors has the following authorities as stipulated in the Company's Articles of Association:

1. Establish Policies in accordance with the management of the Company.
2. Arrange the delegation of authority of the Board of Directors to represent the Company inside and outside the court to one or several members of the Board of Directors specifically appointed for such purpose, or to a personnel and/ or other entity.
3. Administer the regulations on the Company's manpower, including determining salaries, pensions or benefits and other income for the Company's employees pursuant to the prevailing laws and regulations.
4. Appoint and discharge the Company's employees pursuant to the Company's manpower regulations and prevailing laws and regulations.
5. Appoint and discharge the Corporate Secretary.
6. Write-off bad loans hereinafter reported to the Board of Commissioners.
7. Not to recollect interest receivables, penalties, costs and other receivables besides the basis in order to pay off the Company's receivables.
8. Take or perform all other actions and deeds with regard to the management and ownership of the Company's assets, bind the Company to other parties and/or bind other parties to the Company, and representing the Company inside and outside the court with respect to all matters and in all events, with the limitations as provided in the laws and regulations, the Articles of Association and/or the Resolutions of the GMS.

Board of Directors Tenures

The members of the Board of Director are appointed for a specific term determined by the shareholders at the General Meeting of Shareholders. Their term of office ends at the close of the fifth Annual GMS after their appointment, which should not exceed five years in accordance with the laws in the Capital Market sector. However, the GMS has the right to dismiss them before their term of office ends. After their term of office ends, the members of the Board of Director may be reappointed for one more term by the GMS

Board of Directors Criterias

The criteria for the Board of Directors of BRI had met the requirements as stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, , OJK Regulation Number 17/POJK.03/2023 concerning Implementation of Governance for Commercial Banks, Minister of SOE Regulation No.PER-11/MBU/07/2021 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Directors of State-Owned Enterprises as well as other applicable provisions.

General Qualifications

1. An individual who is capable of carrying out legal actions.
2. Within 5 (five) years prior to his appointment and during his tenure, never:
 - a. Declared bankrupt;
 - b. Become a member of the Board of Directors or a member of the Board of Commissioners who is found guilty of causing a company to be declared bankrupt; or
 - c. Sentenced for committing a crime that is detrimental to state finances and/or related to the financial sector.
3. Has integrity, dedication, and understanding on the company management issues that is related to one of the management functions, has adequate knowledge in banking, and able to provide adequate time to carry out their duties.
4. Does not hold concurrent position as:
 - a. Member of the Board of Directors of SOEs, Regional owned enterprises, or private enterprises;
 - b. Member of the Board of Commissioners/ Supervisory Board of the SOE;
 - c. Structural and functional positions in the central or local government institutions;
 - d. Member in the structure of political party and or legislative candidate/member and or candidate of head/ deputy head of region and or
 - e. Other positions that may inflict conflict of interests and/ or other positions pursuant to the prevailing laws and regulations.
5. Do not have any family ties with members of the Bank's Board of Directors and/or Board of Commissioners up to the third degree, either vertically or horizontally, including family ties resulted from marriage.

Fulfillment of SEOJK No. 39/SEOJK.03/2016

Obtained a pass predicate in the fit and proper test conducted by the financial services authority (formerly Bank Indonesia). Fulfillment of Circular Letter of the Financial Services Authority Number 39/SEOJK.03/2016 concerning Fit and Proper Test for Prospective Controlling Shareholders, Candidates for Members of the Board of Directors, and Candidates for Members of the Bank's Board of Commissioners. Members of the Board of Directors are required to have adequate knowledge in banking relevant to their position, experience, and expertise in banking and/or finance and the ability to carry out strategic management in the context of developing a soundbank.

Integrity Requirements

To meet the integrity requirements, candidates for members of the Board of Directors are required to have:

1. Good morale and characters.
2. Commitment to comply with prevailing laws and regulations.
3. High commitment to develop sound bank operations.
4. Not included in the list did not pass.

Board of Directors' Working Guidelines and Procedures (Board Charter)

BRI Board of Directors has in place the BOD Board Charter, based on the Decree Nokep B.299-DIR/SKP/04/2020 dated

April 24, 2020. The BOD Board Charter contains work rules and guidance of the Board of Directors in performing their respective duties aligned with the vision and mission to be achieved by the Company. The BOD Board Charter contains among others.

The Board of Directors charter contains:

1. General provisions for the positions of members of the Board of Directors
2. Duties and responsibilities of the Board of Directors
3. Authority and obligations of the Board of Directors
4. Company values
5. Board of Directors' work ethic
6. Board of Directors working hours
7. Board of Directors Meeting
8. Membership Structure of the Board of Directors
9. Reporting and Accountability of the Board of Directors

Board of Directors Duties

Sesuai dengan Surat Keputusan NOKEP: 1633-DIR/PPM/08/2023 tentang Penetapan Deskripsi Jabatan Direksi dan *Senior Executive Vice President* (SEVP) PT Bank Rakyat Indonesia (Persero) Tbk. yang ditetapkan pada tanggal 1 Agustus 2023, pembedaan tugas Direksi adalah sebagai berikut:

Table of Duties of Directors

Name	Position	Task field
Sunarso	President director	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> a. Directing the Company's strategy and work plans. b. Leading all Directorates and Sub Directorates responsible for the management of the Company. c. Achievement of Company targets. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Catur Budi Harto	Vice Director	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> a. Directing the Company's strategy and work plans. b. Leading all Directorates and Sub Directorates responsible for the management of the Company. c. Achievement of Company targets. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Viviana Dyah Ayu Retno	Direktur Keuangan	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> a. Achievement of Company targets in Management Contracts. b. Preparation and implementation of strategies and development of the Company & Finance Directorate as well as the Change Management & Transformation Office Sub-Directorate. c. Achievement of targets for the Finance Directorate and Change Management & Transformation Office Sub-Directorate. d. Subsidiary Company business development (according to assignments stipulated in separate provisions). e. Coaching the performance of the Regional Office (according to assignments determined in separate provisions). f. Organizational Management of Directorates, Sub Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>



Name	Position	Task field
Agus Noorsanto	Director of Wholesale and Institutional Business	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Wholesale & Institutional Business Directorate and the Treasury & Global Services Business Sub-Directorate. Achievement of wholesale and institutional business targets as well as treasury and global services business. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Organizational Management of Directorates, Sub-Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Supari	Director of Micro Business	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Micro Business Directorate and Ultra Micro Business Sub-Directorate. Achievement of micro and ultra-micro business targets (including BRILink business, business incubation and implementation and distribution of Government Programs). Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Organizational Management of Directorates, Sub Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Agus Sudiarto	Director of Risk Management	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Small & Medium Business Directorate and Commercial Business Sub-Directorate. Achievement of targets for small businesses (including Small KUR), medium businesses, value chains and commercial businesses. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Organizational Management of Directorates, Sub Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Arga Mahanana Nugraha	Director of Digital and Information Technology	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Digital & Information Technology Directorate and Operations Sub-Directorate. Achievement of targets for the Digital & Information Technology Directorate and Operations Sub-Directorate. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Organizational Management of Directorates, Sub Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the Company's Executive Board Meeting to ensure the Company's business and activities are carried out in accordance with the Company's objectives.</p>

Name	Position	Task field
Ahmad Solichin Lutfiyanto	Director of Compliance	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Compliance Directorate. Achievement of Compliance Directorate targets. Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Directorate Organizational Management and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Handayani	Director of Consumer Business	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Consumer Business Directorate. Achievement of consumer business targets. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Directorate Organizational Management and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Agus Winardono	Director of Human Capital	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Human Capital Directorate and Human Capital Strategy Sub-Directorate. Achievement of targets for the Human Capital Directorate and Human Capital Strategy Sub-Directorate. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Organizational Management of Directorates, Sub Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Resolutions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Andrijanto	Director of Networks and Services	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Network & Services Directorate. Achievement of fund business targets, retail payment business, network and service targets. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Directorate Organizational Management and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>
Amam Sukriyanto	Director of Small and Medium Businesses	<p>Carrying out internal duties and authority:</p> <ol style="list-style-type: none"> Achievement of Company targets in Management Contracts. Preparation and implementation of strategies and development of the Small & Medium Business Directorate and Commercial Business Sub-Directorate. Achievement of targets for small businesses (including Small KUR), medium businesses, value chains and commercial businesses. Subsidiary Company business development (according to assignments stipulated in separate provisions). Coaching the performance of the Regional Office (according to assignments determined in separate provisions). Organizational Management of Directorates, Sub Directorates and collaboration with related stakeholders. <p>In accordance with statutory regulations, the Articles of Association and/or Decisions of the General Meeting of Shareholders to ensure that the Company's business and activities are carried out in accordance with the Company's objectives.</p>



Policy of Concurrent Position of Board of Directors

Board of Directors are prohibited from holding concurrent positions as described below, namely:

1. Members of the Board of Directors in State-Owned Enterprises, Regional-Owned Enterprises, private-owned enterprises.
2. Member of the Board of Commissioners/Supervisory Board of State-Owned Enterprises.
3. Other Structural and functional positions in central and/or regional government agencies/institutions.
4. Political party administrators and/or legislative candidates/ members and/or regional head/deputy regional heads.
5. Other positions that may cause conflicts of interest and/or other positions following the applicable laws and regulations.

Table of Concurrent Position of Board of Directors

Name	Position	Position in Other Companies/Agencies	Company name/ Other Agencies
Sunarso	President Director	-	-
Catur Budi Harto	Vice Director	-	-
Viviana Dyah Ayu Retno	Director of Finance	-	-
Agus Noorsanto	Director of Wholesale & Institutional Business	-	-
Supari	Director of Micro Business	-	-
Amam Sukriyanto	Director of Small and Medium Businesses	-	-
Arga Mahanana Nugraha	Director of Digital and Information Technology	-	-
Ahmad Solichin Lutfiyanto	Director of Compliance	-	-
Agus Sudiarto	Director of Risk Management	-	-
Handayani	Director of Consumer Business	-	-
Agus Winardono	Director of Human Capital	-	-
Andrijanto	Director of Networks and Services	-	-

Board of Directors Conflict of Interest Management

Members of the Board of Directors are prohibited from using the Company for personal, family, and/or other party interests that may harm or reduce the profits and the reputation of the Company and its subsidiaries. In addition, members of the Board of Directors are prohibited from taking and/or receiving personal benefits, either directly or indirectly, in the Company's activities other than remuneration/income (salary/honorarium, facilities, and allowances) and bonuses determined following applicable regulations. Members of the Company's Board of Directors who have a conflict of interest in the Company's transactions and/or corporate actions are required to declare a conflict of interest and cannot be included in the decision-making process regarding the transaction and/or corporate action. Any transaction that contains a conflict of interest must first obtain approval from independent shareholders before the transaction is carried out. In 2023, there will be no BRI transactions or corporate actions that contain conflicts of interest and are carried out by the Board of Directors.

Board of Directors Meetings

Board of Directors Meetings Policy

The Board of Directors meeting policies that have been regulated in the Board of Directors Work Guidelines are:

Time and place

1. The Board of Directors is required to hold regular Board of Directors meetings at least 1 (one) time every month. In addition to meetings of the Board of Directors, together with the Board of Commissioners, the Board of Directors periodically at least 1 (one) time in 4 (four) months must hold a meeting with the Board of Commissioners.
2. Meetings in principle are held on certain days in the current month. Meetings can be scheduled on another day if:
 - a. It is deemed necessary by 1 (one) or more members of the Board of Directors.
 - b. At the written request of 1 (one) person or more members of the Board of Commissioners.

- c. Meetings may be held at the Company's domicile or in other places within the territory of the Republic of Indonesia or where the Company conducts business activities. Based on specific considerations, meetings can be held through conferences (via electronic media, including teleconferencing media, video conferences or other electronic media facilities).
3. The Board of Directors is obliged to schedule meetings for the following year before the end of the financial year with an agenda adjusted to the Management Calendar. The scheduling of the meeting is determined at the Board of Directors Meeting.
4. Each member of the Board of Directors and/or Board of Commissioners had the right to cast 1 (one) vote and an additional 1 (one) vote for the member of the Board of Directors and/or Board of Commissioners that he/she legally represented in the meeting.
5. In the event that there is a proposal with more than 2 (two) alternative decisions and the voting results have not obtained more than ½ (one half) of the votes for 1 (one) alternative decision, then a re-vote will be carried out for 2 (two) alternative decisions with the total majority of votes, so that more than 2/3 (two thirds) of the valid votes cast at the Board of Directors Meeting are obtained in agreement.

Meeting Agenda and Materials

Proposed agendas and meeting materials for the Board of Directors are submitted no later than 5 (five) working days before the meeting is held. Apart from the scheduled meetings, meeting materials are submitted no later than before the meeting is held.

Meeting Invitation

1. The summons for the meeting shall be delivered directly to each meeting participant in writing by letter and/or electronic mail and/or digital message and/or other means with adequate receipts.
2. The summons for the meeting shall include the agenda, presenters, date, time, and place of the meeting.
3. Submitted at least 5 (five) working days before the Board of Directors meeting is held, without taking into account the date of the summons and the date of the meeting, or a shorter period if the situation is urgent.

Quorum and Decision Making

1. The meeting is legal and has the right to make binding decisions if it is attended and/or represented by more than 2/3 (two-thirds) of the total members of the Company's Board of Directors
2. Board of Directors meetings are chaired by the President Director. If the President Director is absent or unable to attend, the Deputy President Director will chair the Board of Directors Meeting.
3. In the event that deliberation to reach a consensus is not reached, then the decision is taken by voting based on the affirmative votes of at least 2/3 (two thirds) of the number of valid votes cast at the Board of Directors Meeting. If the voting results do not reach at least 2/3 (two thirds), then the Board of Directors Meeting does not make a decision on the agenda.

6. A blank vote (abstain) is deemed to approve the proposal submitted at the meeting. Invalid votes are considered non-existent and are not counted in determining the number of votes cast at the meeting.
7. Voting regarding individuals is carried out using a closed ballot without a signature, while voting regarding other matters is carried out verbally, unless the chairman of the meeting determines otherwise without any objection based on the majority vote of the members of the Board of Directors and/or Board of Commissioners present.
8. Every member of the Board of Directors and/or Board of Commissioners who personally in any way, directly or indirectly, has an interest in a transaction or contract, whether existing or future, with the Company being one of the parties, must state the nature of the interest in the meeting. Therefore, the member of the Board of Directors and/or the Board of Commissioners concerned is not entitled to vote on matters related to the transaction or contract.

Meeting Minutes

1. The meeting results must be stated in the Minutes of Meeting, which is valid evidence for members of the Board of Directors regarding the decisions taken.
2. Minutes of the meeting must at least include:
 - a. Place, date, and time the meeting was held.
 - b. Agenda discussed.
 - c. Attendance list signed by meeting participants.
 - d. The length of the meeting.
 - e. Decision was taken.
 - f. Matters discussed, including statements of disapproval and/or objection (dissenting opinion) along with the reasons, if any.
3. The Company documents minutes of the meeting.



Board of Directors Meeting Plan

The Board of Directors is obliged to hold regular Board of Directors Meetings at least 1 (one) time every month. The Board of Directors Meeting schedule is scheduled to be held every Monday. Board of Directors meetings can be scheduled on other days if deemed necessary.

The regular Board of Directors Meeting agenda determined by the Board of Directors in 2024 is as follows.

No.	2024 Meeting Agenda	Time
1	Performance Evaluation and Reporting for the 2023 Financial Year	2 nd week of January 2024
2	Performance Evaluation Quarter I Tahun 2024	1 st week of April 2024
3	Performance Evaluation Quarter II Tahun 2024	1 st week of July 2024
4	Performance Evaluation Quarter III Tahun 2024	2 nd week of October 2024
5	Performance Evaluation Quarter IV Tahun 2024	2 nd week of January 2025
6	Evaluation and plan for Revision of Bank Business Plan 2024-2026	2 nd week of June 2024
7	Company Work Plan and Budget for 2025	4 th week of October 2024
8	Operational activities and company decisions that require approval through the Board of Directors Meeting	At least once a month in 2024

Agenda, Dates and Participants of The Board of Directors' Meetings

Throughout 2023, the agenda, dates and participants of the Board of Directors Meetings are as follows.

Table of Board of Directors Meetings

No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum		
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons	
1	January 2, 2023	<ul style="list-style-type: none"> Personal Data Protection Readiness Agenda Preparation for the 2023 Annual General Meeting of Shareholders 	0	1	1	1	1	1	1	1	1	1	1	1	1	11	12	91,67%
2	January 9, 2023	<ul style="list-style-type: none"> Governance Policy and Procedure Updated Figures December 31, 2022 and Audit Progress Report 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
3	January 11, 2023	<ul style="list-style-type: none"> Update on Corporate Act Plan 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
4	January 16, 2023	<ul style="list-style-type: none"> Update on Stock-Based Compensation Program Plan BRI Employee Communication Framework 	1	1	1	1	1	1	0	1	1	1	1	1	1	11	12	91,67%

No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum		
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons	
5	January 25, 2023	<ul style="list-style-type: none"> Buyback Plan Performance Evaluation Method Changes to the Minimum Statutory Reserve Incentive Provisions and Export Proceeds Foreign Exchange MSME Business Index Q-4 2022 	1	1	1	1	1	1	1	1	1	1	1	1	0	11	12	91,67%
6	January 30, 2023	<ul style="list-style-type: none"> BRIFIRST project update Subsidiary Company Annual GMS Plan 	1	1	1	0	0	1	1	1	1	1	1	1	1	12	12	83,33%
7	February 6, 2023	<ul style="list-style-type: none"> Analyst Meeting & Press Conference Financial Performance QW IV Motivation Bonus Appointed Bank Term Deposit in Foreign Currency for Export Proceeds 	1	1	0	1	1	1	1	1	1	1	1	1	1	11	12	91,67%
8	February 13, 2023	<ul style="list-style-type: none"> Update on the 2023 AGMS and Dividend Payout for the 2022 Financial Year BRI Overseas Education Plan 2022 SIPK Report and Proposed 2023 SIPK Provisions 	1	1	0	1	1	1	1	1	1	1	1	1	1	11	12	91,67%
9	February 20, 2023	<ul style="list-style-type: none"> 2023 OHC Allocation Review BRI Sub Debt Issuance Plan 2023 RCEO and RCA Bonus Pool Distribution 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
10	February 27, 2023	<ul style="list-style-type: none"> Strategic Initiative Portfolio Retail Banking Strengthening Plan Uker Performance Assessment Matrix 2023 	1	0	1	1	1	1	1	1	1	1	1	1	1	11	12	91,67%
11	March 6, 2023	<ul style="list-style-type: none"> SIPK Ceremonial Update March 8, 2023 BRI Excellence Award 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%



No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum	
			CEO	Wadirut	Dir. MR	Dir. HC	Dir. Keu	Dir. HBL	Dir. Ritmen	Dir. TIO	Dir. MIK	DirJaLan	DirKep				DirKons
12	March 20, 2023	<ul style="list-style-type: none"> Update Central Counterparty Interest Rate and Exchange Rate Transactions (CCP SBNT) Retail Fund Growth Strategy Inquiry into Dukcapil and Migration of NPWP to NIK BRI Overseas Education Plan 	0	1	1	1	1	1	1	0	1	1	1	1	10	12	83,33%
13	March 27, 2023	<ul style="list-style-type: none"> Wholesale Business Overview Progress of SME Segment Transformation, Value Chain and Asset Growth Enabler 	1	1	1	1	0	1	1	1	1	1	1	0	10	12	83,33%
14	April 3, 2023	<ul style="list-style-type: none"> Micro Fund Strategy Homecoming Program with BRI Progress Strategic Workforce Planning 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
		<ul style="list-style-type: none"> a. Review Individual Performance Evaluation Process; b. Employee Engagement Survey Report 2022 Discussion of Premium/IJP/ CNP & Credit Insurance Subrogation 															
15	April 10, 2023	<ul style="list-style-type: none"> BRI consumer business overview Progress Transformation Network Update on TCFD implementation plan (Task Force on Climate-related Financial Disclosure) Evaluation of the 2022 Corporate Plan 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%

No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum			
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons		
16	April 17, 2023	<ul style="list-style-type: none"> Analyst Meeting & Press Conference Q1 Financial Performance Submission of Q1 2023 MSME Business Index Survey Results BRI Museum Revamping Plan 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
17	May 2, 2023	<ul style="list-style-type: none"> Presentation of ICOFR Phase 1 Implementation Results New Solution for 10T Implementation of the 2022 BRI Excellence Award 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
18	May 8, 2023	<ul style="list-style-type: none"> Discussion of the 2023 BRI Management Contract 2022 Bonus Pool Distribution Analysis Report Competency Based Increase in 2023 	1	1	1	1	1	1	1	0	1	1	1	1	1	11	12	91,67%	
19	May 15, 2023	<ul style="list-style-type: none"> BRI's Role in Supporting the Implementation of Monetary Policy Through Financial Market Deepening Journey of Synergy Governance of BRI Group Policies and Procedures Corporate Loan Update 	1	1	1	1	0	1	1	1	1	1	1	1	1	11	12	91,67%	
20	May 22, 2023	<ul style="list-style-type: none"> Brilliantpreneur in 2023 Simpedes Folk Festival in 2023 	0	1	1	1	1	1	1	1	1	1	1	1	1	11	12	91,67%	
21	May 29, 2023	<ul style="list-style-type: none"> Change of Name Danareksa Investment Management Evaluation of the Branch Head Development Program 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%	
22	June 5, 2023	<ul style="list-style-type: none"> Update Progress Internal Audit Flash Report Journey Operation Risk Corporate Title Evaluation 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%	



No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum			
			CEO	Wadirut	Dir. MR	Dir. HC	Dir. Keu	Dir. HBL	Dir. Ritmen	Dir. TIO	Dir. MIK	DirJaLan	DirKep				DirKons		
23	June 12, 2023	<ul style="list-style-type: none"> Harnessing Disruption Our IT Vision for The Future Human Capital Strategic Issues and Responses Savings Prognosis (Micro and Retail) until June 2023 and December 2023; 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
24	June 19, 2023	<ul style="list-style-type: none"> Strategic Issues Micro Business Directorate Corporate Secretary Division Update <ol style="list-style-type: none"> BRI Liga 1 Sponsorship 2023 - 2024 BRI 128th Anniversary Logo Design Updated Revision of Company Work and Budget Plan 2023 and Bank Bussiness Plan 2023-2025 Corporate Action of BRI Subsidiary Companies 2023 NPL and CKPN projections 	1	1	1	1	1	0	1	1	1	1	1	1	1	1	11	12	91,67%
25	June 26, 2023	<ul style="list-style-type: none"> Strategic Issues & Compliance Directorate Response BRILLIANT Group Leadership Forum 2023 BRI 128th Anniversary logo Update Corporate Action Plan 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
26	July 3, 2023	<ul style="list-style-type: none"> BRI Server Switch Over Report BRIBRAIN: Harnessing AI for Innovation and Growth Metro Branch Office Implementation Update 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%

No .	Date	Agenda	Attendance List of Directors											Present	Total	Quorum	
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons
27	July 10, 2023	<ul style="list-style-type: none"> Giro Prognosis End of 2023 BRI Events Calendar Plan 2024 	1	1	1	1	1	0	1	1	1	1	1	0	10	12	83,33%
28	July 17, 2023	<ul style="list-style-type: none"> Update on Subsidiary Company Corporate Action Plans E-Channel Platform Project Update 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
29	July 24, 2023	<ul style="list-style-type: none"> Strategic Issues & Responses Treasury and Global Services Savings Strategy BRIFIRST Project Update 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
30	July 31, 2023	<ul style="list-style-type: none"> Final Check for KC Metro Implementation Liquidity Update and PUB Phase 2 Proposal DPLK updates 	1	1	1	1	1	1	1	1	0	1	1	0	10	12	83,33%
31	August 7, 2023	<ul style="list-style-type: none"> Progress Limited Review Financial Report June 2023 Changes in Market Risk RWA Calculations Determination of the Director of RO Management and Subsidiary Companies 	1	0	1	1	1	1	0	1	1	1	0	1	9	12	75,00%
32	August 14, 2023	<ul style="list-style-type: none"> Strategic Issues and Responses from the Network and Services Directorate Submission of Q2 2023 MSME Business Index Survey Results 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%



No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum			
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons		
33	August 21, 2023	<ul style="list-style-type: none"> Strategic Issues and Responses from the Institutional & Wholesale Business Directorate Strengthening Strategic Planning in the framework of Work Program Priorities Analyst Meeting and Publication of BRI Financial Performance Quarter II 2023 Update on Subsidiary Company Corporate Action Plans 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
34	August 28, 2023	<ul style="list-style-type: none"> Strategic Issues & Responses Small & Medium Credit Insurance Subrogation Press Conference on BRI Financial Performance Quarter II 2023 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
35	September 4, 2023	<ul style="list-style-type: none"> Strategic Issues Change Management & Transformation Office Update Corporate Action Plan 2024 Company Work and Budget Plan Posture 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
36	September 11, 2023	<ul style="list-style-type: none"> ATM Integration Project Update 	1	1	0	1	1	1	1	1	1	1	1	1	1	1	11	12	91,67%
37	September 18, 2023	<ul style="list-style-type: none"> Strategic Issues and Internal Audit Responses Strategic Issue and Response from the Consumer Directorate Metro Branch Office Implementation Update Discussion of BRI's 128th Anniversary 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
38	September 25, 2023	<ul style="list-style-type: none"> Strategic Issue and Response from the Consumer Directorate BRISURF Improvement Update 	1	1	1	1	1	1	1	1	1	1	0	1	1	11	12	91,67%	

No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum			
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons		
39	October 2, 2023	<ul style="list-style-type: none"> Strategic Issues and Responses from the Operations Directorate Update on Subsidiary Company Corporate Action Plans Presentation of Corporate Governance Perception Index 2023 material LTI 2023 - 2025 Update on BRI Anniversary Activities 2023 KUR Scenario Update 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%
40	October 9, 2023	<ul style="list-style-type: none"> Revitalization of the SME Center to Refocus Metro Branch Office Area Through the Implementation of Small Business Head (SBH) Human Capital Current Issues Follow-up to the 2023 Corporate Governance Perception Index 	1	1	1	1	1	1	1	1	1	0	1	1	11	12	91,67%		
41	October 16, 2023	<ul style="list-style-type: none"> Update on BRI 128th Anniversary Activities Analyst Meeting and Publication of BRI's Financial Performance for the Third Quarter of 2023 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100%		
42	October 23, 2023	<ul style="list-style-type: none"> Update on Subsidiary Company Corporate Action Plans Interim Dividend Plan 	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%		
43	October 30, 2023	<ul style="list-style-type: none"> PKB Negotiation Materials Internal Communication Indonesian Money Market and Forex Market Association (Apuvindo) Nugraha Karya BRILian Village 	1	1	1	1	1	1	1	1	1	1	1	0	11	12	91,67%		



No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum				
			CEO	Wadirut	Dir. MR	Dir. HC	Dir. Keu	Dir. HBL	Dir. Ritmen	Dir. TIO	Dir. MIK	DirJaLan	DirKep				DirKons			
44	November 6, 2023	<ul style="list-style-type: none"> Update Qlola Platform Product Updates with the BRI Brand Preparation for the 2023-2025 PKB Negotiations 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
45	November 13, 2023	<ul style="list-style-type: none"> Collection Model ARCI (Automated Realtime Collection) Update on PUMK Distribution Policy and Performance in 2023 Update on Subsidiary Company Business Model Development Plan 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
46	November 20, 2023	<ul style="list-style-type: none"> Company Work and Budget Plan and Bank Business Plan 2024-2026 BRI National Working Meeting Update Update on Subsidiary Company Corporate Action Plans 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
47	November 27, 2023	<ul style="list-style-type: none"> Evaluation of Metro Branch Office Strategic Initiatives Progress Update October 2023 BRI National Working Meeting 2024 BRI 2023 Annual Report Theme and Design Follow-up Plan for Implementation of Minister of State-Owned Enterprises Regulations regarding Directors' facilities 	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1	9	12	75,00%
48	December 4, 2023	<ul style="list-style-type: none"> Update on Subrogation Handling Review of 2023 External Audit Results Follow-up Plan for Implementation of Minister of State-Owned Enterprises Regulations regarding Directors' and Board of Commissioners' facilities 	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%

No.	Date	Agenda	Attendance List of Directors											Present	Total	Quorum		
			CEO	Wadirut	Dir. MR	Dir HC	Dir Keu	Dir HBL	Dir Ritmen	Dir TIO	Dir MIK	DirJaLan	DirKep				DirKons	
49	December 11, 2023	<ul style="list-style-type: none"> Interim Dividend Plan for financial year 2023 Update Vintage Analysis Loans per Segment Corporate Band 1 Bonus Motivation Plan Update on BRI's 128th anniversary Subsidiary Company Corporate Action Plan 	1	1	1	0	1	1	1	1	1	1	1	0	1	10	12	83,33%
50	December 18, 2023	<ul style="list-style-type: none"> Business Process Architecture Initiation of BRI Business Development abroad 	1	1	1	1	1	1	1	1	1	1	1	1	1	12	12	100,00%
51	Desember 27, 2023	<ul style="list-style-type: none"> BRI Regional Office Work Meeting Plan 2024 BRI Performance Projections 2023 	0	1	1	1	0	1	0	1	1	1	1	1	1	9	12	75,00%

Joint Board of Directors and Commissioners Meetings

The joint meeting of the Board of Directors and the Board of Commissioners has been presented in the Sub-Chapter Meeting of the Board of Commissioners with the Board of Directors in the Chapter on Corporate Governance in this Annual Report.

Meeting Frequency and Attendance

Table of Frequency of Attendance of Board of Directors Meetings

Name	Position	Board of Directors Meeting			Joint Meeting of the Board of Directors and the Board of Commissioners			GMS		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage
Sunarso	President Director	51	47	92%	10	10	100%	1	1	100%
Catur Budi Harto	Vice Director	51	49	96%	10	9	90%	1	1	100%
Viviana Dyah Ayu Retno	Director of Finance	51	48	94%	13	13	100%	1	1	100%
Agus Noorsanto	Director of Wholesale & Institutional Business	51	49	96%	10	10	100%	1	1	100%
Supari	Director of Micro Business	51	50	98%	11	11	100%	1	1	100%
Amam Sukriyanto	Director of Small and Medium Businesses	51	47	92%	10	9	90%	1	1	100%



Name	Position	Board of Directors Meeting			Joint Meeting of the Board of Directors and the Board of Commissioners			GMS		
		Number and Percentage of Attendance			Number and Percentage of Attendance			Number and Percentage of Attendance		
		Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage	Number of Meetings	Number of Attendance	Percentage
Arga Mahanana Nugraha	Director of Digital and Information Technology	51	48	94%	10	10	100%	1	1	100%
Ahmad Solichin Lutfiyanto	Director of Compliance	51	48	94%	10	10	100%	1	1	100%
Agus Sudiarto	Director of Risk Management	51	48	94%	10	9	90%	1	1	100%
Handayani	Director of Consumer Business	51	47	92%	10	10	100%	1	1	100%
Agus Winardono	Director of Human Capital	51	50	98%	13	13	100%	1	1	100%
Andrijanto	Director of Networks and Services	51	50	98%	12	12	100%	1	1	100%

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

Training and/or competency improvement for members of the Board of Directors had been regulated in the Decree of the Board of Directors NOKEP S.43-DIR/SKP/01/2018 concerning Orientation and Education Program Policies for the Board of Directors and the Board of Commissioners. The implementation of the Board of Directors education program aimed to:

1. Increasing the insight and knowledge of the Board of Directors in accordance with their fields and business developments.
2. Increasing relationships and relationships with external stakeholders.
3. Supporting the implementation of duties and responsibilities that are supported by knowledge of educational outcomes.

4. Developing the professional knowledge, competence and leadership abilities of the Directors in line with the latest developments in the industry and good corporate governance.
5. Similar to education, introduction and development programs for the Board of Directors became an important part of the learning and development process of the Company in addition to strengthening the structure and strengthening the governance of the Company.

Education programs are carried out by members of the Board of Directors at least once a year and/or as needed. The training and or competency improvement that has been attended by active Directors until December 2023 are as follows.

Name	Position	Types of Training and Development Materials Competency / Training	Implementation Time and Place	Organizer
Sunarso	President Director	Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Catur Budi Harto	Vice Director	Gartner Data & Analytics Summit	July 31 – August 1, 2023, Sydney, Australia	Sydney, Australia
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa

Name	Position	Types of Training and Development Materials Competency / Training	Implementation Time and Place	Organizer
Viviana Dyah Ayu Retno	Director of Finance	Advance Executive Precense	August 23 – 25, 2023, Berkeley, California	Berkeley Haas
		Communicating Data Through Storytelling	October 25 - December 12, 2023, Online	MIT
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Agus Noorsanto	Director of Wholesale & Institutional Business	Leadership in a Technology Driven World	June 19 – 23, 2023, London, UK	Imperial College Business School
		Achieving Your Leadership Vision	November 13 - 16, 2023, New York, US	NYU Stern School of Business
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Supari	Director of Micro Business	Gartner Data & Analytics Summit	July 31 – August 1, 2023, Sydney, Australia	Sydney, Australia
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Amam Sukriyanto	Director of Small and Medium Businesses	Leading Strategic Growth and Change	June 5 – 9, 2023, New York, US	Columbia Business School
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Arga Mahanana Nugraha	Director of Digital and Information Technology	Exploiting Disruption in a Digital World	May 7 – 12, 2023, London, UK	London Business School
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Ahmad Solichin Lutfiyanto	Director of Compliance	High Performance Leadership Course	November 13-17, 2023, Chicago, USA	Chicago Booth
Agus Sudiarso	Director of Risk Management	Refreshment Sertifikasi Manajemen Risiko Level 5	December 07, 2023	BARa
Handayani	Director of Consumer Business	Digital Marketing Strategy: Customers, Planning, and ROI	June 13 – 15, 2023, New York, US	Columbia Business School
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Agus Winardono	Director of Human Capital	C2 Montreal 2023	May 24 – 26, 2023, Montreal, Canada	C2 Montreal
		Level 5 Risk Management Certification Refreshment	December 07, 2023	BARa
Andrijanto	Director of Networks and Services	B2B Marketing Leaders Forum APAC 2023	May 24 – 25, 2023, Sydney, Australia	B2B Marketing Leaders
		Refreshment Sertifikasi Manajemen Risiko Level 5	December 21, 2023	LPPI



Orientation Program for New Board of Directors

The orientation program for new Directors was in the form of:

1. Requesting presentations to obtain explanations on various aspects deemed necessary, involving the relevant work units/divisions.
2. Holding meetings with members of the Board of Commissioners/Directors to discuss various current issues in the Company or other required information.
3. Conducting visits to various business locations of Bank BRI.
4. Requesting data/documents related to the vision and mission of the Company, Bank BRI policies, Medium and long term Strategy and Plans, performance and finances of Bank BRI.
5. Conducting discussions with the relevant Work Units to obtain explanations on various aspects deemed necessary and provide feedback to the relevant Work Units.

During 2023 there was no new Directors so there was no implementation of an orientation program for new Directors.

Risk Management Certification

Name	Position	Certification/ Refreshment		
		Certification Institution	Level	Publication Year
Sunarso	President director	LSPP	Level 5	2023
Catur Budi Harto	Vice Director	LSPP	Level 5	2023
Viviana Dyah Ayu Retno	Director of Finance	LSPP	Level 5	2023
Agus Noorsanto	Director of Wholesale & Institutional Business	LSPP	Level 5	2023
Supari	Director of Micro Business	LSPP	Level 5	2023
Amam Sukriyanto	Director of Small and Medium Businesses	LSPP	Level 5	2023
Arga Mahanana Nugraha	Director of Digital and Information Technology	LSPP	Level 5	2023
Ahmad Solichin Lutfiyanto	Director of Compliance	BSMR	Level 5	2020
Agus Sudiarto	Director of Risk Management	LSPP	Level 5	2023
Handayani	Director of Consumer Business	LSPP	Level 5	2023
Agus Winardono	Director of Human Capital	LSPP	Level 5	2023
Andrijanto	Director of Networks and Services	LSPP	Level 5	2023

Decisions and Implementation of Directors' Duties

During 2023, the Board of Directors carried out the duties and responsibilities, including but not limited to:

1. Carry out GMS consisting of 1 (one) Annual GMS.
2. Prepare the Company's Long Term Plan (RJPP), Bank Business Plan, Company Work Plan and Budget and other work plans
3. Prepare Annual Reports and Financial Reports.
4. Ensure that the Bank's accounting system complies with financial accounting standards and internal control principles, especially in terms of financial management, recording, storage and supervision.
5. Ensure the adequacy of processes and systems to identify, assess and control the risks faced by the Bank.
6. Carry out internal meetings of the Board of Directors and with related divisions.
7. Create organizational structure, tasks and define clear responsibilities including appointment of management.

In addition, the decisions of the Board of Directors were decided through a Committee forum formed by the Board of Directors as well as the Board of Directors Meeting Forum reported in detail in the 2022 Board of Directors Meeting Sub-Chapter in the Corporate Governance Chapter of this Annual Report.

Performance Assessment of Committees Under the Board of Directors, Corporate Secretary, Internal Audit Unit, Risk Management Units and The Basis of Their Assessment

Performance Assessment of Committees Under The Board of Directors

In supporting the effectiveness and efficiency of carrying out the duties and responsibilities of managing the Bank, BRI's Board of Directors is assisted by ten committees that are under and directly responsible to the Board of Directors. As of 31 December 2023, BRI has 10 (ten) committees under the Board of Directors as follows:

No	Committee	Decision Letter Number (NOKEP)
1.	Capital & Investment Committee	B.871-DIR/PPM/06/2022
2.	IT Steering Committee Information Technology Steering Committee and Data Governance Committee	B.870-DIR/PPM/06/2022
3.	Risk Management Committee and Environmental, Social & Governance (ESG) Committee	B.872-DIR/PPM/06/2022
4.	Asset & Liability Committee (ALCO)	B.1564-DIR/PPM/07/2023
5.	Goods and Services Committee (PBJ)	B.656-DIR/PPM/10/2021
6.	Credit Policy Committee (KKP)	B.655-DIR/PPM/10/2021
7.	Human Capital Committee (HC)	B.603-DIR/PPM/03/2023
8.	Product Committee	B.213-DIR/CDS/06/2021
9.	Credit Committee	B.469-DIR/KRD/03/2022 B.469a-DIR/KRD/03/2022
10.	Project Management Office Committee	B.869-DIR/PPM/06/2022

In supporting the effectiveness and efficiency of its duties, BRI's Board of Directors formed committees that were under and directly responsible to the Board of Directors. In 2023 The Board of Directors assesses that all Committees have carried out their duties optimally. The performance assessment procedure for Committees under the Board of Directors is carried out periodically by comparing the results of the committee's performance with the assessment criteria. This assessment is carried out using the criteria of performance results in the form of the contribution of each committee to the Company including reports and recommendations provided to the Board of Directors. The complete performance of the Directors' supporting committees is discussed in the Directors' Committee Sub-Chapter.

Corporate Secretary Performance Assessment

The function of the corporate secretary is to carry out the task of following developments in the Capital Market, especially applicable laws and regulations in the Capital Markets sector, providing input to management to comply with the provisions of laws and regulations in the Capital Markets sector, assisting the Directors and Board of Commissioners in implementing good corporate governance. In 2023, the BRI Corporate Secretary will have and implement Key Performance Indicator (KPI) measurement targets, including TJSL and CSR distribution, Reputation Risk Profile, Corporate Image index, Share of Voices Media, Social Media Engagement Rate, Fulfillment & Compliance as a Public Company in accordance with the provisions of

the Regulator, Capital Market and Articles of Association, Effectiveness of Managing Negative News in mass media and social media, Customer Satisfaction Index for Directors & Board of Commissioners, Global Reputable Awards, Implementation of Product/Process Improvements, Measuring Sustainability Return on Investment (SROI) for the BRI TJSL Program. In 2023, in general the Corporate Secretary has achieved and exceeded the KPI targets that have been set.

Internal Audit Unit Performance Assessment

Performance assessment of the Internal Audit work unit at both head office and regional levels is carried out based on Key Performance Indicator (KPI) assessments. The KPI assessment of the Internal Audit work unit is carried out using a method based on a balanced scorecard perspective which includes financial, customer and internal product and process aspects. Financial aspect KPIs are measured based on the achievement of the company's financial ratios, as well as controlling losses/fines due to internal control weaknesses or system disruptions. KPI in the customer aspect is measured through the capacity and satisfaction of stakeholders (BOD Management, BOC and External Auditor) regarding internal audit performance. Meanwhile, KPIs for internal products and processes are measured through several target achievements, including fulfillment of audit planning achievements, effectiveness of completing recommendations from external auditors/supervisors, quality assurance assessments, and integrated internal audit governance, as well as strategic projects.



Risk Management Unit Performance Assessment

The Board of Directors carries out performance assessments of all work units under the Board of Directors, including the Risk Management work unit. The assessment is carried out based on determining Company targets (Bankwide) which are then passed down to the Risk Management work unit in the form of Key Performance Indicators (KPI). The KPI assessment of the Risk Management work unit is measured, among other things, using Quantitative and Qualitative Aspects. KPI for Quantitative Aspects includes the achievement of the Company's financial ratios and 8 (eight) risks managed by the bank. Meanwhile, the qualitative aspect of KPI is measured through several achievements, including Bank Soundness Level, Individual Risk Profile Predicate integrated with the Financial Conglomerate as well as assessment of the implementation of the MR Forum, Risk Management Committee and the level of implementation of the Company's risk management (Risk Management Maturity Index).

In 2023, in general the Risk Management Work Unit has achieved the KPI targets set by the Board of Directors and also the aspirations of shareholders.

Mechanism of Resignment and Termination of Board of Directors

Dismissal The term of office of a member of the Board of Directors ends when:

1. Passed away
2. End of tenure
3. Dismissed at the GMS, due to reasons deemed appropriate by the General Meeting of Shareholders for the interests and objectives of the Company.
4. Declared bankrupt by Commercial Court decision with permanent legal force or put under remission based on court decision.
5. No longer meets the requirements as a member of the Board of Directors based on BRI's Articles of Association and other applicable laws and regulations, including prohibited concurrent positions, as well as resignation. A member of the Board of Directors has the right to resign from his position by notifying BRI in writing of his intention and BRI is obliged to hold a General Meeting of Shareholders to decide on the request for resignation of a member of the Board of Directors within a period of no later than 60 (sixty) days after receipt of the letter of resignation.

Board of Commissioners

Board of Commissioners Duties and Responsibilities

The Board of Commissioners is in charge of supervising management policies, the general course of management both regarding the Company and the Company's business carried out by the Board of Directors as well as providing advisory committees to the Board of Directors including supervision of the implementation of the Company's Long-Term Plan, Work Plan and Company's Budget as well as the provisions of the Articles of Association and Meeting Resolutions. General Shareholders, as well as applicable laws and regulations, for the benefit of the Company and in accordance with the purposes and objectives of the Company.

In carrying out its duties, the Board of Commissioners is obliged to:

1. Carry out duties, authority and responsibilities in good faith and with the principle of prudence.
2. Provide advice, direct, monitor and evaluate the implementation of integrated governance, risk management and compliance as well as the Bank's strategic policies, in accordance with the provisions of laws and regulations, the articles of association and/or GMS decisions.
3. Provide opinions and approval for the Company's Annual Work Plan and Budget as well as other work plans prepared by the Board of Directors, in accordance with the provisions.
4. Follow developments in the Company's activities, provide opinions and suggestions to the GMS regarding any issues deemed important for the management of the Company.
5. Report to Series A Dwiwarna Shareholders if there are symptoms of declining Company performance.
6. Propose to the GMS the appointment of a Public Accountant who will audit the Company's books.
7. Examine and review periodic reports and annual reports prepared by the Board of Directors and sign the annual report.
8. Provide explanations, opinions and suggestions to the GMS regarding the Annual Report, if requested.
9. Prepare minutes of meetings of the Board of Commissioners and keep a copy.
10. Report to the Company regarding his and/or his family's share ownership in the Company and other Companies.
11. Provide a report on the supervisory tasks that have been carried out during the previous financial year to the GMS.
12. Provide explanations regarding all matters asked or requested by Series A Dwiwarna shareholders, taking into account the laws and regulations, especially those that apply in the Capital Market sector.
13. The Board of Commissioners is prohibited from participating in decision making on the Company's operational activities, except:
 - a. provision of funds to related parties as regulated in the provisions regarding the Maximum Limit for Providing Bank Credit; And
 - b. other matters stipulated in the Company's Articles of Association or applicable laws and regulations.

Decision making on the Company's operational activities by the Board of Commissioners as referred to in point d is part of the supervisory duties of the Board of Commissioners so that it does not negate the responsibility of the Board of Directors for the implementation of the Company's management.

14. Supervise the Board of Directors' follow-up on audit findings or examinations and recommendations from the Bank's Internal Audit Work Unit, External Auditor, results of supervision by the Financial Services Authority, and/or results of supervision by other authorities.
15. Report to the Financial Services Authority no later than 5 (five) working days after discovery:
 - a. Violations of laws and regulations in the fields of finance, banking and those related to the Bank's business activities; and/or
 - b. Circumstances or predicted conditions that could endanger the continuity of the Company's business.
16. In order to support the effective implementation of its duties and responsibilities, the Board of Commissioners is obliged to form at least:
 - a. Audit Committee;
 - b. Nomination and Remuneration Committee;
 - c. Risk Management Monitoring Committee; and
 - d. Integrated Governance Committee.
17. Ensure that the committees formed by the Board of Commissioners carry out their duties effectively.
18. Evaluate the performance of committees that help carry out their duties and responsibilities on a regular basis.
19. Have work guidelines and regulations that are binding for each member of the Board of Commissioners and must at least include:
 - a. Duties, responsibilities and authority of the Board of Commissioners;
 - b. Regulation of the authority and decision procedures of the Board of Commissioners;
 - c. Regulation of the work ethics of the Board of Commissioners;
 - d. Arrangements for Board of Commissioners meetings;
 - e. Prohibition against the Board of Commissioners;
 - f. Evaluation of the performance of the Board of Commissioners; And
 - g. Pattern of working relationship between the Board of Commissioners and the Board of Directors.
20. Provide time to carry out duties and responsibilities optimally in accordance with work guidelines and regulations.
21. Maintain all data and information related to the Bank submitted by the Board of Directors, and in accordance with statutory provisions.
22. Carry out other obligations in the context of supervisory duties and providing advice, as long as they do not conflict with statutory regulations and/or GMS decisions.

Each member of the Board of Commissioners is jointly and severally responsible for losses to the Company caused by errors or negligence of members of the Board of Commissioners in carrying out their duties, unless the member of the Board of Commissioners concerned can prove:

1. The loss is not due to fault or negligence.
2. Has carried out management in good faith, full responsibility and prudence for the benefit and in accordance with the aims and objectives of the Company;
3. Have no conflict of interest, either directly or indirectly, regarding management actions that result in losses; And
4. Have taken action to prevent the occurrence or continuation of the loss.

Each member of the Board of Commissioners was jointly and severally responsible for the Company's losses caused by mistakes or negligence of members of the Board of Commissioners in carrying out their duties, unless the member of the Board of Commissioners concerned could prove:

1. The loss was not due to his fault or negligence.
2. Had carried out supervision in good faith, full of responsibility, and prudence for the benefit and in accordance with the aims and objectives of the Company.
3. Did not have a conflict of interest, either directly or indirectly, over supervisory actions that resulted in losses.
4. Had taken action to prevent the occurrence or continuation of the loss.

President Commissioner Duties and Responsibilities

The President Commissioner has the duties and responsibilities to:

1. Lead the implementation of the Board of Commissioners' meeting and the Board of Commissioners' Meeting with the Board of Directors.
2. Lead the implementation of the General Meeting of Shareholders (GMS).
3. Coordinate and monitor the implementation of the work program of the Board of Commissioners.
4. Coordinate the activities of the Board of Commissioners in the context of supervising the implementation of the duties and responsibilities of the Board of Directors.

Authority of the Board of Commissioners

The Board of Commissioners has the authority to:

1. Verify books, letters, and other documents, review cash for verification purpose and other securities, and check the Company's assets.
2. Enter the yard, building and office used by the Company.
3. Requesting an explanation from the Board of Directors and/or other officials regarding all issues related to the management of the Company.
4. Knowing all policies and actions that have been and will be carried out by the Board of Directors.
5. Requesting the Board of Directors and/or other officials under the Board of Directors with the knowledge of the Board of Directors to attend the Board of Commissioners meeting.
6. Appoint and dismiss a Secretary to the Board of Commissioners, at the suggestion of the Series A Dwiwarna Shareholder.
7. Establish an Audit Committee, Nomination and Remuneration Committee, Risk Monitoring Committee and other committees, if deemed necessary taking into account the Company's capabilities.



8. Use experts for certain matters and for a certain period of time at the expense of the Company, if deemed necessary.
9. Dismiss members of the Board of Directors temporarily by stating the reasons if the Member of the Board of Directors acts contrary to the Company's Articles of Association or there are indications of taking actions that are detrimental to the Company or neglecting their obligations or there are urgent reasons for the Company.
10. Take actions to manage the Company under certain conditions for a certain period of time in accordance with the provisions of the Company's Articles of Association.
11. Attend Board of Directors meetings and provide views on matters discussed
12. Approved the appointment and dismissal of the Corporate Secretary and/or Head of the Internal Audit Work Unit.
13. Provide written approval for the actions of the Board of Directors in accordance with the Company's Articles of Association and applicable regulations.
14. Carry out other supervisory authorities as long as they do not conflict with the laws and regulations, the Articles of Association and/or the resolutions of the GMS.

Decision Needs Approval of the Board of Commissioners

The Company's Articles of Association regulate the decisions of the Board of Directors which must be approved by the Board of Commissioners, namely:

1. Releasing/transferring and/or pledging the Company's assets, except for assets that are recorded as inventory and assets in the context of carrying out main business activities that are commonly carried out by companies engaged in the banking sector based on the criteria and values according to the Limits of Authority of the Board of Commissioners and with due observance of laws and regulations invitations in the capital market and banking sector.
2. Establish cooperation with business entities or other parties, in the form of joint operation (KSO), business cooperation (KSU), licensing cooperation, Build, Operate and Transfer (BOT), Build, Transfer, and Operate (BTO), Build, Operate and Own /BOO) and other agreements that have the same nature as the criteria and values in accordance with the Limits of Authority of the Board of Commissioners.
3. Make equity participation, release equity participation including changes in the capital structure of other companies, subsidiaries and joint ventures that are not in the context of saving receivables based on the value according to the Limits of Authority of the Board of Commissioners and with due observance of provisions in the Capital Market sector.
4. Establishing subsidiary companies and/or joint ventures based on the value according to the Limits of Authority of the Board of Commissioners and with due observance of laws and regulations in the Capital Market sector.
5. Proposing representatives of the Company to become candidates for members of the Board of Directors and the Board of Commissioners in subsidiaries that make a significant

6. Perform mergers, consolidations, acquisitions, separations and dissolution of subsidiaries and joint ventures based on the criteria and values in accordance with the Limits of Authority of the Board of Commissioners and with due observance of laws and regulations in the field of Capital Markets.
7. Determine and change the Company's logo;
8. Establish an organizational structure 1 (one) level below the Board of Directors;
9. Carry out actions which are included in material transactions as determined by the laws and regulations in the capital markets sector with a certain value determined by the Board of Commissioners, unless the actions are included in material transactions which are excluded by the laws and regulations in force in the Capital Markets sector ;
10. Actions that have not been determined in the RKAP;
11. Actions to transfer include selling, relinquishing the right to collect again for:
 - a. Bad principal receivables that have been written off in the context of credit settlement, either in part or in whole;
 - b. The difference between the value of bad debts that have been written off and the transfer value including sales or the value of the disposal of rights.
 Implemented based on the policy of the Board of Directors which has been approved by the Board of Commissioners and in the amount of the ceiling (limit) for writing off claims that has been determined by the GMS which will remain in effect until a new ceiling (limit) is determined by the GMS.

Board of Commissioners Tenure

The members of the Board of Commissioners are appointed for a specific term determined by the shareholders at the General Meeting of Shareholders. Their term of office ends at the close of the fifth Annual GMS after their appointment, which should not exceed five years in accordance with the laws in the Capital Market sector. However, the GMS has the right to dismiss them before their term of office ends. After their term of office ends, the members of the Board of Commissioners may be reappointed for one more term by the GMS

The Board of Commissioners Criteria

The criteria for members of the BRI Board of Commissioners are based on POJK No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee or Public Company, POJK No. 17 Tahun 2023 concerning Implementation of Good Corporate Governance for Commercial Banks, POJK No. 27/03.POJK/2016 concerning Capability and Compliance Assessment for Key Parties in Financial Services Institutions as well as internal provisions of the BRI Board of Commissioners Decision Letter of the Board of Commissioners.

General Qualification	<ol style="list-style-type: none"> 1. Have good morals, morals and integrity; 2. Any individuals that are legally competent, except within five (5) years prior to the appointment: <ol style="list-style-type: none"> a. Has been declared as bankrupt. b. Has been a member of the Board of Directors or Commissioners that is proven guilty for causing the bankruptcy of a company. c. Has been punished for a criminal act that inflicts loss in the state's finance and/or SOEs and/or those related to the financial sector. d. Never been a member of the Board of Directors and/or member of the Board of Commissioners during his tenure: <ol style="list-style-type: none"> 1) Never held an Annual GMS; 2) His accountability as a member of the Board of Directors and/or member of the Board of Commissioners has never been accepted by the GMS or has never provided his accountability as a member of the Board of Directors and/or member of the Board of Commissioners to the GMS; And 3) Has caused a company that has obtained a permit, approval or registration from the OJK to fail to fulfill its obligation to submit an annual report and/or financial report to the OJK. 3. Has integrity, dedication, and understanding about the company management issues that is related to one of the functions of management, has adequate knowledge in banking, and able to provide adequate time to carry out their duties. 4. Not holding office: <ol style="list-style-type: none"> a. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or executive officer at a financial institution or financial company, whether bank or non-bank; b. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer in more than 1 (one) non-financial institution or company, whether domiciled at home or abroad; c. In the area of functional duties in bank financial institutions and/or non-bank financial institutions located at home or abroad; d. In other positions that may give rise to a conflict of interest in carrying out their duties as a member of the Board of Commissioners; and/or e. In other positions in accordance with statutory provisions. 5. Not considered as concurrent position, in the event where: <ol style="list-style-type: none"> a. Non-independent members of the Board of Commissioners conduct its functional duties of the Bank's shareholder in the form of legal entities in its business group. b. Members of the Board of Commissioners hold his/her position in a non-pro fit organization or institution, as long as he/she does not neglect his/her duties and responsibilities as members of the Bank's Board of Commissioners. 6. Do not have any family ties with members of the Bank's Board of Directors and/or Board of Commissioners up to the third degree, either vertically or horizontally, including family ties resulted from marriage. <p>The above general qualifications may be proven by among others a written statement of the relevant Candidate.</p>
Integrity Requirements	<p>To fulfill integrity requirements, candidate member of the Board of Commissioners shall have:</p> <ol style="list-style-type: none"> 1. Good character and morals. 2. Commitment to comply with prevailing laws and regulations. 3. High commitment towards sound bank operations development. 4. Not included in the failed list of fit and proper test.
Fulfillment of POJK No.27/03. POJK/2016 on Fit and Proper Test for Main Entity of Financial Services Institution	<p>The Board of Commissioners as the Bank Management shall attain fit and proper test result conducted by the Financial Services Authority (formerly Bank Indonesia). The Bank Management shall fulfill the integrity requirements, competencies, and financial reputation.</p>
Fulfillment of SE OJK Number 39/SEOJK.03/ 2016 concerning Fit and Conformity Assessment for Prospective Controlling Shareholders, Prospective Members of the Board of Directors, and Prospective Members of the Board of Commissioners of Banks	<p>Member of the Board of Commissioners shall have:</p> <ol style="list-style-type: none"> 1. Adequate knowledge in banking field and relevant with the positions. 2. Experiences and skills in banking and/or financial fields. 3. Capabilities to carry out strategic management for the bank soundness development.

Board of Commissioners' Rules (Board Charter)

The Board of Commissioners owned the Board of Commissioners' Code of Conduct which was ratified in the Decree of the Board of Commissioners Nokep: 09-KOM/11/2018 dated November 1, 2018. The Board of Commissioners' Code of Conduct became a reference for the Board of Commissioners in carrying out their duties and as the basis for implementing Good Corporate Governance for the Board of Commissioners. The contents of the Board of Commissioners' Code of Conduct covered:



Chapter I	Introduction 1.1 General Understanding 1.2 Legal Basis
Chapter II	Work Guidelines and Code of Conduct 1.1 Duties, Authorities, Responsibilities and Prohibitions 1.2 Division of Duties 1.3 Working Time 1.4 Work Ethics 1.5 Self-Assessment 1.6 Board of Commissioners Meeting 1.7 Board of Commissioners Orientation and Training 1.8 Organization 1.9 Reports and Correspondence
Chapter III	Closing

Board of Commissioners' Supervision Duties

The supervisory duties of the Board of Commissioners are as follows.

Table of Duties of the Board of Commissioners

Name	Position	Duties
Kartika Wirjoatmodjo	President Commissioner	Member of the Integrated Governance Committee Member of the Nomination and Remuneration Committee
Rofikoh Rokhim	Vice Commissioner/ Independent Commissioner	Chairman of the Risk Management Monitoring Committee Chairman of the Integrated Governance Committee Member of the Audit Committee Member of the Nomination and Remuneration Committee
Hadiyanto*	Commissioner	Member of the Risk Management Monitoring Committee Member of the Integrated Governance Committee Member of the Nomination and Remuneration Committee
Rabin Indrajad Hattari	Commissioner	Member of the Risk Management Monitoring Committee Member of the Nomination and Remuneration Committee
Hendrikus Ivo	Independent Commissioner	Chairman of the Audit Committee Member of the Integrated Governance Committee Member of the Nomination and Remuneration Committee
Dwi Ria Latifa	Independent Commissioner	Member of the Risk Management Monitoring Committee Member of the Integrated Governance Committee Member of the Nomination and Remuneration Committee
Heri Sunaryadi	Independent Commissioner	Chairman of the Nomination and Remuneration Committee Member of the Audit Committee Member of the Risk Management Monitoring Committee Member of the Integrated Governance Committee
Paripurna Poerwoko Sugarda	Independent Commissioner	Member of the Integrated Governance Committee Member of the Nomination and Remuneration Committee
Agus Riswanto	Independent Commissioner	Member of the Audit Committee Member of the Nomination and Remuneration Committee
Nurmaria Sarosa	Independent Commissioner	Member of the Risk Management Monitoring Committee Member of the Nomination and Remuneration Committee
Awan Nurmawan Nuh**	Commissioner	Member of the Risk Management Monitoring Committee Member of the Nomination and Remuneration Committee

* Resigned from office on March 13, 2023

**Started the duty on March 13, 2023

Concurrent Position of The Board of Commissioner Policy

The dual positions held by members of the BRI Board of Commissioners refer to the provisions of Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Governance for Commercial Banks, stated in article 46 which regulates the prohibition on the Board of Commissioners holding concurrent positions with the following provisions:

1. Members of the Board of Commissioners are prohibited from holding concurrent positions:
 - a. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or executive officer at a financial institution or financial company, both bank and non-bank.
 - b. As a member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or executive officer in more than 1 (one) non-financial institution or company, whether domiciled at home or abroad.
 - c. In the area of functional duties in bank financial institutions and/or non-bank financial institutions located at home or abroad.
 - d. In other positions that may give rise to a conflict of interest in carrying out his duties as a member of the Board of Commissioners.
 - e. In other positions in accordance with statutory provisions.
2. Does not include concurrent positions, if:
 - a. Non-Independent Commissioners carry out the functional duties of Bank shareholders in the form of legal entities in the Bank and/or Bank business groups.
 - b. Members of the Board of Commissioners hold positions in non-profit organizations or institutions, as long as this does not result in them neglecting the implementation of their duties and responsibilities as members of the Board of Commissioners.
3. With certain considerations, the Financial Services Authority may establish a policy regarding dual positions, as long as it does not result in the person concerned neglecting the implementation of their duties and responsibilities as a member of the Board of Commissioners.
4. Candidates for members of the Board of Commissioners who have positions as intended in number 2 are required to make a statement to:
 - a. Maintain integrity.
 - b. Avoid all forms of conflict of interest.
 - c. Avoid actions that could harm the Bank and/or cause the Bank to violate the precautionary principle while serving as a member of the Board of Commissioners.
5. Independent Commissioners are prohibited from holding concurrent positions as public officials.

Table of Concurrent Positions of the Board of Commissioners

Name	Position	Position at Other Companies/ Institutions	Name of Company/ Other Institutions
Kartika Wirjoatmodjo	President Commissioner	Deputy Minister of SOEs	Ministry of State Owned Enterprises
Rofikoh Rokhim	Deputy Commissioner / Independent Commissioner	Lecturers and Researchers	Universitas Indonesia
Hadiyanto *	Commissioner	-	-
Rabin Indrajad Hattari	Commissioner	Secretary of the Ministry of SOEs	Ministry of State Owned Enterprises
Hendrikus Ivo	Independent Commissioner	-	-
Dwi Ria Latifa	Independent Commissioner	Lawyer	Ria Latifa & Partner Law Office
		President Commissioner	PT Bersua Utama Indonesia
Heri Sunaryadi	Independent Commissioner	Independent Commissioner	PT Tower Bersama Group
Paripurna Poerwoko Sugarda	Independent Commissioner	Lecturers	Universitas Gadjah Mada
		President Commissioner	PT Kaltim Methanol Industri
Agus Riswanto	Independent Commissioner	-	-
Nurmaria Sarosa	Independent Commissioner	-	-
Awan Nurmawan Nuh **	Commissioner	Inspector General	Ministry of Finance

*Resigned from office on March 13, 2023

** Started in office on March 13, 2023



Board of Commissioners Conflict of Interest Management

Board of Commissioners that have conflict of interest in the Company's transaction and/or corporate action must declare such conflict of interest and therefore he/she is not included in the decisionmaking process of such transaction and/or corporate action. Any transaction with a conflict of interest shall first obtain the approval of the independent shareholders prior to its execution.

In 2023 there are no BRI corporate transactions or actions containing conflict of interest by Board of Commissioners.

Independent Commissioner

The Board of Commissioners has fulfilled the requirements of OJK Regulation no. 17 of 2023, which was issued on September 14, 2023, and pertains to the Governance Implementation for Commercial Banks. The regulation states that the number of Independent Commissioners should be at least 50% (fifty per cent) of the total number of members of the Board of Commissioners. As of December 31, 2023, there were 10 (ten) members in the Board, out of which 7 (seven) were Independent Commissioners, making up 70% of the Board of Commissioners' composition.

Independent Commissioner Determination Criteria

The criteria for Independent Commissioners refer to the provisions of OJK Regulation no. 17 of 2023 dated September 14, 2023 concerning Implementation of Governance for Commercial Banks. The criteria for Independent Commissioners are as follows:

Independent Commissioner Criteria	Independent Commissioner						
	Rofikoh Rokhim	Dwi Ria Latifa	Hendrikus Ivo	Heri Sunaryadi	Agus Riswanto	Paripurna Poerwoko Sugarda	Nurmaria Sarosa
Not 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	✓	✓	✓	✓	✓	✓	✓
Do not own shares directly or indirectly in the Issuer or Public Company	✓	✓	✓	✓	✓	✓	✓
Has no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or significant shareholder of the Issuer or Public Company	✓	✓	✓	✓	✓	✓	✓
Does not have a business relationship, directly or indirectly related to the business activities of the Issuer or Public Company	✓	✓	✓	✓	✓	✓	✓

Independent Commissioner's Statement

**SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.**

Saya yang bertanda tangan di bawah ini :

Nama : Rofiqoh Rokhm
Tempat/tanggal lahir : Klaten/12 Februari 1973
No.KTP :
Alamat domisil (dupli KTP) :
Nomor HP :
Jabatan : Komisaris Independen
Nama perusahaan : PT Bank Rakyat Indonesia (Persero) Tbk.
Nomor telepon perusahaan :

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keluarga, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum.
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui :

Sugiono
Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 7 Februari 2023

Rofiqoh Rokhm

**SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.**

Saya yang bertanda tangan di bawah ini :

Nama	Dei Ra Laila
Tempat/tanggal lahir	Tanjung Pagar Karimun / 2 Desember 1986
No.KTP	
Alamat domisil (dupli KTP)	
Nomor telepon rumah	
Jabatan	Komisaris Independen
Nama perusahaan	PT Bank Rakyat Indonesia (Persero) Tbk.
Nomor telepon perusahaan	

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keluarga, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum.
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui :

Sugiono
Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 08 Desember 2023

Dei Ra Laila

**SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.**

Saya yang bertanda tangan di bawah ini :

Nama : Hendrikus Ivo
Tempat dan Tanggal Lahir : Jakarta, 11/05/1958
No. KTP/Paspor :
Alamat : Jl. Raya Pahlawan No. 110-111, Blok B, Pahlawan Plaza, Jakarta Selatan 12130
Jabatan : Komisaris Independen
Nama perusahaan : PT Bank Rakyat Indonesia (Persero) Tbk.
Nomor telepon perusahaan :

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keluarga, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum.
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui :

Sugiono
Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 09 Mei 2019

Hendrikus Ivo

**SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.**

Saya yang bertanda tangan di bawah ini :

Nama : Heri Sunaryadi
Tempat/tanggal lahir : Nuban/26-06-1965
No.KTP :
Alamat KTP :
Alamat domisil :
Nomor telepon rumah :
Jabatan : Komisaris Independen
Nama perusahaan : PT Bank Rakyat Indonesia (Persero) Tbk.
Nomor telepon perusahaan :

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keluarga, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum.
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui :

Sugiono
Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 7 Oktober 2021

Heri Sunaryadi



SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.

Saya yang bertanda tangan di bawah ini :

Nama : Farburra Perwata Sugarda
 Tempat/tanggal lahir : Yogyakarta / 21 September 1957
 No. KTP :
 Alamat domisili (copy KTP) :
 Nomor telepon rumah :
 Jabatan : Komisaris Independen
 Nama perusahaan : PT Bank Rakyat Indonesia (Persero) Tbk.
 Nomor telepon perusahaan :

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keuangan, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui

 Susanto
 Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 01 Maret 2022

 Farburra Perwata Sugarda

SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.


Saya yang bertanda tangan di bawah ini :


Nama : Agus Rowanto
 Tempat/tanggal lahir : Delanggu/16 Februari 1962
 No. KTP :
 Alamat domisili (copy KTP) :
 Nomor telepon rumah :
 Jabatan : Komisaris Independen
 Nama perusahaan : PT Bank Rakyat Indonesia (Persero) Tbk.
 Nomor telepon perusahaan :

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keuangan, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui

 Susanto
 Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 01 Maret 2022

 Agus Rowanto

SURAT PERNYATAAN INDEPENDEN
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.


Saya yang bertanda tangan di bawah ini :


Nama : Nurmaria Sarsia
 Tempat/tanggal lahir : Jakarta, 27 Mei 1965
 No. KTP :
 Alamat domisili (copy KTP) :
 Nomor telepon rumah :
 Jabatan : Komisaris Independen
 Nama perusahaan : PT Bank Rakyat Indonesia (Persero) Tbk.
 Nomor telepon perusahaan :

Dengan ini menyatakan bahwa saya :

- Merupakan pihak yang independen terhadap pemilik bank atau PSP
- Tidak memiliki hubungan keuangan, hubungan 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 Pelaksanaan Good Corporate Governance bagi Bank Umum
- Apabila dikemudian hari, saya ditemukan memiliki hubungan-hubungan sebagaimana dimaksud pada butir 1 diatas, maka saya bersedia melepaskan jabatan Komisaris Independen saya dan bersedia untuk diganti.

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

Mengetahui

 Susanto
 Direktur Utama PT BRI (Persero) Tbk.

Jakarta, 1 Maret 2022

 Nurmaria Sarsia

Board of Commissioners' Meetings

Meeting Policy

The implementation of the Board of Commissioners' meeting was regulated in the Board of Commissioners' Guidelines and Rules of Conduct. The Board of Commissioners' Meetings consisted of the Internal Meetings of the Board of Commissioners, the Meetings of the Board of Commissioners and the Board of Directors and the Meetings of the Board of Commissioners and Directors. Joint meetings of the Board of Directors and the Board of Commissioners took place on an ongoing basis and can be initiated by the Board of Commissioners or the Board of Directors in order to obtain a unified view and alignment of actions, including the Board of Commissioners in supervising and providing advice, with the Board of Directors.

1. Meetings of the Board of Commissioners shall be held periodically at least once a month.
2. Meeting with Directors shall be held periodically at least once in four months; the meetings may be held at any time at the request of one or more Commissioners or at the request of the Directors, stating the matters to be discussed.
3. The President Commissioner shall make the meeting invitation. If the President Commissioner cannot attend or absent, then the meetings invitation can be done by a member of the Board of Commissioners.
4. The meeting invitation by the Board of Commissioners with Directors shall be done in writing and directly delivered to each member of the Board of Commissioners with adequate receipt, or electronic mail (e-mail) no later than five days prior to the meeting, excluding the invitation date and the meeting date, or within a shorter period in the event of urgency.
5. The Board of Commissioners meeting invitation shall be in writing, and delivered physically or through electronic media.
6. The meeting invitations as stated above are not required for meetings that have been scheduled by the decision in the meeting held previously.
7. The meeting guidelines is set as follows:
 - a. In the event that the Board of Commissioners meeting invites the Board of Directors/Director, the Board of Commissioners Secretary can coordinate with the Company's Secretariat Division.
 - b. Meeting shall be convened in the Company's domicile or other location within the areas of the Republic of Indonesia or in the Company's business activities.
 - c. The meeting agenda and schedules shall become the responsibility of the Board of Commissioners Secretary by taking into account the input from the Board of Commissioners.
 - d. The Board of Commissioners Secretary is responsible to assist, arrange and prepare the meetings and submit the meeting agenda and discussion materials.
 - e. If the Board of Commissioners meeting invites the Board of Directors/Directors, the Secretary to the Board of Commissioners may coordinate with the Company Secretariat Division.

- f. The material for the Board of Commissioners meeting that invites the Board of Directors/Directors must be provided to the Board of Commissioners no later than three working days before the meeting so that the Board of Commissioners has the opportunity to review the information and/or to request additional information before the meeting.
8. The meeting is legitimate and has the right to take binding decision if attended or represented by more than half of total member of the Board of Commissioners.
9. Meeting materials for the Board of Commissioners are distributed to all meeting participants no later than 5 (five) working days before the meeting is held, unless the meeting is held outside of schedule, meeting materials can be submitted before the meeting is held.

Decision-Making

1. The decisions of the Board of Commissioners Meeting shall be based on deliberation to reach a consensus. If a decision based on deliberation to reach consensus is not reached, then the decision shall be taken by voting based on agreed votes of more than one-half of the total legitimate votes taken at the meeting.
2. The meeting chairman shall inform the conclusion and decision at the end of every meeting.
3. All meeting decisions are binding for all members of the Board of Commissioners.
4. Member of the Board of Commissioners can have a proxy in the meeting by other member of the Board of Commissioners with written attorney specifically provided for such matter and a member of the Board of Commissioners can only represent one other member of the Board. In this proxy, the absence members of the Board of Commissioners can submit his/her opinions on the concurrence of the meeting discussions and this opinion will be legitimately valid.
5. If a member of the Board of Commissioners and/or Directors cannot attend the meeting physically, then a member of the Board of Commissioners and/or Directors shall participate in the discussion via teleconference, video conference, or other electronic media according to applicable rules.

Voting Rights

1. Voting rights in the meeting is stipulated as follows:
 - a. Every Member of the Board of Commissioners has the right to cast one vote and one additional vote for a legitimate proxy at the meeting;
 - b. The abstain voting considered as affirmative vote in the meeting. Invalid votes are considered nonexistent and are not counted to determine the number of votes cast in the meeting.
 - c. Voting on persons is conducted with closed ballots without signature, whereas voting on other matters is carried out verbally, unless the chairman determines otherwise without objection based on the majority of votes present;
 - d. Every Member of the Board of Commissioners who personally, in any way, directly or indirectly, has an



interest in a proposed transaction, contract or proposed contract in which the Company is a party, shall be declared the nature of its interests in a meeting and is not entitled to participate in voting on matters relating to the transaction or contract.

2. The Board of Commissioners may also take a valid decision without holding the Board of Commissioners Meeting provided that all members of the Board of Commissioners have been notified in writing and all members of the Board of Commissioners gave their written approval and sign the agreement. the decisions taken have the same validity as decisions taken legitimately at the Board of Commissioners Meetings.
3. All Board of Commissioners Meetings are chaired by the President Commissioner, and in the event that the President Commissioner is absent or unable to attend, in a matter that does not need to be proven to a third party, the Board of Commissioners Meeting is chaired by the Vice President Commissioner. In the event that the Vice President Commissioner is absent or unable to attend due to any reason, in a matter that does not need to be proven to a third party, the Board of Commissioners meeting shall be chaired by a member of the Board of Commissioners present and elected at the meeting.

Documentation

The meeting minutes resulted from every meeting shall be prepared, which contained matters being discussed and decided. The meeting minutes is a legitimate documentation for members of the Board of Commissioners and third parties on decision taken in the meeting. The guidelines in preparing the minutes is as follows:

1. The Meeting Results shall be documented in the Meeting Minutes. The Meeting Minutes shall be prepared by a person attending the meeting appointed by the Meeting Chairman, in which shall be signed-off by all members of the Board attending the meeting and its proxies and shall be submitted to all members of the Board of Commissioners. For any dissenting opinions in the meeting shall be clearly stated in the minutes including its reasons.
2. The Meeting Results of the Joint Meetings or the BOC Meetings shall be documented in the Meeting Minutes.
3. The minutes of meetings referred to in letters a and b must be documented by the Company.
4. The Meeting Minutes of the Board of Commissioners serve as a legitimate proof for the Board of Commissioners members and thirs parties regarding the decision taken in the Meeting.

Board of Commissioners Meeting Plan

Board of Commissioners Meeting Plan 2023

No	Meeting Plan	Period
1	Update on Macroeconomic Conditions and Projections for 2023	Quarterly I
2	Discussion of BRI Current Issues	
3	a. Preparation for the 2023 Annual GMS b. Appointment of Chairperson of the 2023 Annual GMS	
4	Discussion of the Board of Directors' Collegial KPI Proposals for 2023 Quarter III	Quarterly II
5	Discussion of Technical Guidelines for the Composition and Qualifications of Risk Management Organs	
6	Discussion of the Composition of the Risk Management Monitoring Committee (KPMR), Remuneration Nomination Committee (KNR), and Integrated Governance Committee (KTKT).	Quarterly III
7	Discussion of the Composition of the Risk Management Monitoring Committee (KPMR), Remuneration Nomination Committee (KNR), and Integrated Governance Committee (KTKT).	
8	BRI Chief Economist's presentation regarding Updates on Macroeconomic Conditions and Projections for 2024	Quarterly IV

Planned Joint Meeting of the Board of Commissioners and Directors in 2023

No	Meeting Plan	Period
1	a. Evaluation of the realization of RBB and RKAP Quarter IV 2022 b. Realization of Audited financial reports for the 2022 financial year	Quarterly I
2	a. BRI human capital policy update b. Update on BRI Corporate University work program	
3	a. Realization of financial reports for the first quarter of 2023 b. Evaluation of the Realization of RBB and RKAP for the First Quarter of 2023	Quarterly II
4	Discussion of Approval of the Proposed Revision of RBB for 2023-2025 and RKAP for 2023	
5	Changes in organizational structure	
6	Approval of adjustments to the organizational structure and changes to KCK supervision	Quarterly III
7	a. Root cause analysis and control system evaluation b. Follow-up (performance management impact, reward & punishment and culture program)	
8	a. Realization of financial reports for the second quarter of 2023 b. Evaluation of the realization of RBB, RKAP, and Collegial KPI (KM) for the second quarter of 2023	
9	a. Update on transformation of BRI's work network b. Mapping regional office typology based on business potential	
10	Discussion of follow-up to OJK's response regarding micro manpower workload	Quarterly IV
11	a. Realization of financial reports for the third quarter of 2023 b. Evaluation of the realization of RBB, RKAP and KPI (Collegial) for the third quarter of 2023.	
12	Research economic potential, third party funds (DPK) and credit by region.	
13	Changes to individual Key Performance Indicators (KPI) items and targets for BRI Directors in 2023	
14	Discussion of approval of the proposed revision of RBB for 2024-2026 and RKAP for 2024.	
15	Approval of the proposed BRI sustainable financial action plan (RAKB) for 2024-2028	
16	Closing Remarks 2023	

Meeting Plans for 2024

Board of Commissioners Meeting Plan 2024

No	Meeting Plan	Period
1	Update on Macroeconomic Conditions and Projections for 2024	Quarterly I
2	Discussion of BRI Current Issues	
3	a. Preparation for the 2024 Annual GMS b. Appointment of Chairperson of the 2024 Annual GMS	
4	Discussion of the Board of Directors' Collegial KPI Proposals for 2024 Quarter III	Quarterly II
5	Discussion of Technical Guidelines for the Composition and Qualifications of Risk Management Organs	
6	Discussion of the Composition of the Risk Management Monitoring Committee (KPMR), Remuneration Nomination Committee (KNR), and Integrated Governance Committee (KTKT).	Quarterly III
7	Discussion of the Composition of the Risk Management Monitoring Committee (KPMR), Remuneration Nomination Committee (KNR), and Integrated Governance Committee (KTKT).	
8	BRI Chief Economist's presentation regarding Updates on Macroeconomic Conditions and Projections for 2025	Quarterly IV



Planned Joint Meeting of the Board of Commissioners and Directors in 2024

No	Meeting Plan	Period
1	a. Evaluation of the realization of RBB and RKAP Quarter IV 2023 b. Realization of Audited financial reports for the 2023 financial year	Quarterly I
2	a. BRI human capital policy update b. Update on BRI Corporate University work program	
3	a. Realization of financial reports for the first quarter of 2024 b. Evaluation of the Realization of RBB and RKAP for the First Quarter of 2024	Quarterly II
4	Discussion of Approval of the Proposed Revision of RBB for 2023-2025 and RKAP for 2024	
5	Changes in organizational structure	
6	Approval of adjustments to the organizational structure and changes to KCK supervision	Quarterly III
7	a. Root cause analysis and control system evaluation b. Follow-up (performance management impact, reward & punishment and culture program)	
8	a. Realization of financial reports for the second quarter of 2024 b. Evaluation of the realization of RBB, RKAP, and Collegial KPI (KM) for the second quarter of 2024	
9	a. Update on transformation of BRI's work network b. Mapping regional office typology based on business potential	
10	Discussion of follow-up to OJK's response regarding micro manpower workload	
11	a. Realization of financial reports for the third quarter of 2024 b. Evaluation of the realization of RBB, RKAP and KPI (Collegial) for the third quarter of 2024.	Quarterly IV
12	Research economic potential, third party funds (DPK) and credit by region.	
13	Changes to individual Key Performance Indicators (KPI) items and targets for BRI Directors in 2024	
14	Discussion of approval of the proposed revision of RBB for 2025-2027 and RKAP for 2025.	
15	Approval of the proposed BRI sustainable financial action plan (RAKB) for 2025-2029	
16	Closing Remarks 2024	

Realization of Internal Meeting of the Board of Commissioners

Throughout 2022, the agenda, dates and participants of the Board of Commissioners Meeting are as follows.

Table of Board of Commissioners Meeting

No	Date	Agenda	KW	RR	HD (*)	RIH	HI	DRL	HS	PPS	AR	NS	ANN (**)	Present Commis- sioner	Total Board of Commis- sioners	Quorum
1	Tuesday, January 10, 2023	Update on Macroeconomic Conditions and Projections for 2023	0	1	1	1	1	1	1	1	1	1	1	9	10	90%
2	Monday, January 16 2023	Discussion of BRI Current Issues	0	1	1	1	1	1	1	1	1	1	1	9	10	90%
3	Tuesday, February 28, 2023	a. Preparation for the 2023 Annual GMS	1	1	1	0	1	1	1	1	1	1	1	9	10	90%
		b. Appointment of Chairperson of the 2023 Annual GMS														
4	Tuesday, May 30, 2023	Discussion of the Board of Directors' Collegial KPI Proposals for 2023	1	1		1	1	1	1	1	1	1	1	10	10	100%
5	Tuesday, June 27, 2023	Discussion of Technical Guidelines for the Composition and Qualifications of Risk Management Organs	1	1		1	1	1	1	1	1	1	1	10	10	100%
6	Tuesday, July 4, 2023	Renewal of the composition of the Risk Management Monitoring Committee, Remuneration Nomination Committee, and Integrated Governance Committee	1	1		1	1	1	1	1	1	1	1	10	10	100%
7	Tuesday, September 26, 2023	Renewal of Committee Composition under the Board of Commissioners	1	1		1	1	1	1	1	1	1	1	10	10	100%
8	Tuesday, December 5, 2023	BRI Chief Economist's presentation regarding Updates on Macroeconomic Conditions and Projections for 2024	1	1		1	1	1	1	1	1	1	1	10	10	100%

Descriptions:

*) Mr. Hadiyanto was active from the period January 1, 2023 - March 13, 2023.

**) Mr. Awan Nurmawan Nuh has been active since the period March 13, 2023 - Present.

Noted:

KW Kartika Wirjoatmodjo

RR Rofikoh Rokhim

HD Hadiyanto

RIH Rabin Indrajad Hattari

HI Hendrikus Ivo

DRL Dwi Ria Latifa

NS Nurmaria Sarosa

HS Heri Sunaryadi

PPS Paripurna Poerwoko Sugarda

AR Agus Riswanto

ANN Awan Nurmawan Nuh



Joint Meeting of the Board of Commissioners and Board of Directors

Realization of the Joint Meeting of the Board of Commissioners and Board of Directors

Throughout 2023, the agenda, dates and participants of the Joint Meeting of the Board of Commissioners and Board of Directors are as follows.

No	Date and time	Agenda	KW	RR	RIH	HI	HS	DRL	NS	PPS	AR	HD *)	ANN **)	Board of Directors	SEVP
1	Tuesday, February 7 2023	a. Evaluation of the realization of Bank Business Plan and Company Work and Budget Plan Quarter IV 2022. b. Realization of Audited Financial Reports for Fiscal Year 2022	0	1	1	1	1	1	1	1	1	1		1. Sunarso 2. Supari 3. Handayani 4. A Solichin L 5. Agus Noorsanto 6. Agus Winardono 7. Viviana Dyah 8. Ayu R. K 9. Arga Mahanan N 10. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo
2	Tuesday, February 14 2023	a. BRI Human Capital Policy Update b. BRI Corporate University Work Program Update	1	1	1	1	1	1	1	1	1	1		Agus Winardono	
3	Monday, April 17 2023	a. Realization of Financial Reports for the First Quarter of 2023 b. Evaluation of Bank Business Plan Realization and Company Work and Budget Plan First Quarter of 2023	1	1	1	1	1	0	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah 11. Ayu R. K 12. Arga Mahanan N 13. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo
4	Tuesday, June 20 2023	Discussion of Approval of the Proposed Revision of Bank Business Plan for 2023-2025 and Company Work and Budget Plan for 2023	1	1	1	1	1	1	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Amam Sukriyanto 8. Agus Winardono 9. Viviana Dyah 10. Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo
5	Tuesday, June 20 2023	Changes in Organizational Structure	1	1	1	1	1	1	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah 11. Ayu R. K 12. Arga Mahanan N 13. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa

No	Date and time	Agenda	KW	RR	RIH	HI	HS	DRL	NS	PPS	AR	HD (*)	ANN (**)	Board of Directors	SEVP
6	Tuesday, August 1 2023	Approval of Organizational Structure Adjustments and Changes in KCK Supervision	1	1	0	1	1	1	1	1	1		1	Viviana Dyah Ayu R. K	-
7	Tuesday, August 15 2023	1. Root cause analysis and Control System Evaluation 2. Follow-up (Performance Management impact, reward & Punishment and culture program)	1	1	1	1	1	1	1	1	1		1	Agus Winardono	1. Triswahju Herlina 2. Harsya Wardhana Prasetyo
8	Tuesday, August 29 2023	a. Realization of Financial Reports for the Second Quarter of 2023 b. Evaluation of the Realization of Bank Business Plan, Company Work and Budget Plan and Collegial KPI (KM) in the Second Quarter of 2023	1	1	1	1	1	1	1	1	0		0	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa
9	Tuesday, September 12 2023	a. BRI Network Transformation Update b. Mapping Regional Office Typology based on Business Potential	1	1	1	1	1	1	1	1	1		1	Andrijanto	Harsya Wardhana Prasetyo
10	Tuesday, September 19 2023	Discussion of follow-up to OJK's response regarding Micro Manpower Workload	1	1	1	1	1	1	1	1	0		0	1. Supari 2. Agus Winardono 3. Viviana Dyah Ayu R. K 4. Andrijanto	-
11	Tuesday, October 24 2023	1. Realization of Financial Reports for the Third Quarter of 2023 2. Evaluation of the Realization of Bank Business Plan, Company Work and Budget Plan and KPI (Collegial) in the Third Quarter of 2023	0	1	1	1	1	1	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa
12	Tuesday, November 7 2023	Research on Economic Potential, Third Party Funds and Loans by Region.	1	1	1	1	1	1	1	1	1		1	1. Agus Sudiarto 2. Viviana Dyah Ayu R. K	-



No	Date and time	Agenda	KW	RR	RIH	HI	HS	DRL	NS	PPS	AR	HD *)	ANN **)	Board of Directors	SEVP
13	Tuesday, November 21 2023	Changes in Individual Key Performance Indicator (KPI) Items and Targets for BRI Directors in 2023	1	1	1	1	1	0	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa
14	Tuesday, November 21 2023	Discussion of Approval of the Proposed Revision of Bank Business Plan for 2024-2026 and Company Work and Budget Plan for 2024.	1	1	1	1	1	1	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa
15	Tuesday, November 21 2023	Approval of the proposed BRI Sustainable Financial Action Plan for 2024-2028.	1	1	1	1	1	1	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa
16	Monday, December 18 2023	Closing Remarks 2023	1	1	0	1	1	1	1	1	1		1	1. Sunarso 2. Catur Budi Harto 3. Supari 4. Handayani 5. A Solichin L 6. Agus Noorsanto 7. Agus Sudiarto 8. Amam Sukriyanto 9. Agus Winardono 10. Viviana Dyah Ayu R. K 11. Arga Mahanan N 12. Andrijanto	1. Triswahju Herlina 2. Achmad Royadi 3. Harsya Wardhana Prasetyo 4. Aestika Oryza Gunarto 5. Muhammad Candra Utama 6. I Nyoman Sugiri Yasa

*) Mr. Hadiyanto was active from the period January 1, 2023 - March 13, 2023.

**) Mr. Awan Nurmawan Nuh has been active since the period March 13, 2023 - Present.

Meeting Frequency and Attendance

Table of Frequency and Attendance of Board of Commissioners Meetings

Name	Position	Board of Commissioners Meeting			Board of Commissioners Joint			GMS		
		Attendance Number and Percentage			Attendance Number and Percentage			Attendance Number and Percentage		
		Number of Meetings	Number of Meetings Number of Attendance	Percentage	Number of Meetings	Number of Meetings Number of Attendance	Percentage	Number of Meetings	Number of Meetings Number of Attendance	Percentage
Kartika Wirjoatmodjo	President Commissioner	8	7	88%	16	14	88%	1	1	100%
Rofikoh Rokhim	Deputy Commissioner / Independent Commissioner	8	8	100%	16	16	100%	1	1	100%
Hadiyanto *	Commissioner	3	3	100%	2	2	100%	1	1	100%
Rabin Indrajad Hattari	Commissioner	8	7	88%	16	14	88%	1	1	100%
Hendrikus Ivo	Independent Commissioner	8	8	100%	16	16	100%	1	1	100%
Dwi Ria Latifa	Independent Commissioner	8	8	100%	16	14	88%	1	1	100%
Heri Sunaryadi	Independent Commissioner	8	8	100%	16	16	100%	1	1	100%
Paripurna Poerwoko Sugarda	Independent Commissioner	8	8	100%	16	16	100%	1	1	100%
Agus Riswanto	Independent Commissioner	8	8	100%	16	15	94%	1	1	100%
Nurmaria Sarosa	Independent Commissioner	8	8	100%	16	16	100%	1	1	100%
Awan Nurmawan Nuh **	Commissioner	5	5	100%	14	12	86%	-	-	-

* Resigned from office on March 13 2023

** Started in office on March 13 2023

Training and/or Enhancement of Board of Commissioners' Competence

The training and/or improvement of the competence of members of the Board of Commissioners has been regulated in the Decree of the Board of Directors NOKEP S.43-DIR/SKP/01/2018 concerning Orientation and Education Program Policies for the Board of Directors and the Board of Commissioners. The implementation of the Board of Commissioners education program aims to:

1. Increase the insight and knowledge of the Board of Commissioners following their fields and business developments.
2. Increase relations with external stakeholders.
3. Support the implementation of duties and responsibilities supported by knowledge of educational outcomes.

4. Develop professional knowledge, competence, and leadership abilities of the Board of Commissioners in line with the latest developments in the industry and good corporate governance.
5. Provide provision to develop and strengthen the Company's structure and governance

The education program was carried out by members of the Board of Commissioners at least once a year and/or as needed. The training and/or competency improvement attended by the Board of Commissioners during 2023 are as follows.



Name	Position	Types of Training and Development Materials	Time and Place	Organizer
		Competency / Training	Implementation	
Kartika Wirjoatmodjo	President Commissioner	Refresher Program – Level 7 “Indonesian Banking in supporting Indonesia towards a Low Carbon Economy”	Jakarta, December 07-08 2023	Bankers Association for Risk Management
		Forum Annual Meeting 2023	Davos, 17 -18 Januari 2023	World Economic Forum
Rofikoh Rokhim	Deputy President Commissioner/ Independent Commissioner	Training: (1)Negotiation Strategies: Optimizing Outcomes Through Collaboration & Conflict Resolution; (2)Great Leadership Series: Organizational Politics & Power Dynamics	New York, June 12-16, 2023	NYU Stern School of Business
		Training - Venture Capital Executive Program	California, November 25 - December 02, 2023	Berkeley Executive Education
		Training - Program Sertifikasi Indonesia Internal Audit Practitioner (IIAP)	Yogyakarta, December 8, 2023	Indonesia Internal Audit Practitioner (IIAP)
		Training - Risk Management Refreshment Level 6	Yogyakarta, December 19, 2023	Lembaga Pengembangan Perbankan Indonesia (LPPI)
Hadiyanto*	Commissioner	Training - Boards That Lead: Corporate Governance That Builds Value	Pennsylvania, February 1-2, 2023	Wharton Business School
Rabin Indrajad Hattari	Commissioner	Training - Effective Execution of Organizational Strategy	Pennsylvania, October 9-13, 2023	Wharton Business School
		Training - Strategy: Building and Sustaining Competitive Advantage	Boston, December 10-15, 2023	Harvard Business School
Hendrikus Ivo	Independent Commissioner	Training - Program Sertifikasi Indonesia Internal Audit Practitioner (IIAP)	Yogyakarta, December 8, 2023	Indonesia Internal Audit Practitioner (IIAP)
Dwi Ria Latifa	Independent Commissioner	Training - Disruptive Innovation: Strategies for Successful Enterprises	Boston, June 19-24, 2023	Harvard Business School
		Training - Energizing People for Performance	Chicago, November 13-16, 2023	Northwestern-Kellogg Executive Education School of Management
Heri Sunaryadi	Independent Commissioner	Training - Leadership in Technology Driven World	England, June 19-23, 2023	Imperial College Business School
		Training - Digital Transformation Strategy	London, December 4-8, 2023	Imperial Business School
Paripurna Poerwoko Sugarda	Independent Commissioner	Training - Leading Change & Organizational Renewal	Boston, March 19-24, 2023	Harvard Business School
		Training - Leading & Building a Culture of Innovation	Boston, December 3-8, 2023	Harvard Business School
Agus Riswanto	Independent Commissioner	Training - Digital Transformation Strategy	London, 4-8 December 2023	Imperial Business School
Nurmaria Sarosa	Independent Commissioner	Training - Disruptive Innovation: Strategies for Successful Enterprises	Boston, June 19-24, 2023	Harvard Business School
		Training - Energizing People for Performance	Chicago, November 13-16, 2023	Northwestern-Kellogg Executive Education School Of Management
Awan Nurmawan Nuh**	Commissioner	Training - Orientation Program for New Commissioners	- March 14, 2023 - April 11, 2023 - May 4, 2023 - May 9, 2023 - May 11, 2023 - May 31, 2022 - June 7, 2023 - June 8, 2023	BRI Division Internal

* Resigned from office on March 13 2023
 **Started in office on March 13 2023

Orientation Program for New Commissioners

The Orientation Program is held for each new member of the Company's Board of Commissioners. The Orientation Program is a corporate recognition program organized by the Corporate Secretary to new members of the Board of Commissioners. Implementation of this program in the form of presentations, meetings, visits to the company's work unit and the assessment of documents or other programs. The objectives of the Board of Commissioners' orientation programs are as follows:

1. Supporting the achievement of the Bank's objectives through continuous improvement of performance.
2. Adding knowledge to and new Commissioners on Vision, Mission, Profile and objectives of BRI Bank.
3. Provide an overview of responsibilities, authorities and prohibitions as a Commissioner of BRI.

4. Provide guidance, description of duties and responsibilities of the commissioners in carrying out their duties.
5. To increase the Board of Commissioners' understanding of work and operational system at Bank BRI.
6. Adding to the understanding of work and operational systems at Bank BRI; understanding of value creation for stakeholders, risk management, understanding of the banking industry or the subsidiary business of Bank BRI.
7. Increase the knowledge and knowledge of the Board of Commissioners in accordance with its field and business development of BRI.
8. Support the implementation of duties and responsibilities supported by knowledge of educational outcomes.

The orientation program for the new Board of Commissioners, namely Mr. Awan Nurmawan Nuh, which has been followed is as follows:

Orientation Program Materials	Implementation date	Organizer
Rights and Obligations of the Board of Commissioners	Monday, March 14 2023	Corporate Secretary
- Duties, Responsibilities and Authorities of Members of the Board of Commissioners - Articles of Association	Tuesday, April 11, 2023	Secretary to the Board of Commissioners
- Overview BRI (Financial performance & bussiness per segment) - Investor Concerns - Overview Subsidiaries	Thursday, May 4, 2023	Investor Relations Division
- Organizational structure - Vision, Mission and Long Term Strategic Plan (Corporate Plan) - Bank Bussiness Plan (Medium Term Strategic Plan) and Company Work and Budget Plan (Short Term Strategic Plan)	Thursday, May 11, 2023	Planning, Budgeting, and Performance Division
Subsidiaries Performance	Wednesday, May 31, 2022	Subsidiaries Management Division
GCG, Integrated GCG Framework & Implementation	Wednesday, June 7, 2023	Compliance Division
Risk Management	Thursday, June 8, 2023	Market, Portofolio & Enterprise Risk Management Division
Implementation of the Audit Function	Friday, May 9, 2023	Internal Audit Work Unit

Risk Management Certification

Based on Bank Indonesia Regulation No. 11/19/PBI/2009 concerning Risk Management Certification for Commercial Bank Managers and Officers, Bank Management (Board of Commissioners and Directors) are required to have a Risk Management Certificate issued by a Professional Certification Institute, with the following classifications:

No	Position	Level	Validity Period
1	Commissioner	Minimum level 1	4 Years
2	Independent Commissioner	Minimum level 2	4 Years

If the validity period of the certification has expired, a Maintenance Program (Refreshment) must be carried out periodically at least:

1. 1 (one) time in 4 (four) years for levels 1 and 2; or
2. 1 (one) time in 2 (two) years for levels 3, 4 and 5.

With the enactment of Financial Services Authority Circular Letter No. 28/SEOJK.03/2022 concerning Risk Management Certification for Commercial Bank Human Resources, the criteria for equalizing levels and aligning levels for HR holders of Risk Management Certificates that are still valid are determined in accordance with the provisions above.



The table for risk management certification for the Board of Commissioners is as follows:

Name	Position	Certification/ Refreshment		
		Certification Organizer	Level	Year of Publication*
Kartika Wirjoatmodjo	President Commissioner	BARa	Level 5	2023
Rofikoh Rokhim	Deputy President Commissioner/Independent Commissioner	LSPP	Level 2	2023
Hadiyanto**	Commissioner	LSPP	Level 1	2018
Rabin Indrajad Hattari	Commissioner	BSMR	Level 1	2022
Hendrikus Ivo	Independent Commissioner	BSMR	Level 3	2020
Dwi Ria Latifa	Independent Commissioner	BSMR	Level 2	2022
Heri Sunaryadi	Independent Commissioner	BSMR	Level 2	2021
Pariurna Poerwoko Sugarda	Independent Commissioner	BSMR	Level 2	2022
Agus Riswanto	Independent Commissioner	BSMR	Level 2	2022
Nurmaria Sarosa	Independent Commissioner	BSMR	Level 2	2022
Awan Nurmawan Nuh***	Commissioner	LPPI	Pembekalan MR	2023

* Several Board of Commissioners are in the refreshment process

** Resigned from office on March 13 2023

***Started in office on March 13 2023

Supervision of the Implementation of the Company's Strategy

Based on the Financial Services Authority Regulation No. 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 results of the supervision are set forth in the Supervision Report on the Implementation of the Bank's Business Plan which is submitted to the Financial Services Authority each semester as follows:

1. Board of Commissioners' Supervisory Report on the Performance of PT BRI Semester II of 2022 dated February 23, 2023.
2. Supervisory Report of the Board of Commissioners for Semester I of 2023 dated August 30, 2023.

Implementation of Supervisory Duties of The Board of Commissioners

The Board of Commissioners has carried out its duties, obligations, and responsibilities to supervise the management policies and the running of the Company's management as determined based on the applicable laws and regulations, the Company's Articles of Association, and the stipulated Work Plan. Duties, obligations, and responsibilities are carried out through meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors, or meetings and evaluations with committees under the Board of Commissioners and a letter from the Board of Commissioners to the Board of Directors.

As for the implementation of the duties of the Board of Commissioners during 2023, among others:

1. Supervise and provide advice on the Board of Directors' policies in carrying out the management of the Company during 2023.
2. Review of the realization of BRI's financial report performance on a consolidated and quarterly basis.
3. Evaluation of the proposed RBB for 2024-2026 and RKAP 2024, including the realization of the achievements of RKAP & RBB for 2023.
4. Appointment of a Public Accounting Firm and/or Public Accountant for the general audit of the consolidated financial statements and financial reports of PUMK BRI for 2023.
5. Credit consultation between the Directors and the Board of Commissioners.
6. Approval of The Internal Audit Work Unit Annual Audit Planning for 2023.
7. Evaluation of performance and implementation of integrated governance in the BRI financial conglomerate.
8. Nomination and remuneration for BRI's Directors and Board of Commissioners, including nominations for management of Subsidiaries.
9. Review and approval of provisions to related parties and capital participation within the authority of the Board of Commissioners
10. Evaluation of the performance and implementation of the main The Internal Audit Work Unit audit results, monitoring the follow-up to internal and external audit findings on a quarterly basis.
11. Review of Business Development in each Credit Segment.
12. Evaluation of pension fund regulations including a review of pension fund governance and performance

13. Evaluation of the implementation of BRI human capital policies.
14. Evaluation of the Bank's soundness level, risk profile, implementation of compliance functions, anti-fraud strategy and implementation of APU PPT.
15. Evaluate BRI and The Internal Audit Work Unit talent pool policies.
16. Evaluation of reorganization proposals in the context of aligning business targets and collaboration between segments.
17. Evaluation of the implementation of Internal Control over Financial Reporting (ICoFR) and strengthening of Integrated governance.
18. Review of corporate credit portfolios and high-risk debtors.
19. BRI governance, architecture and security strategy updates.
20. Review and approval of the sustainable financial action plan, recovery plan and resolution plan.
21. Review of DPLK's 2022 financial and investment performance including approval of DPLK Bank's 2023 business plan.
22. Review of business developments in each credit segment.
23. Implementation of other duties of the Board of Commissioners in the context of supervisory functions and providing advice to the Board of Directors.

Board of Commissioners' Recommendations

During 2023, the Board of Commissioners has issued letters of approval and decision letters which are the authority of the Board of Commissioners as regulated in the Articles of Association and applicable regulations with the following details:

No	Date	Agreement
1	Monday, January, 16 2023	Annual Audit Planning for the Internal Audit Division (IAD) in 2023
2	Tuesday, March 7, 2023	Application for Approval of Changes to the 2023 Dapen BRI Pension Fund Regulations (PDP).
3	Tuesday, February 28, 2023	Request for Approval of Changes to the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CFT) Program Implementation Policy.
4	Tuesday, March 28, 2023	Request for Approval of Provision of Funds to Related Parties on behalf of PT Permodalan Nasional Madani
5	Thursday, April 13, 2023	Implementation of the Micro and Small Business Funding Program (PUMK) for the 2023 Financial Year
6	Tuesday, May 2, 2023	KPEI Capital Inclusion Plan in the Context of Central Counterparty (CPP) Exchange Interest Rate (SBNT) Development
7	Tuesday, May 30, 2023	Board of Directors' Collegial KPI Proposals for 2023
8	Tuesday, June 20, 2023	Proposed threshold for PT Pegadaian and PT Permodalan Nasional Madani.
9	Tuesday, June 20, 2023	Discussion of Approval of the Proposed Revision of RBB for 2023-2025 and RKAP for 2023
10	Tuesday, June 20, 2023	Changes in Organizational Structure
11	Tuesday, July 4, 2023	Renewal of Committee Composition under the Board of Commissioners
12	Tuesday, August 1, 2023	Approval of Organizational Structure Adjustments and Changes in Supervision of Special Branch Offices
13	Tuesday, September 26, 2023	Renewal Composition of Committee under the Board of Commissioners
14	Tuesday, November 21, 2023	Changes in Individual Key Performance Indicator (KPI) Items and Targets for BRI Directors in 2023
15	Tuesday, November 21, 2023	Discussion of Approval of the Proposed RBB Revision for 2024-2026 and the Company's Budget Work Plan for 2024.
16	Tuesday, November 21, 2023	Approval of the proposed BRI Sustainable Financial Action Plan (RAKB) for 2024-2028.
17	Tuesday, November 28, 2023	Approval for the Realization of DPLK Business Plan Semester I 2023
18	Tuesday, December 5, 2023	Provision of funds to related parties an. PT BRI Danareksa Sekuritas

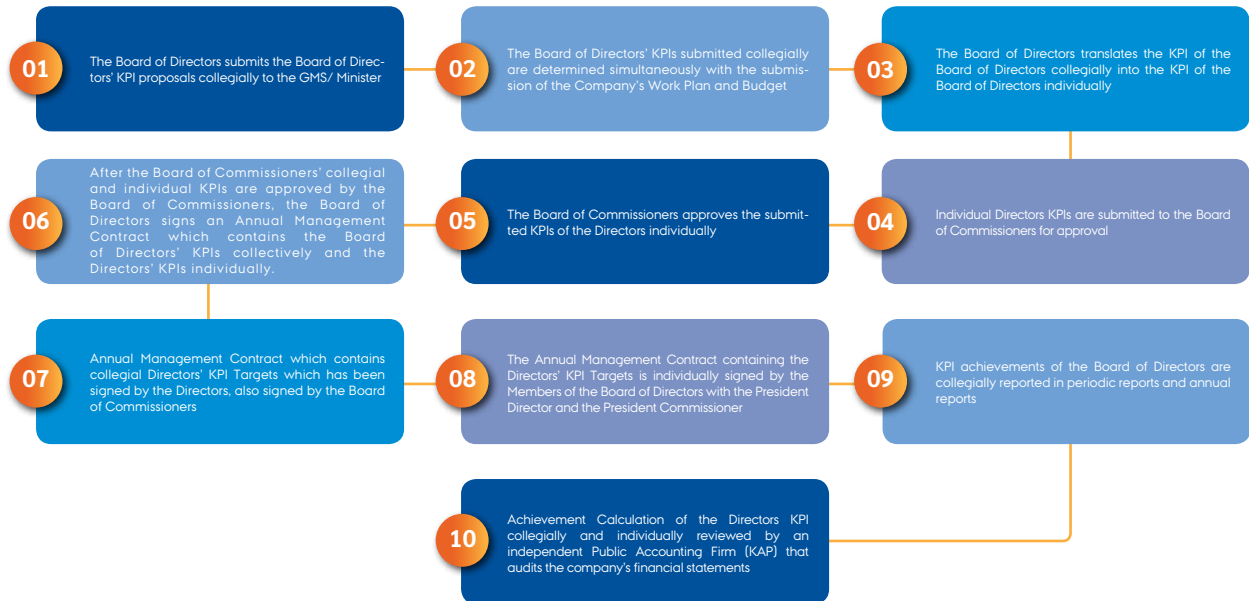


Performance Assessment of The Board of Directors and Board of Commissioners

Board of Directors Performance Assessment

Assessment of the performance of the Board of Directors is carried out regularly every year. Performance assessment is carried out based on collegial Key Performance Indicators (KPI) or joint KPI and Directorate KPI (Individual).

Procedures for the Implementation of the Board of Directors' Performance Assessment



The procedures for implementing the evaluation of the performance of the Board of Directors are carried out in the GMS agenda. The results of the evaluation of the performance of the Board of Directors as a whole and the performance of each Member of the Board of Directors individually are an integral part of the compensation and incentive scheme for Members of the Board of Directors.

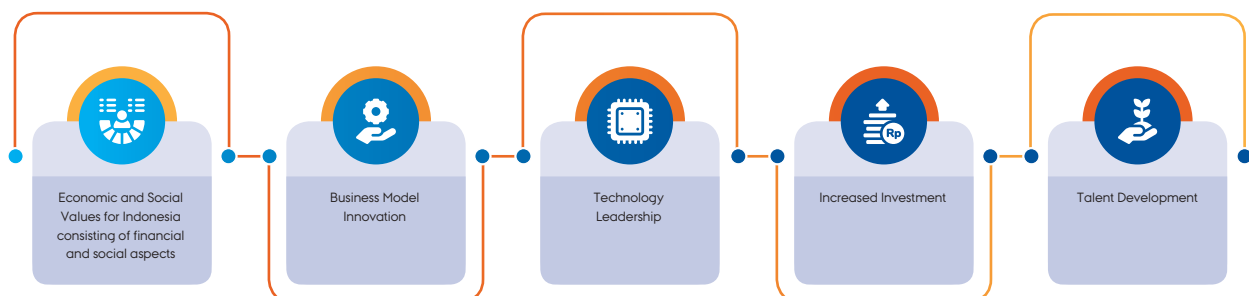
The implementation of the Board of Directors assessment is carried out using several criteria and measuring tools, namely based on KPI achievement and based on GCG assessment in the Board of Directors aspect.

CRITERIA FOR ASSESSING THE BOARD OF DIRECTORS' PERFORMANCE

Collegial Board of Directors's Performance Assessment criteria

The performance evaluation criteria measured are as follows:

Criteria for Assessing The Board of Directors' Performance



The individual KPIs of each Director can be seen in the Individual Performance Evaluation Criteria section.

CRITERIA FOR INDIVIDUAL PERFORMANCE ASSESSMENT OF DIRECTORS**President Director**

- Bank health level is maintained.
- The company's financial targets are achieved according to the budget (RKAP) and Bank Business Plan (RBB).
- Implementation of Government programs is completed on time.
- Quality of productive assets and adequacy of loss reserves are maintained.
- Ultra Micro integration achievements exceeded targets.
- Young talent development achieved beyond targets.

Vice Director

- Bank health level is maintained.
- The company's financial targets are achieved according to the budget (RKAP) and Bank Business Plan (RBB).
- Implementation of Government programs is completed on time.
- Quality of productive assets and adequacy of loss reserves are maintained.
- Ultra Micro integration achievements exceeded targets.
- Young talent development achieved beyond targets.

Directorate of Finance

- The company's financial targets are achieved according to the budget (RKAP) & Bank Business Plan.
- The Subsidiary Company's total contribution performance target was achieved.
- Target market capitalization & Total Shareholder Return achieved.
- Quality of Financial Reports from ISO Certification/ Surveillance Results with target Decent

Consumer Business Directorate

- Loan targets were achieved while asset quality was maintained
- Target number of debtors achieved
- Asset under management target achieved
- Consumer loan market share will increase from 2022

Micro Business Directorate

- Micro business profit targets achieved
- Micro loan OS target achieved
- Micro Extracomptable Recovery Target achieved
- Ultra Micro Holding KPI realization target

Directorate of Small and Medium Businesses

- SME and Commercial business fee based income targets achieved
- Small KUR distribution target achieved
- New Debtor Acquisition Target for both Small and Medium Segments achieved
- Commercial business savings targets are achieved while remaining cost efficient
- Commercial business loan targets were achieved while asset quality was maintained

Directorate of Wholesale and Institutional Business

- Wholesale and institutional business profit targets achieved
- Wholesale business revenue target achieved
- Wholesale and institutional business fee-based income targets achieved
- Savings targets are achieved while remaining cost efficient
- Loan targets were achieved while asset quality was maintained
- UKLN contribution target achieved.
- The target volume and number of treasury, international and investment services business transactions were achieved.

Network and Services Directorate

- ATM and CRM Reliability and Productivity Targets achieved
- CASA Merchant Growth Target achieved
- Market Share Merchant (MID) Penetration Target achieved
- Losses due to e-channel Skimming/Fraud by external parties are minimized and lower than in 2022

Compliance Directorate

- GCG Rating Target & Compliance Risk Profile and Legal Risk achieved
- Corporate Governance Perception Index (CGPI) target score achieved
- Integrated Governance Composite Rating Target achieved
- Targets for controlling fines/losses related to regulators are achieved
- BRI's litigation quality achievement target was achieved

Risk Management Directorate

- Extracomtable Recovery Target achieved
- Target Losses due to Operational Risk achieved
- The target of zero incidents in IT security (cybersecurity breach) was achieved
- Risk Maturity Index target achieved



Human Capital Directorate

- Employee of Choice target achieved
- Target of Strengthening Personnel Quality in Risk Management Organs achieved
- The target for completing the Defined Benefit Pension Fund Restructuring Roadmap was achieved
- Millennial target in nominated talent achieved
- Target % of success in filling workers from the Talent Pool is achieved
- Program implementation target related to Talent Development & Career Path System within the Holding/Cluster scope was achieved

Directorate of Digital & Information Technology

- Target IT maturity level achieved
- The target of zero incidents in IT security was achieved
- IT budget realization improved from the previous year
- Cash management targets achieved
- User experience management targets for the BRIsport, BRIsurf, BRIIn & NDS platforms were achieved

PARTY CARRYING OUT THE ASSESSMENT

The parties that assess the performance of the Board of Directors are the Board of Commissioners and the GMS. In assessing the performance of the Board of Directors, the Board of Commissioners refers to KPI indicators. The performance of the Board of Directors and each member of the Board of Directors will be evaluated by the Board of Commissioners. The realization of the KPI for each Member of the Board of Directors is reported to the Board of Commissioners for further review by the Remuneration and Nomination Committee as a consideration in determining the remuneration of each Member of the Board of Directors. The individual performance of the Directors can be seen specifically in the Individual KPIs which consist of Joint KPIs and Directorate KPIs. Furthermore, the Board of Commissioners and Directors are accountable for the Company's performance achievements in the 2023 period, including the implementation of the duties and responsibilities of the Board of Commissioners and Directors at the GMS.

Before being disclosed at the GMS, the assessment of the Board of Directors' Collegial KPI had gone through a review process by the Public Accounting Firm (KAP) Purwanto, Sungkoro & Surja.

RESULTS OF THE BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT

The Board of Directors' collegial KPI achievements in the 2023 financial year are as follows:

Category	Weight	KPI parameters	Realization
Financial	26%	(C) PPOP (5%) & PPOP Growth (5%) (C) ROE Tier 1 (4%) (G) CAR (5%) (G) TSR (3%) (C) Market Cap (4%)	<ul style="list-style-type: none"> • RP94.12 T & 13.80% • 22.94% • 25.23% • Ranked 2 out of 8 Peers • Rp867.68 T
Operational	12%	(G) LAR (3%) & LAR Coverage (3%) (G) COC (3%) (G) BOPO (3%)	<ul style="list-style-type: none"> • 12.54% & 53.59% • 2.38% • 64.36%
Social	7%	(S) KUR Realization (4%) (S) Subrogation Recovery Rate (3%)	<ul style="list-style-type: none"> • Rp163.33 T KUR distributed • 22.93%
Business Model Innovation	21%	(C) Average Cheap Funds (7%) (C) CASA Ratio (5%) (G) UMI Holding KPI Realization (9%)	<ul style="list-style-type: none"> • Rp791.53 T • 64.55% • 105.10%
Technology Leadership	12%	(C) ATM and EDC Payment Integration (3%) (G) IT Master Plan Implementation (4%) (G) Cyber Security Breach (5%)	<ul style="list-style-type: none"> • Implemented according to milestones • Implemented according to milestones • Zero Incident
Increased Investment	12%	(E) ESG Rating (4%) (G) Risk Management Maturity Index (4%) (G) Subsidiary Company Contribution (5%)	<ul style="list-style-type: none"> • S&P Global Score: 63 & MSCI Rating A • Index Score 4.03 • Rp8.37 T
Talent Development	10%	(S) Talent Management Program in Clusters (2%) (G) Completion of the roadmap for strengthening BRI Dapen (2%) (G) Fulfillment of Risk Management Organ Qualifications (2%) (S) Female Ratio in Nominated Talent (2%) (S) Young Talent in Nominated Talent (2%)	<ul style="list-style-type: none"> • Implemented according to the Cluster Talent Committee program implementation timeline • Roadmap available according to timeline • BOD & SEVP in the risk management organ function, have met the qualifications • 22.58% • 22.58%
Achievement			101,80%

Information: (C) Commercial; (E) Environment; (S) Social; (G) Governance

Board of Commissioners Performance Assessment

The Board of Commissioners prepares a work plan at the beginning of the year and conducts a self-assessment based on the achievements of the Board of Commissioners and the predetermined Key Performance Indicators (KPI). In addition, the Board of Commissioners also conducts a review on the implementation of the Board of Commissioners Committees' and Secretariat duties in accordance with the targets in the Work Plan and Budget.

Based on the results of the review and self-assessment of the Board of Commissioners and Committee performance, all work plans that have been set in early 2023 has been 100% implemented in accordance with the targets.

Procedure for Implementing the Performance Assessment of The Board of Commissioners

Performance Assessment of the Board of Commissioners is carried out through self-assessment and is reported at the GMS.

Board of Commissioners' Performance Evaluation Criteria

Board of Commissioners Performance indicators or criteria are measured by the achievement of the work program/ work plan and budget (RKA) that was prepared at the beginning of each year. The work program of the Board of Commissioners is prepared by taking into account the key success factors in the implementation of the Board of Commissioners duties, including the learning & growth, Internal process, compliance and financial perspectives. The 2023 assessment of the Board of Commissioners criteria are as follows:

No	Assessment Perspectives	Assessment Aspects	Indicators	Parameter	Weight (%)	
1	Learning & Growth Perspective	Board of Commissioners Organization	a	Organization of the Board of Commissioners Following the provisions	Organization of the Board of Commissioners following applicable regulations	2,00
			b	Organization of the Board of Commissioners' Organs following the provisions	Organ organization under the Board of Commissioners following applicable regulations	2,00
		Board of Commissioners Competency Development	a	New Board of Commissioners orientation program	The entire Board of Commissioners has just joined the orientation program	2,00
			b	Members of the Board of Commissioners fulfill competency/certification in accordance with applicable regulations	Members of the Board of Commissioners have fulfilled their competencies in accordance with applicable regulations	2,00
			c	Education/training/seminar programs to improve competence	Each Commissioner member has attended at least one education/training/seminar program	2,00
Sub Total					10,00	



No	Assessment Perspectives	Assessment Aspects	Indicators	Parameter	Weight (%)		
2	Internal Proses	Planning	a Ratification of the Work Plan and Budget of the Board of Commissioners	The RKAP of the Board of Commissioners is approved before the implementation of the current year the RKAP takes effect (December 31 at the latest)	2,50		
			b Approval of RBB and/or revision of RBB on time	The RBB is ratified before November 30, and the Revised RBB is approved by the Board of Commissioners before June 30 every year	5,00		
		Implementation	a Approval of corporate actions of the Board of Directors that require the support of the Board of Commissioners following the provisions	The application for approval from the Board of Commissioners on the proposal of the Board of Directors is given no later than 15 working days from the date it is received by the Board of Commissioners	5,00		
			b Meetings of the Board of Commissioners are held following the provisions and targets	Meetings of the Board of Commissioners are held at least once a month, and the Meetings of the Board of Commissioners with the Board of Directors are held at least once every four months	10,00		
			c Formulate Nomination Policy and Implementation of the Nomination Process Candidates for the management of the Company, including subsidiaries under the authority of the Board of Commissioners	a. Letter of submission of nominated talent to the Cluster Talent Committee (CTC)	2,50		
				b. Company Nomination Policy			
			d Develop remuneration policies and remuneration structures for the Board of Directors and the Board of Commissioners	a. Remuneration Policy for the Board of Directors and the Board of Commissioners.	2,50		
				b. Recommendations on the remuneration structure for the Board of Commissioners and the Board of Directors submitted to Series A Dwi Warna Shareholders			
			e Appointment of a Public Accounting Firm on the Company's Financial Statements	The recommendation of KAP to carry out an audit of the company's financial statements is given before the Company's Annual GMS	5,00		
			Supervision	a Implementation of the Working Visit of the Board of Commissioners	Implementing working visits to Regional Offices	7,50	
		b Implementation of internal control review		Review of The Internal Audit Work Unit's Annual Audit Planning (PAT) and evaluation of the implementation of internal audit	2,50		
		c Implementation of the Internal Audit Audit Report Review and follow-up on the results of the internal audit		Internal audit report review and follow-up on findings are carried out following the provisions and on time according to the target	2,50		
		d Implementation of Internal Audit Audit Report Review and follow-up on external audit results		External audit report review and follow-up on findings are carried out following the provisions and on time according to the target	2,50		
		E Implementation of the Financial Report Review		Review of financial statements is carried out following the provisions and on time according to the target	2,50		
		Sub Total					50,00

No	Assessment Perspectives	Assessment Aspects	Indicators	Parameter	Weight (%)			
3	Compliance Perspective	Implementation of corporate activities in accordance with Good Corporate Governance	a	Implementation of GCG self-assessment	The GCG self-assessment is carried out every Semester in accordance with the provisions and on time according to the target	2,50		
			b	Implementation of the Integrated Governance self-assessment	GCG self-assessment is carried out every semester in accordance with the provisions and on time according to the target	2,50		
			c	Public Accountant's Opinion on the Company's Financial Statements	Unqualified Public Accountant Opinion	5,00		
			d	CGPI Assessment Score	CGPI assessment score is better than previous year	2,50		
		Implementation of the Supervision function on the Management of Risk Management	a	Performance of a review of the Risk Profile Report	Implementation of the review of the Risk Profile Report every three months in accordance with the provisions and on time according to the target	10,00		
			b	Implementation of the compliance function	The self-assessment score of the review of the implementation of the compliance function is carried out every semester	2,50		
			c	Implementation of Review on Risk Profile Report and Compliance Function and bank soundness level	The review of the Compliance function and the soundness level of the bank is carried out every semester in accordance with the provisions and on time according to the target	2,50		
			d	Implementation of the Integrated Internal Control Adequacy Review, Integrated Risk Profile, Integrated Governance Implementation, and Integrated Governance Annual Report.	Implementation of Integrated Internal Control Adequacy Review, Integrated Risk Profile, Implementation of Integrated Governance, and Integrated Governance Annual Report is carried out every Semester in accordance with the provisions and on time according to the target	2,50		
		Sub Total					30,00	
		4	Financial Perspective	Assessment of profitability and capital aspects	a	Net profit	Achievement of net profit targets in accordance with the RKAP	2,50
					b	Asset	Achievement of asset targets in accordance with the RKAP	2,50
					c	NPL	NPL target achievement in accordance with the RKAP	2,50
d	CAR				Achievement of CAR targets in accordance with the RKAP	2,50		
Sub Total					10,00			
TOTAL					100,00			



Parties that Conduct the Assessment

The Board of Commissioners evaluates the performance of the Board of Commissioners in 2023 by conducting a self-assessment and presented at the GMS..

Board of Commissioners Performance Assessment Results

No	Valuation Perspective	Assessment Aspects	Indicator	Parameter	Weight (%)	Target	Realization	Achievement (%)	Final score		
1	Learning & Growth Perspective	Organization of the Board of Commissioners	a	Organization of the Board of Commissioners In accordance with provisions	The Board of Commissioners organization complies with applicable regulations	2,00	The organization of the Board of Commissioners is in accordance with applicable regulations.	The organization of the Board of Commissioners is in accordance with applicable regulations.	100	2,00	
			b	Organ organization of the Board of Commissioners in accordance with provisions	Organization of organs under the Board of Commissioners in accordance with applicable regulations	2,00	Organization of organs under the Board of Commissioners in accordance with applicable regulations	Organ organizations under the Board of Commissioners are in accordance with applicable regulations.	100	2,00	
		Competency Development of the Board of Commissioners	a	New Board of Commissioners orientation program	All new Board of Commissioners take part in an orientation program	2,00	Every newly appointed Board of Commissioners receives a Board of Commissioners orientation program.	During 2023 there was a new member of the Board of Commissioners, namely Awan Nurmawan Nuh, who has participated in the Board of Commissioners orientation program	100	2,00	
			b	Commissioners have competence in accordance with applicable regulations	Members of the Board of Commissioners fulfill competency obligations in accordance with applicable regulations	2,00	Members of the Board of Commissioners fulfill competency obligations in accordance with applicable regulations.	All members of the Board of Commissioners have fulfilled their competency obligations in accordance with applicable regulations.	100	2,00	
			c	Education/training/seminar programs to improve competency	Each Commissioner member has attended at least one education/training/seminar program	2,00	All members of the Board of Commissioners have carried out training at least once a year	All members of the Board of Commissioners have carried out training at least once a year	100	2,00	
		Sub Total					10,00			10,00	
		2	Internal Procces	Planning	a	Ratification of the Board of Commissioners' Work Plan and Budget	The Board of Commissioners' Company Work and Budget Plan is approved before the implementation of the Company Work and Budget Plan for the current year takes effect (no later than December 31)	2,50	The Board of Commissioners' Company Work and Budget Plan is approved before the implementation of the Company Work and Budget Plan for the current year takes effect (no later than December 31)	The 2024 Company Work and Budget Plan of the Board of Commissioners was approved on December 29, 2023	100

No	Valuation Perspective	Assessment Aspects	Indicator	Parameter	Weight (%)	Target	Realization	Achievement (%)	Final score	
			b	Ratification of Bank Business Plan and/or revision of Bank Business Plan on time	The Bank Business Plan is ratified before November 30 and the Revised Bank Business Plan is ratified by the Board of Commissioners before 30 June every year	5,00	The Board of Commissioners shall provide approval and response to the Bank Business Plan proposal to the Board of Directors no later than November 30, 2023	The Board of Commissioners has given approval to the Bank Business Plan on November 28, 2023 and approval for the Revised Bank Business Plan on June 26, 2023	100	5,00
	Implementation		a	Approval of corporate actions or actions of the Board of Directors that require approval from the Board of Commissioners in accordance with the provisions	Permohonan persetujuan Dewan Komisaris terhadap usulan Direksi diberikan paling lambat 15 hari kerja sejak diterima oleh Dewan Komisaris	5,00	The Board of Commissioners provides responses to requests for approval of corporate actions or actions of the Board of Directors that require approval from the Board of Commissioners in accordance with the provisions	During 2023, there were 16 approval from the Board of Commissioners for all requests submitted by the Board of Directors	100	5,00
			b	Board of Commissioners meetings are held in accordance with provisions and targets	Board of Commissioners meetings are held at least once a month and Board of Commissioners and Directors meetings are held at least once every four months.	10,00	The Board of Commissioners holds meetings with the Board of Directors at least once a month and Board of Commissioners meetings at least once every 4 (four) months	During 2023 there were 16 Board of Commissioners meetings with the Board of Directors and 109 Commissioners meetings under the Board of Commissioners	100	10,00
			c	Developing Nomination policies and Implementing the Nomination Process for Candidates for Company management, including subsidiaries under the authority of the Board of Commissioners	a. Letter of submission of Nominated Talent to the Cluster Talent Committee (CTC). b. Company Nomination Policy	2,50	a. The Board of Commissioners submits the Nominated Talent letter to the Cluster Talent Committee (CTC). b. The Company's Nomination Policy is available according to the provisions	a. The Board of Commissioners has submitted a Nominated Talent letter to the Cluster Talent Committee (CTC) in January 2023 b. The Board of Commissioners has established a Nomination policy for Members of the Board of Commissioners and Directors with the Decree of the Board of Commissioners dated July 28, 2015.	100	2,50



No	Valuation Perspective	Assessment Aspects	Indicator	Parameter	Weight (%)	Target	Realization	Achievement (%)	Final score	
			d	Develop remuneration policies and remuneration structures for the Board of Directors and Board of Commissioners	a. Remuneration Policy for Directors and Board of Commissioners. b. Recommendations on remuneration structure for the Board of Commissioners and Directors submitted to Dwi Warna Series A Shareholders	2,50	a. There are provisions from the Board of Commissioners regarding the Remuneration Policy for Directors and Board of Commissioners b. Recommendations for the remuneration structure for the Board of Commissioners and Directors submitted to Dwi Warna Series A Shareholders	a. The Board of Commissioners had the following policies: 1. Remuneration Policy for Directors and Board of Commissioners. 2. Remuneration Governance Policy. 3. Implementation of deferred remuneration. b. The Board of Commissioners had submitted a proposal for the income of the Board of Directors and Board of Commissioners for 2023 and bonuses for performance for the 2022 financial year to Series A Dwiwarna Shareholders on March 29, 2023.	100	2,50
			e	Appointment of a Public Accounting Firm for the Company's Financial Reports	Recommendations for Public Accounting Firms who will carry out audits of the company's financial reports are given before the Company's Annual GMS	5,00	Recommendations for Public Accounting Firm who will carry out an audit of the company's financial reports are given before the Company's Annual GMS	The Public Accounting Firm's proposal to carry out the general audit of the consolidated financial statements and financial reports of PUMK BRI for the 2023 financial year was submitted before the 2023 AGMS, namely February 21, 2023	100	5,00
	Supervision		a	Implementation of Board of Commissioners Working Visits	Implementing working visits to Regional Offices	7,50	The Board of Commissioners visited BRI regional offices	During 2023, the Board of Commissioners carried out 17 working visits to 12 Regional Offices	100	7,50
			b	Implementation of internal control review	Review of Internal Audit Work Unit's Annual Audit Planning and evaluation of the implementation of internal audits	2,50	Review of Internal Audit Work Unit's Annual Audit Planning and evaluation of the implementation of internal audits are carried out according to the specified time targets.	The Board of Commissioners has reviewed and approved ' Internal Audit Work Unit's 2023 Annual Audit Planning on February 21, 2023	100	2,50

No	Valuation Perspective	Assessment Aspects	Indicator	Parameter	Weight (%)	Target	Realization	Achievement (%)	Final score	
			c	Implementation of Internal Audit Results Report Review and follow-up to internal audit results	Review of internal audit results reports and follow-up on findings are carried out in accordance with regulations and on time according to targets	2,50	Recommendations from the Board of Commissioners regarding the results of the internal audit and follow-up to the findings were carried out in accordance with the provisions and on time according to the target 4 times	Written recommendations on the results of internal audits in the form of opinions and suggestions from the Board of Commissioners to the Board of Directors have been evaluated. Reports on the implementation of the main results of the internal audit of Internal Audit Work Unit were submitted every quarter (TW IV '22, TW I '23, TW II '23 and TW III '23)	100	2,50
			d	Implementation of external audit inspection report review and follow-up to external audit results	Review of external audit results reports and follow-up on findings are carried out in accordance with regulations and on time according to targets	2,50	Recommendations from the Board of Commissioners regarding the results of external audits and follow-up to the findings are carried out in accordance with the provisions and on time according to targets	Written recommendations on the results of external audits in the form of opinions and suggestions from the Board of Commissioners to the Board of Directors have been evaluated. Reports on the implementation of the main points of external audit results were submitted every quarter (TW IV '22, TW I '23, TW II '23 and TW III '23)	100	2,50
			E	Implementation of Financial Report Review	Financial report reviews are carried out in accordance with regulations and on time according to targets	2,50	Financial report reviews are carried out in accordance with regulations and on time according to targets	The Board of Commissioners reviewed the general audit of the 2022 financial reports, the financial reports for TW I, TW II and TW III for 2023		
		Sub Total				50,00			50,00	
3	Compliance Perspective	Implementation of corporate activities in accordance with Good Corporate Governance	a	Implementation of GCG self-assessment	The GCG self-assessment is carried out every semester in accordance with the provisions and on time according to the target	2,50	GCG Self-Assessment is carried out twice a year	In 2023, the Board of Commissioners carried out a self-assessment of GCG SM II 2022 and SM I 2023 and submitted written recommendations in the form of opinions and suggestions from the Board of Commissioners to the Board of Directors	100	2,50
			b	Implementation of Integrated Governance self-assessment	The integrated GCG self-assessment is carried out every semester in accordance with the provisions and on time according to the target	2,50	Integrated GCG Self-Assessment is carried out every semester	The Integrated GCG self-assessment assessment in 2023 was carried out twice, namely SA TKT SM II 2022 and SA TKT SM I 2023 which was carried out in accordance with the provisions and on time	100	2,50



No	Valuation Perspective	Assessment Aspects	Indicator	Parameter	Weight (%)	Target	Realization	Achievement (%)	Final score	
			c	Public Accountant's Opinion on the Company's Financial Reports	Public Accountant's reasonable in all material respects.	5,00	Public Accountant's reasonable in all material respects.	Public Accountant's reasonable in all material respects.	100	5,00
			d	The CGPI assessment score is better than the previous year	The CGPI assessment score is in line with the target	2,50	Target CGPI score is higher than the previous year (2022/ 95.18)	CGPI score in 2023 with a score of 95.21	100	2,50
		Implementation of the Supervision function of Risk Management	a	Carrying out a review of the Risk Profile Report.	Carrying out reviews of the Risk Profile Report every three months in accordance with regulations and on time according to targets	10,00	There are written recommendations in the form of opinions and suggestions from the Board of Commissioners for implementing the review of the Risk Profile Report	The Board of Commissioners submitted written recommendations in the form of opinions and suggestions to the Board of Directors regarding the quarterly risk profile report	100	10,00
	b		Implementation of compliance functions	a.A review of the compliance function is carried out every semester. b.The self-assessment value review of the implementation of the compliance function is carried out every semester.	2,50	Compliance risk rating is still within good limits, namely rank 2 (Low to Moderate) according to OJK assessment	Compliance Risk is still within good limits, namely rank 2 (Low to Moderate)	100	2,50	
	c		Implementation of Reviews of Risk Profile Reports and Compliance Functions as well as the bank's health level.	Implementation of the review of the Compliance function and bank health level is carried out every semester in accordance with the provisions and on time according to the target	2,50	There is a written recommendation from the Board of Commissioners regarding the review of the bank's compliance function and soundness level which is carried out every semester	The Board of Commissioners submitted written recommendations in the form of opinions and suggestions to the Board of Directors regarding the implementation of the compliance function and bank soundness level in Semester II 2022 and Semester I 2023	100	2,50	
	d		Implementation of Review of the Adequacy of Integrated Internal Control, Integrated Risk Profile, Implementation of Integrated Governance, and Annual Report on Integrated Governance.	Implementation of the Review of the Adequacy of Integrated Internal Control, Integrated Risk Profile, Implementation of Integrated Governance, and Annual Report on Integrated Governance is carried out every Semester in accordance with regulations and on time according to targets	2,50	There is a written recommendation from the Board of Commissioners regarding the adequacy of Integrated Internal Control, Integrated Risk Profile, Implementation of Integrated Governance, and Integrated Governance Annual Report carried out every Semester	The Board of Commissioners submitted written recommendations in the form of opinions and suggestions from the Board of Commissioners to the Board of Directors regarding the Adequacy of Integrated Internal Control, Integrated Risk Profile, Implementation of Integrated Governance, and Annual Report on Integrated Governance for Semester II 2022 and Semester I 2023	1,00	2,50	
Sub Total					30,00			30,00		

No	Valuation Perspective	Assessment Aspects	Indicator	Parameter	Weight (%)	Target	Realization	Achievement (%)	Final score	
4	Financial Perspective	Assessment of profitability and capital aspects*	a	Net profit	Achievement of net profit targets according to Company Work and Budget Plan	2,50	Rp56,16 T	Rp60,43 T	107,6%	2,69
			b	Asset	Achievement of Asset targets according to Company Work and Budget Plan	2,50	Rp1.911,7 T	Rp1.965,0 T	102,8%	2,57
			c	NPL	Achievement of NPL targets according to Company Work and Budget Plan	2,50	2,73%	2,95%	91,9%	2,30
			d	CAR	Achievement of CAR targets according to Company Work and Budget Plan	2,50	24,72%	25,24%	112,8%	2,82
Sub Total					10,00			10,38		
TOTAL					100,00			100,38		

Description:

* Financial realization figures use the prognosis in the proposed RKAP/RBB.

Performance Assessment of Committees Under the Board of Commissioners and The Basis of Their Assessment

The Board of Commissioners evaluates the performance effectiveness of the committees under the Board of Commissioners. The procedures and criteria for assessing the performance of the Committees under the Board of Commissioners are seen from the KPI requests of each Committee. The Board of Commissioners considered that during 2023 the Board of Commissioners' committees had carried out their duties and responsibilities quite effectively in terms of the achievement of the Key Performance Indicator (KPI) of each committee.

Achievement of Audit Committee Key Performance Indicators

Indicators or criteria for the performance of the Audit Committee (KA) were measured from the achievement of the work program/work plan and budget that had been prepared at the beginning of each year and the attendance level of Audit Committee Members in each meeting.

The Audit Committee work program was structured to support the main success factors (Key Success Factors) in carrying out the duties of the Board of Commissioners in carrying out the process of reviewing financial reports, results of internal and external audits (KAP), and providing recommendations on the selection of KAP.

In general, all Audit Committee KPIs had been achieved with the implementation of the 2023 Audit Committee Work Plan and Budget (RKA) according to the set targets and the attendance level of Audit Committee members who met the requirements so that Audit Committee meetings could be held with a quorum in every decision making.

Audit Committee Performance Assessment 2022

No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/ Target Achievement	Weight	Mark
1	Learning & Growth Perspective	Committee Organization	The composition of the Committee Members according to the provisions.	The composition of Audit Committee members is in accordance with POJK, KBUMN Regulations and Regulators.	The composition of Audit Committee members for 2023 was in accordance with the POJK and SOE Ministry provisions.	5	5
			The Committee Charter has been updated according to the provisions.	Audit Committee Charter Review	The Audit Committee Charter has been reviewed in accordance with the provisions.	5	5



No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/ Target Achievement	Weight	Mark
		Competence Member Committee	Committee members had competence according to the provisions.	KA members have competencies including: 1. having knowledge in finance and/or accounting. 2. having work experience of at least 5 (five) years in finance and/or accounting.	Audit Committee members had competence in the fields of finance and/or accounting, law, economics, auditing and banking.	5	5
			The term of office of committee members was in accordance with the provisions.	The term of office of members of the Audit Committee might not be longer than the term of office of the Board of Commissioners as stipulated in the Articles of Association and might be reelected only for the next 1 (one) period.	The term of office of BRI Audit Committee members did not exceed the term of office of the Board of Commissioners.	5	5
		Planning	Approval of the Committee's Work Plan on time	RKAP KA in 2022 ratified in 2023.	The RKAP KA in 2024 was ratified on December 29, 2023	5	5
		Implementation	Committee meetings are held in accordance with the provisions and plans prepared.	Once a month (12 times).	During 2023, 23 Audit Committee meetings were held.	5	5
			Evaluation and approval of the Board of Directors on the Annual Audit Plan (PAT).	once a year.	Written recommendations in the form of opinions and suggestions to the Board regarding Approval of the 2023 The Internal Audit Work Unit BRI Annual Audit Plan dated February 14, 2023.	5	5
			Providing recommendations regarding the proposed appointment of a Public Accountant and Public Accounting Firm.	once a year.	Recommendation of the Audit Committee on the Appointment of a Public Accountant and/or Public Accounting Firm for conducting an Audit of BRI's Consolidated Financial Statements and PKBL Financial Statements for the 2023 financial year dated January 16, 2023.	5	5
	Carrying out other assignments according to the direction of the Board of Commissioners.	In accordance with the duties and directions of the Board of Commissioners.	Tasks carried out according to the provisions.	5	5		
2	Internal Process Perspective	Supervision	Review of reports on the results of internal audit implementation and follow-up on findings carried out in accordance with regulations.	Every Quarter.	Written recommendations in the form of opinions and suggestions are submitted to the Board of Commissioners on a quarterly basis.	5	5

No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/ Target Achievement	Weight	Mark
			The review of financial statements is carried out in accordance with the provisions and on time.	The review and discussion between the Audit Committee, the Board of Commissioners and The Internal Audit Work Unit is stated in the minutes of meetings two times with KAP and two times with The Internal Audit Work Unit.	The review and discussion between the Audit Committee, the Board of Commissioners and The Internal Audit Work Unit is stated in the minutes of meetings two times with KAP and two times with The Internal Audit Work Unit.	10	10
			Review of the management of the Whistleblowing System.	once a year	The Audit Committee has conducted a review of the effectiveness of BRI's Whistleblowing System	5	5
			Reviewing the general audit implementation of BRI Financial Institution Pension Fund's financial and performance reports.	once a year	The Audit Committee conducted a review of the audit committee on the audit report on the financial statements of BRI Financial Institution Pension Fund for Fiscal Year 2022.	10	10
			Management Letter follow-up review and follow-up on audit findings conducted by external parties.	once a year	The Audit Committee conducted a review of follow-up monitoring on the findings of the external auditor (management letter) every quarter.	10	10
			Review of Reports of fraud incidents that are expected to have a Significant Impact.	once a year	During 2023 the Audit Committee submitted a Review of Reports of Fraud Incidents which were estimated to have a Significant Impact.	5	5
3	Compliance Perspective	Implementation activity corporation according to GCG	Unqualified Public Accountant Opinion.	Reasonable in all material respects	The KAP's audit opinion on BRI's financial statements is reasonable in all material respects.	10	10
Total						100	100

Achievements of Key Performance Indicators of The Nomination and Remuneration Committee

The performance indicators or criteria for the Nomination and Remuneration Committee are measured by the achievement of the work program/work plan that has been prepared at the beginning of each year and the level of attendance of Nomination and Remuneration Committee members at each meeting. The Nomination and Remuneration Committee work program is prepared to support the main success factors (Key Success Factors) in carrying out the duties of the Board of Commissioners in carrying out the nomination process for company and subsidiary management, evaluating worker and employment remuneration policies, and remuneration for Directors and Board of Commissioners.

In general, all Nomination and Remuneration Committee KPIs have been achieved by implementing all 2023 Work Plans and Nomination and Remuneration Committee according to the targets set and the level of attendance of Nomination and Remuneration Committee members that meets the provisions so that Nomination and Remuneration Committee meetings can be held with a quorum in every decision making.

The achievements of the indicators or performance of the Nomination and Remuneration Committee are as follows:



No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/Target Achievement	Weight	Mark
1	Learning & Growth Perspective	Committee Organization	The composition of committee members is in accordance with provisions	The composition of Nomination and Remuneration Committee members is in accordance with regulatory regulations and the Ministry of SOEs	The composition of Nomination and Remuneration Committee members is stated in the Decree of the Board of Commissioners, and is in accordance with the provisions of the OJK Regulation & Ministry of SOEs	5	5
		Competency of Committee Members	Committee members have competence in accordance with the provisions	All Nomination and Remuneration Committee members pass the OJK Fit & Proper test and/or take part in education during 2023	All Nomination and Remuneration Committee Commissioners were declared to have passed the OJK Fit and Proper Test and attended education.	5	5
			The term of office of committee members is in accordance with the provisions	Committee Member SKs are updated according to the provisions and terms of office in accordance with OJK Regulation and Head of SOEs provisions	Determination of the Chairman and Members of KUR BRI, the term of office of the Chairman and Members of Nomination and Remuneration Committee is in accordance with the provisions.	5	5
2	Internal Process Perspective	Planning	Approval of the Committee's Work Plan on time	RKA KNR in Year 2024 is ratified no later than the end of 2023	RKA Nomination and Remuneration Committee 2024 was ratified on December 29, 2023	10	10
		Implementation	Committee meetings are held in accordance with the provisions and plans prepared	In accordance with regulations, Committee meetings are held at least once every 4 (four) months	During 2023, 20 (twenty) Nomination and Remuneration Committee meetings were held.	10	10
			Nomination of BRI management	At least once a year	Nominations for BRI Management were carried out according to the meeting details.	10	10
			Nomination of subsidiary management	Tentative in accordance with the Board of Directors' proposal	The Nomination and Remuneration Committee nominated subsidiary management according to the meeting details.	10	10
			Review and prepare recommendations for the Remuneration Structure of the Board of Directors and Board of Commissioners	Carried out periodically once a year	Nomination and Remuneration Committee's recommendation on the proposed Remuneration for Company Management.	10	10
			Reviewing/ Discussing the Remuneration of Directors and Commissioners	Carried out periodically once a year	Nomination and Remuneration Committee discussed the remuneration of company management according to the meeting details.	10	10
		Supervision	Periodic review/ discussion of Employment Policy and Employee remuneration	Carried out periodically once a year	Nomination and Remuneration Committee held discussions regarding Adjustments to Internal Regulations regarding Remuneration for Directors and Board of Commissioners on August 22, 2023	10	10
3	Compliance Perspective	Implementation of corporate activities in accordance with GCG	Evaluation of the performance of the Board of Directors	Carried out periodically once a year	Carrying out a meeting to discuss the Evaluation of the Board of Directors of PT Bank Rakyat Indonesia (Persero) Tbk on February 14, 2023	5	5
			Implementation of the Board of Commissioners' GCG self-assessment	Carried out semi-annually	The results of the GCG self-assessment assessment at the Board of Commissioners were obtained with a composite rating of 2	5	5
			Evaluation of the performance of the Board of Commissioners	Carried out periodically once a year	The Performance Assessment of the Board of Commissioners Committees and evaluation of Committee Members were carried out at the end of each year and submitted in the BRI Annual Report.	5	5
Total						100	100

Achievement of Key Performance Indicators for the Risk Monitoring Committee

The performance indicators or criteria for the Risk Management Monitoring Committee (KPMR) are measured by the achievement of the work program/work plan has been prepared at the beginning of each year and the level of attendance of KPMR members at each meeting. The KPMR work program is prepared to support the main success factors (Key Success Factors) in implementing the duties of the Board of Commissioners in monitoring the implementation of risk management for the company and its subsidiaries.

In general, all KPMR KPIs have been achieved by implementing all KPMR Work Plans for 2023 according to the targets set and the level of attendance of KPMR members that meets the provisions so that KPMR meetings can be held with a quorum in every decision making.

As for the achievement of KPM indicators or performance

No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/ Target Achievement	Weight	Mark
1	<i>Learning & Growth Perspective</i>	Organization Committee	Composition of committee members according to conditions	The composition of KPMR members is in accordance with applicable regulations	Determination of the Chairman and Members of KPMR BRI. The composition of KPMR members is in accordance with applicable regulations	5	5
		Competence Committee Member	Committee members had appropriate competence provision	KPMR members from the Board of Commissioners passed the OJK fit & proper test and/or participated education during 2023	All KPMR members from the Board of Commissioners and Independent Parties passed the OJK fit & proper test and/or participated education during 2023	5	5
			Committee members have competence in accordance with the provisions	Committee Member Decrees are updated in accordance with the provisions and terms of office in accordance with applicable regulations.	Determination of the Chairman and Members of KPR BRI. The composition of MPR members is in accordance with applicable regulations.	5	5
2	<i>Internal Process Perspective</i>	Planning	Approval of the Committee's Work Plan on time	RKA KPMR in Year 2024 is ratified no later than the end of 2023	RKA KPMR in 2024 approved on the December 29, 2023	5	5
		Implementation	Committee meeting held in accordance with the provisions and plans drawn up	Minimum 4 meetings.	During 2023 it implemented 45 KPMR meetings. Besides that KPMR also actively participates in meetings with the Board of Commissioners.	5	5
			Evaluation of gifts credit above a certain amount that requires consultation with the Council Commissioner	The whole gift package credit on top of amount certain evaluation accordingly provision	During 2023 KPMR Do 12 reviews credit consulting.	5	5
			Evaluation of provision related party funds	All provision of funds related parties in evaluation accordingly	During 2023 KPMR Do 2 reviews times the approval of the provision of funds related parties. output Related documents could be viewed in the realization of RKA KPMR year 2023	5	5



No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/ Target Achievement	Weight	Mark
			Evaluate the action plan corporations (namely additional child capital companies, acquisitions another company, divestment subsidiary, and BRI strategic plan other)	Corporate Action Plan requiring Council approval Commissioners are evaluated according to conditions	During 2023 KPMR review the approval of the action plan corporation. Document Output related can be seen in realization of RKA KPMR in 2023	10	10
		Supervision	Adequacy reviews public policy risk management and Recovery Plan	Once a year	In 2023 KPMR review KUMR, Risk Appetite Statement (RAS), Resolution Plan, and Recovery Plan. Document Output related can be seen in realization of RKA KPMR in 2023	10	10
			Review and evaluation of credit portfolio/portfolio guidelines	Once a year	In 2023, KPMR has carried out a review and evaluation of the credit portfolio policy/ Loan portfolio guidelines which are still in effect	5	5
			Implementation review risk control periodic	Every semester	In 2023 KPMR has conduct an implementation review risk control periodic. Related document output can be seen in the realization of RKA KPMR in 2023	5	5
			Implementation review Anti Money Laundering Money and Counter Funding of Terrorism (AML & CFT)	Every semester	In 2023 KPMR has conduct an implementation review Anti Money Laundering and Counter Funding of Terrorism Program (AML & CFT). Related document output can be seen in the realization of RKA KPMR in 2023.	5	5
			Evaluating and analyzing implementation risk control occurrence of corporate fraud	Every semester	In 2023 KPMR has evaluates and analyzes implementation controlling the risk of fraud in the Company. output Related documents can be seen in the realization of RKA KPMR in 2023	5	5
			Monitoring and Evaluating adequacy identification process, measurement, monitoring, controls and systems risk management information The company improves effectiveness and quality management implementation Company risk	Once a year	In 2023 KPMR has carry out an adequacy evaluation identification, measurement, monitoring, control and management information System the Company's risk increases effectiveness and quality of implementation Company risk management. Related document output can be seen in the realization of RKA KPMR year 2023.	5	5

No	Valuation Perspective	Assessment Aspects	Indicator	Target	Output/Target Achievement	Weight	Mark
3	Compliance Perspective	Implementation of the supervisory function on Risk Management	Evaluating the risk profile Company	Every Quarter	In 2023 KPMR has perform a Company's risk profile evaluation every quarter. Document output related can be seen in the realization of RKA KPMR in 2023	10	10
			Evaluation of the implementation of Good Pension Fund Governance	Every semester	In 2023 KPMR has perform a Level Evaluation Bank health and function Periodic compliance is appropriate provisions. Document Output related can be seen in realization of RKA KPMR in 2023.	10	10
Total						100	100

Achievement of Key Performance Indicators for the Integrated Governance Committee

No	Assessment Perspective	Assessment Aspect	Indicator	Targets	Output/Achieving Goals	Weight	Achieving Weight
I	Learning & Growth Perspective (25%)	Strengthening Integrated Governance	Strengthening the Implementation of Integrated Governance with External Consultants	Strengthening Integrated Governance in 2023	During 2023, there were: Integrated Governance assessment results. General Policy of Integrated Governance and General Policy of Integrated Governance	10	10
			Adjustment of the IGC Charter/ Work Guidelines according to provisions	At least done once	In 2023, adjustments to the KTKT charter/guidelines will be made	5	5
		Competency Development	Competency Improvement of IGC Members	At least done once	It has been implemented according to plan	5	5
			Implementation of the BRI Group Integrated Governance Committee Coordination and Communication Forum	At least done once	It has been implemented once in Jakarta	5	5
II	Internal Process Perspective (40%)	Planning & Evaluation	1.a. Determination of Annual Work Plan	Establishing the IGC Work Plan	The 2024 RKA KTKT has been completed passed on December 29, 2023	10	10
		Pelaksanaan	Rapat Komite dilaksanakan sesuai ketentuan dan rencana yang disusun	Minimum 2 times	During 2023, 21 IGC meetings will be held with recommendations for evaluation of the implementation of Integrated Governance (Integrated Risk Management, Integrated Compliance and Integrated Internal Control)	10	10
			Technical Meetings were held in accordance with the provisions and prepared plans	Minimum 9 times	During 2023, 12 Technical Meetings were held with Subsidiaries and Related Divisions	10	10



No	Assessment Perspective	Assessment Aspect	Indicator	Targets	Output/Achieving Goals	Weight	Achieving Weight
			Another meeting was related to the Duties of the IGC	In accordance with the direction of the Board of Commissioners	During 2023, IGC attended meetings related to the BRI Group in accordance with the direction of the Board of Commissioners such as Exit Meetings with KA & The Internal Audit Work Unit and Integrated RMC	10	10
III	Compliance Perspective (35%)	Compliance with applicable provisions	Composition and Adjustment of members of the Financial Conglomeration. Membership and terms of office of committee members are in accordance with the changes contained in the Committee Member Decree	Position in accordance with applicable.	Changes in IGC Members through Decree of the Board of Commissioners: 1. Nokep: 08-KOM/BRI/09/2022 dated September 06, 2022 2. Nokep: 05-KOM/BRI/02/2023 dated February 15, 2023 3. Nokep: 08-KOM/BRI/03/2023 March 14, 2023 4. Nokep: 09-KOM/BRI/07/2023 dated July 4, 2023 5. Nokep: 11-KOM/BRI/10/2023 dated October 03, 2023	5	5
			Reporting of Semester IGC Assessment Results	Self-Assessment-every semester (with a deadline of February 15 and August 15 in the current year)	During 2023, IGC has carried out Semester Self-Assessment reporting on the following dates: a. January 10, 2023 b. July 04, 2023	5	5
			Reporting the Results of the IGC Implementation Report on an annual basis	Annual Self-Assessment (with a May deadline)	During 2023, IGC has carried out Annual Self-Assessment reporting through Directors' Letter Number B.06-DIR/KEP/ING/04/2023 dated April 12, 2023	5	5
			Review assessment of the adequacy of integrated internal control and integrated compliance functions	Every semester	During 2023, KTKT will conduct a review of the Annual Report assessing the adequacy of integrated internal control and integrated compliance functions in accordance with applicable regulations. The related document output can be seen in the realization of the 2023 RKA KTKT	10	10
			Evaluate the implementation of integrated risk management periodically	Every semester	During 2023, IGC will periodically evaluate the implementation of integrated risk management in accordance with applicable regulations.	5	5
			Report submission must be in accordance with the provisions in a timely manner	In accordance with the applicable provisions	During 2023, IGC has carried out timely submission of reports in accordance with the provisions.	5	5
Total						100	100

Mechanism of Termination and Return of The Board of Commissioners

The terms of office of the Board of Commissioners shall end if:

1. Passed away.
2. End of tenure.
3. Dismissed pursuant to the GMS.
4. Declared bankrupt by Commercial Court decision with permanent legal force or put under remission based on court decision

5. No longer qualified as member of the Board of Commissioners based on the Company's Articles of Associations and other laws and regulations (including but not limited on prohibited concurrent position).

According to the Articles of Association, member of Board of Commissioners has the right to resign from his position by written notification to BRI and BRI must convene the GMS to decide the proposed resignation of respective Board of Commissioners member at the latest 90 (ninety days) days after the acceptance of resignation letter.

Members of the Board of Commissioners can be dismissed by the GMS based on other reasons deemed appropriate by the GMS for the interests and objectives of the Company.

Nomination and Remuneration of The Board of Commissioners and Directors

Nomination Procedures of the Board of Commissioners and Directors

To implement sound business practices and fulfilling the GCG principles as well as the prudential principle within PT Bank Rakyat Indonesia (Persero) Tbk, the Board of Commissioners has stipulated the Nomination policy of members of the Board of Commissioners and Directors with a Decree of NOKEP: 07-KOM/BRI/07/2015 dated 28 July 2015. In general, the Succession Policies of the Board of Commissioners and Directors are as follows:

1. The Board of Commissioners is authorized to nominate candidates for members of the Board of Directors and/or the Board of Commissioners of the Bank.
2. For prospective members of the Board of Directors, the nomination process is through internal candidates of the Bank, i.e:

- a. Members of the Board of Directors who will end their tenures but may still be reappointed as members of the Board of Directors;
 - b. Executives reporting directly to the Directors or executives with excellent performance;
 - c. Board of Directors of a subsidiary or joint venture.
3. For candidates of members of the Board of Commissioners, the Nomination process shall be conducted for prospective members of the Board of Commissioners who will end their tenures but may be reappointed as members of the Board of Commissioners.
 4. For prospective members of the Board of Directors and/or Board of Commissioners with the exclusion of Executives under the Board of Directors, and Subsidiaries' Board of Directors, the Nomination process shall be conducted jointly by a Team established by the Dwiwarna Series A Shareholder while simultaneously determining the prospective members of the Board of Directors and/or Board of Commissioners, which will be proposed to the General Meeting of Shareholders.
 5. In the Nomination process, the Chairman of the Committee shall represent the Committee, and if the Chairman of the Committee is absent, then it shall be replaced by one of the Committee members who are an Independent Commissioner.
 6. This decision also mandates the Chairman of the Committee or Independent Commissioner to:
 - a. Represent the Committee as a member of the Assessment Team established by the Dwiwarna Series A Shareholder.
 - b. Provide recommendations on candidates for members of the Board of Directors and/or Commissioners by taking into account the fulfilment of the applicant's requirements for the integrity, competence, and reputation.
 7. The Chairman of the Committee or Independent Commissioner who represents the Committee shall avoid any conflict of interest and shall maintain its independence.

The procedures for the nomination of candidates for the Board of Commissioners and the Board of Directors are as follows.





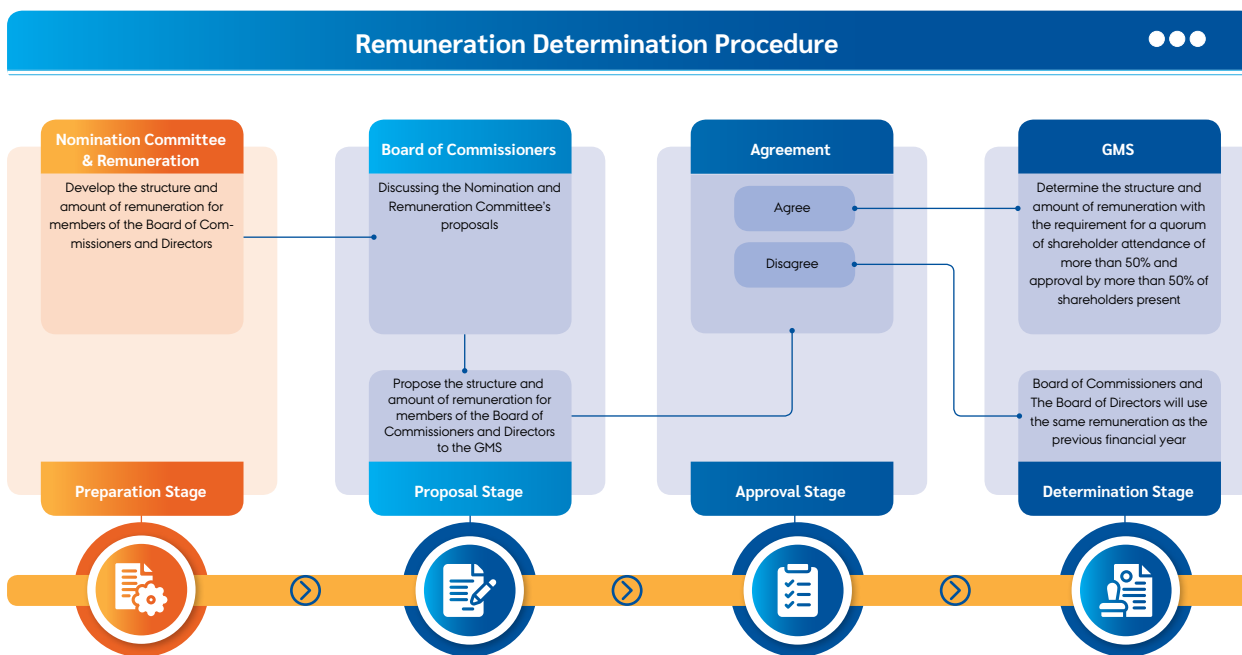
The procedure for selecting Prospective members of the Board of Commissioners and/or Board of Directors is regulated as follows:

1. The Nomination and Remuneration Committee through the board of commissioners, requests a list of BRI's Top Talents that meet the criteria to be proposed as a candidate for BRI management.
2. The Board of Directors submits a list of BRI's Top Talents based on BRI's Talent management system data, the results of assessments by independent institutions and the results of BRI Human Capital Committee meetings.
3. Based on the list submitted by the Board of Directors, the NRC selects Candidates who meet the specified qualifications. For prospective candidates for members of the Board of Directors Officers one level below the Board of Directors or officers with special achievements and Directors of subsidiaries or joint ventures, the committee may request proposals for Candidates from the Board of Directors of the Bank, which must first be assessed by a professional institution with competency indicators in accordance with applicable regulations.
4. Candidates for members of the Board of Commissioners and/or Directors who are deemed appropriate are subsequently proposed by the NRC to the Board of Commissioners to participate in the evaluation process.
5. The NRC conducts an evaluation process to obtain comprehensive information regarding the qualifications and competencies of a Candidate, as follows:
 - a. For prospective candidates for members of the Board of Directors who are members of the Board of Directors who are still in office who will end their term of office but can still be reappointed, the evaluation is carried out, among others, by asking for the opinion of the President Director.
 - b. The Nomination and Remuneration Committee selects prospective members of the Board of Directors who meet the specified qualifications. The Nomination and Remuneration Committee allow to use third independent parties that handle professional assessment to identify potential candidates to meet desired profiles
 - c. For prospective members of the Board of Directors who come from officials one level below the Board of Directors or officials who have special achievements, or who come from the Directors of a subsidiary/joint venture, Evaluation can be carried out by means:
 - 1) Conducting interviews/interviews with the recommended candidate for the Board of Directors; and/or,
 - 2) Requesting Candidates for members of the Board of Directors to give presentations on certain topics, which illustrate the abilities of the Candidates in accordance with the requirements.
 - d. For prospective candidates for members of the Board of Commissioners, an evaluation to explore the qualifications and competencies is carried out from the curriculum vitae of the person concerned.
6. The results of information extraction regarding prospective candidates for members of the Board of Commissioners and/or Directors are discussed in a Committee meeting to decide which Candidates will be elected as Candidates for members of the Board of Commissioners and/or Directors.
7. The results of the Committee discussions are written in the Committee's Service Note to the Board of Commissioners. The official note is a committee recommendation document on the nomination of a candidate for the member of the Board of Commissioners and/or Board of Directors concerned.
8. The Board of Commissioners decides on prospective members of the Board of Commissioners and/or Directors in a Board of Commissioners meeting which also serves as the basis for recommendations by the Board of Commissioners to Series A Dwiwarna Shareholders and/or Cluster Talent Committee for further submission at the GMS.
9. GMS Determine the composition and changes of members of the BRI Board of Directors, in the event that the appointed member of the Board of Directors has not been approved by the OJK, the appointment will not be effective until the person concerned is approved by the OJK. Prospective members of the Board of Directors of BRI who have not received OJK approval, are prohibited from carrying out duties as members of the Board of Directors in the Bank's operational activities and/or other activities that have significant influence on the Bank's financial policies and condition, even though they have been approved and appointed by the GMS. The GMS also dismisses the Board of Directors who were elected at the previous GMS, if the person concerned is not approved by the OJK.
10. BRI submits an application to the OJK to carry out a fit and proper test process.
11. OJK is authorized to provide the result of the fit and proper test of the selected Directors, which includes administrative research and interview. Approval or rejection of such application shall be provided by OJK no later than 30 (thirty) days after receipt of the candidate's complete application.

Remuneration Determination Procedure

Stages	Activities
Formulation	<p>Nomination and Remuneration Committee</p> <p>The Nomination and Remuneration Committee evaluates the remuneration structure and amount of the Board of Commissioners and Board of Directors by taking into account the Bank's long-term performance, risks, fairness with peer group, objectives, and strategies, the allowance fulfillment as stipulated in the laws, and the Bank's potential income in the future. Based on the evaluation results, the Nomination and Remuneration Committee recommended the Remuneration structure and amount in the Board of Commissioners' meeting.</p>

Stages	Activities
Proposal	Board of Commissioners The Board of Commissioners submits proposals on the determination of honorarium, allowances and facilities and bonuses for members of the Board of Commissioners and Directors to the General Meeting of Shareholders.
Determination	General Meeting of Shareholders (GMS) The GMS may approve and determine the remuneration structure and amount with the quorum requirement of more than 50% shareholder attendance and approval by more than 50% of the attended shareholders. In the event that the GMS does not approve the proposal, the Board of Commissioners and Directors will use the same remuneration structure and amount as in the previous fiscal year. In the event that the GMS has not yet determined the structure and amount of remuneration, the GMS may authorize the Board of Commissioners to determine the structure and amount of remuneration after obtaining approval from the Dwiwarna series A Shareholder.



Indicators for Determining The Remuneration of The Board of Commissioners and Board of Directors

The indicators for determining remuneration for the Board of Commissioners and Board of Directors consider a number of things, including the results of benchmarking remuneration with similar industries (peer groups) both at the domestic and regional levels based on the complexity and scale of the company's business, achievement of performance, size and complexity of the Company's operations.

Remuneration Structure of The Board of Commissioners and Board of Directors

Board of Commissioners Remuneration Structure

The remuneration structure of the Board of Commissioners members includes the following:

- Honorarium and Tantiem**
The Honorarium and Tantiem for the President Commissioner is set at 45% of the Main Director's salary, while the Honorarium and Tantiem for the Deputy Main Commissioner is set at 42.5% of the salary for the President Director and members of the Board of Commissioners are set at 90% of the honorarium for the President Commissioner.
- Benefits**
The Board of Commissioners receives the following benefits:



Types	Descriptions
Religious Holidays Allowance (THRK)	The Religious Allowance is granted since the General Meeting of Shareholders appointed the member. The maximum amount of Religious Allowance is 1 (one) time monthly honorarium and paid in full.
Transportation Allowance	Transportation allowance is given each month at 20% of monthly honorarium of each member of the Board of Commissioners. In the event that the Commissioner has been granted a vehicle facility by way of rental as stipulated in the previous decree, then it is regulated as follows: a. The provisions of vehicle facilities shall be guided by prior decisions until their lease term expires, and subsequently follow the provisions of point a above. b. For the Commissioner who resign from his/her position, and the rental period of the vehicle has not expired yet, they will be given the opportunity to buy a vehicle for the remaining unpaid lease, with the purchase price of the vehicle to be negotiated with the vendor. The Commissioner is given a transitional period of 30 (thirty) days to use the vehicle.
Post-Employment Insurance	Participation in the Post-Employment Insurance Program. The maximum premium is 25% (twenty five percent) of the honorarium per year.
Club membership	Membership in 2 (two) professional associations.
Corporate Apparel	Provided in the form of uniforms, jackets and/or work clothes and their accessories as well as batik/woven/other national clothing with a value according to the annual budget ceiling regulated by the Directors' Decree.

3. Facilities

The facilities obtained by members of the Board of Commissioners are as follows.

Type	Description
Medical Benefits	<ol style="list-style-type: none"> 1. Medical Benefits for members of the Board of Commissioners are provided in the form of health insurance or reimbursement for medical expenses. 2. Medical Benefits provided include: <ol style="list-style-type: none"> a. health insurance program administered by the Social Security Administering Agency; b. outpatient care and medication; c. hospitalization and medication; And d. medical check-up; 3. Medical benefits are provided to members of the Board of Commissioners along with a wife/husband and a maximum of 3 (three) children who have not yet reached the age of 25 (twenty five) years, provided that the child who is not yet 25 (twenty five) years old has ever been married. or has worked, the person concerned is not entitled to health facilities 4. In case that the treating doctor provides a referral for treatment abroad, the provision of health facilities can be provided in full or in part by taking into account the Company's financial capabilities. These facilities include transportation and accommodation for the patient and one companion 5. Medical check up is provided with the following conditions: <ol style="list-style-type: none"> a. medical check up is given 1 (one) time every year; And b. medical check ups are carried out domestically. 6. Medical benefits in the form of outpatient care and medication as referred to in paragraph 2 above include eye examinations and medication, as well as the purchase of fully replaced glasses by the Company with the following conditions: <ol style="list-style-type: none"> a. Frame replacement every 2 (two) years, with the maximum value regulated in the Directors' Decree taking into account the facility provisions decided by the General Meeting of Shareholders or the party authorized by the General Meeting of Shareholders; b. Lens replacement every 1 (one) year.
Legal Aid Facility	<ol style="list-style-type: none"> 1. Legal aid facilities are provided to members of the Board of Commissioners in the event of actions/deeds for and on behalf of their position relating to the aims and objectives and business activities of the Company. 2. Legal aid facilities as referred to in paragraph (1) are provided by taking into account the principles of fairness, transparency and accountability in accordance with applicable regulations, as well as taking into account the Company's financial capabilities. 3. Legal aid facilities as intended in paragraph (1) are provided in the form of: <ol style="list-style-type: none"> a. financing legal services which includes the process of providing information, examining witnesses, suspects and defendants in judicial institutions until obtaining a decision that has permanent legal force, and preparation of related documents relating to this process; b. financing legal services as a witness or defendant in legal disputes in judicial institutions until obtaining a decision that has permanent legal force, and preparation of related documents relating to this process; And c. transportation and accommodation costs in connection with the legal process. 4. The legal aid facilities as referred to in paragraph (1) can be funded by the Company only for 1 (one) legal service provider for 1 (one) specific case. 5. The appointment of legal service providers is carried out by the Company in accordance with the provisions for procurement of goods and services applicable to the Company. 6. In the event that a member of the Board of Commissioners uses a legal service provider of their own choice or is involved in the process of appointing a legal service provider as referred to in paragraph (2), whether at the inquiry/investigation, first instance court, appeal, cassation or judicial review level, the attorney/consultant fee will be charged. the law is not borne/replaced by the Company. 7. In the event that a member of the Board of Commissioners is acquitted/declared not guilty by a court with a decision that has permanent legal force, then the legal aid facility is at the expense of the Company. 8. As long as the legal matter does not yet have permanent legal force, the retirement insurance for members of the Board of Commissioners is not paid and is placed in a special account as collateral for the legal costs incurred by the Company. 9. The Company is not permitted to provide legal aid facilities as intended in paragraph (1) in the event that members of the Board of Commissioners become witnesses, suspects or defendants due to criminal proceedings or defendants due to proceedings other than criminal proceedings reported by: <ol style="list-style-type: none"> a. the SOE concerned; b. the state, as a legal entity or state agency or government agency; or c. certain parties determined by the General Meeting of Shareholders/Ministers.

Type	Description
	<p>10. Members of the Board of Commissioners who use legal aid facilities must make a statement letter with sufficient stamp duty explaining the following:</p> <ol style="list-style-type: none"> that the capacity of the member of the Board of Commissioners concerned in certain cases is not an individual; willing to use post-service insurance as collateral for legal costs incurred by the Company; willing to return the costs incurred for providing legal aid facilities to the person concerned in the case as an individual; And willing to replace/refund the costs incurred by the Company if a member of the Board of Commissioners is found guilty by a court with a decision that has permanent legal force. <p>11. The Company must provide legal aid facility to former members of the Board of Commissioners in the event of legal issues arising because the person concerned carries out actions/deeds for and on behalf of their position relating to the aims and objectives and business activities of the Company, which they carried out while the person concerned served as a member of the Board. Company Commissioner.</p>

Board of Directors Remuneration Structure

The remuneration structure of the Board of Directors is based on Board of Commissioners Decree SR.24-KOM/07/2023 and Approval of Series A Dwiwarna Shareholders based on letter Number SR-23/Wk2.MBU.A/07/2023 as follows:

- Honorarium and Tantiem The amount of Salary and Tantiem for the Board of Directors is determined proportionally to the salary and bonus for the President Director, namely the Vice President Director is 85% and the salary of other Directors is 85% of the salary of the President Director.
- Benefits

Types	Amount per Director	Descriptions
Religious Holidays Allowance	Allowances at a maximum one (1) time salary per month, pay in full.	Given since the appointment ny GMS.
Housing Allowance	IDR27.5 million/month, including utilization cost	Is not given to Directors members that occupy the official residence
Post Tenure Insurance	Maximum premium of 25% (twenty five percent) of annual salary	Included since declared effective from fit and proper test by OJK
Club Membership	<p>President Director/Vice President Director:</p> <p>2 (two) Golf Club memberships. 2 (two) Financial Club memberships. 1 (one) Fitness Club membership (family club) 2 (two) Profession Club memberships.</p> <p>Board of Director:</p> <p>1 (one) Golf membership. 1 (one) Fitness Club membership (family club). 2 (two) Profession Club memberships</p>	Membership is for the development of potential business and relationships.
Corporate Attires	Provided in the form of uniforms, jackets and/or work clothes and their accessories as well as batik/woven/ other national clothing with a value according to the annual budget ceiling regulated by the Directors' Decree.	Attires for official use.
Communications	Communication costs that can be provided in the form of credit reimbursement and/or data packages according to usage.	

- Facilities

Type	Description
Vehicle	<p>Vehicle facilities for members of the Board of Directors are provided with the following conditions:</p> <ol style="list-style-type: none"> Provided 1 (one) vehicle facility along with maintenance costs and operational costs for each member of the Board of Directors which is provided taking into account the Company's financial condition. The maximum limit for the types of facilities and procedures for procuring vehicles is determined through a Decree of the Board of Directors taking into account the provisions on facilities decided by the General Meeting of Shareholders or the party authorized by the General Meeting of Shareholders. For Directors who have not yet obtained vehicle facilities because the Company is currently carrying out a procurement process, they will be given a Transportation Allowance, the amount of which is determined through a Directors' Decree taking into account the provisions on facilities decided by the General Meeting of Shareholders or the party authorized by the General Meeting of Shareholders. In the event that the Board of Directors has been provided with vehicle facilities as regulated in the previous Board of Commissioners Decree, then it is regulated as follows: <ol style="list-style-type: none"> The provisions for providing vehicle facilities remain guided by the previous decision until the rental period ends, and thereafter follow the provisions as in paragraphs 1 to 3 above. For Directors whose position ends and the vehicle rental period has not yet ended, the person concerned is given a transition period of 30 (thirty) days to use the vehicle and must return the vehicle to the Company after the transition period is complete.



Type	Description
Medical Benefits	<ol style="list-style-type: none"> 1. Medical Benefits for members of the Board of Commissioners are provided in the form of health insurance or reimbursement for medical expenses. 2. Medical Benefits provided include: <ol style="list-style-type: none"> a. health insurance program administered by the Social Security Administering Agency; b. outpatient care and medication; c. hospitalization and medication; And d. medical check-up; 3. Medical benefits are provided to members of the Board of Commissioners along with a wife/husband and a maximum of 3 (three) children who have not yet reached the age of 25 (twenty five) years, provided that the child who is not yet 25 (twenty five) years old has ever been married. or has worked, the person concerned is not entitled to health facilities 4. In case that the treating doctor provides a referral for treatment abroad, the provision of health facilities can be provided in full or in part by taking into account the Company's financial capabilities. These facilities include transportation and accommodation for the patient and one companion 5. Medical check up is provided with the following conditions: <ol style="list-style-type: none"> a. medical check up is given 1 (one) time every year; And b. medical check ups are carried out domestically. 6. Medical benefits in the form of outpatient care and medication as referred to in paragraph 2 above include eye examinations and medication, as well as the purchase of fully replaced glasses by the Company with the following conditions: <ol style="list-style-type: none"> a. Frame replacement every 2 (two) years, with the maximum value regulated in the Directors' Decree taking into account the facility provisions decided by the General Meeting of Shareholders or the party authorized by the General Meeting of Shareholders; b. Lens replacement every 1 (one) year.
Legal Aid Facility	<ol style="list-style-type: none"> 1. Legal assistance facilities are provided to members of the Board of Directors in the event of actions/deeds for and on behalf of their position relating to the aims and objectives and business activities of the Company. 2. Legal aid facilities as referred to in paragraph (1) are provided by taking into account the principles of fairness, transparency and accountability in accordance with applicable regulations, as well as taking into account the Company's financial capabilities. 3. Legal aid facilities as intended in paragraph (1) are provided in the form of: <ol style="list-style-type: none"> a. financing legal services which includes the process of providing information, examining witnesses, suspects and defendants in judicial institutions until obtaining a decision that has permanent legal force, and preparation of related documents relating to this process; b. financing legal services as a witness or defendant in legal disputes in judicial institutions until obtaining a decision that has permanent legal force, and preparation of related documents relating to this process; And c. transportation and accommodation costs in connection with the legal process. 4. The legal aid facilities as referred to in paragraph (1) can be funded by the Company only for 1 (one) legal service provider for 1 (one) specific case. 5. The appointment of legal service providers is carried out by the Company in accordance with the provisions for the procurement of goods and services applicable to the Company. 6. In the event that a member of the Board of Directors uses a legal service provider of their own choice or is involved in the process of appointing a legal service provider as intended in paragraph (2), whether at the level of inquiry/investigation, court of first instance, appeal, cassation or judicial review, the attorney's fees/ Legal consultants are not covered/reimbursed by the Company. 7. In the event that a member of the Board of Directors is acquitted/declared not guilty by a court with a decision that has permanent legal force, then the legal aid facility is at the expense of the Company. 8. As long as the legal matter does not yet have permanent legal force, post-service insurance for members of the Board of Directors is not paid and is placed in a special account as collateral for legal costs incurred by the Company. 9. The Company is not permitted to provide legal aid facilities as referred to in paragraph (1) in the event that a member of the Board of Directors becomes a witness, suspect or defendant due to criminal proceedings or is a defendant due to proceedings other than criminal proceedings reported by: <ol style="list-style-type: none"> a. the BUMN concerned; b. the state, as a legal entity or state agency or government agency; or c. certain parties determined by the General Meeting of Shareholders/Ministers. 10. Members of the Board of Directors who use legal aid facilities must make a statement letter with sufficient stamp duty explaining the following: <ol style="list-style-type: none"> a. that the capacity of the member of the Board of Directors concerned in certain cases is not an individual; b. willing to use post-service insurance as collateral for legal costs incurred by the Company; c. willing to return the costs incurred for providing legal aid facilities to the person concerned in the case as an individual; And d. willing to replace/refund the costs incurred by the Company if a member of the Board of Directors is found guilty by a court with a decision that has permanent legal force. 11. The company must provide legal assistance facilities to former members of the BUMN Board of Directors in the event of legal problems arising because the person concerned carries out actions/deeds for and on behalf of their position relating to the aims and objectives and business activities of the Company, which they carry out while the person concerned is serving as member of the Company's Board of Directors.

Amount of Nominal/Remuneration Components of each Board of Commissioners and Board of Directors

Nominal Amount/Component of Remuneration for Each Board of Commissioners

No.	Name	Honorarium	Religious Holiday Allowance	Medical Benefits	Tantiem	Transport Allowance	Post-Service Insurance Premiums	Total
1	Kartika Wirjoatmodjo	√	√	√	√	√	√	√
2	Rofikoh Rokhim	√	√	√	√	√	√	√
3	Rabin Indrajad Hatari	√	√	√	√	√	√	√
4	Hendrikus Ivo	√	√	√	√	√	√	√
5	Dwi Ria Latifa	√	√	√	√	√	√	√
6	Heri Sunaryadi	√	√	√	√	√	√	√
7	Nurmaria Sarosa	√	√	√	√	√	√	√
8	Agus Riswanto	√	√	√	√	√	√	√
9	Pariurna P. Sugarda	√	√	√	√	√	√	√
10	Awan Nurmawan Nuh*	√	√			√		√
11	Hadiyanto**	√		√	√	√		√
Total Amount		21.251.437.256	1.744.160.000	3.096.358.867	117.069.776.485	4.287.797.613	5.176.178.750	152.625.708.971

*The appointment was since March 13, 2023

**The removal was since March 13, 2023

Nominal Amount/Remuneration Components of Each Board of Directors

No.	Name	Honorarium	THRK	Treatment	Tantiem	Allowance Housing area	Post-Service Insurance Premiums	Total
1	Sunarso	√	√	√	√	√	√	√
2	Catur Budi Harto	√	√	√	√	-	√	√
3	Supari	√	√	√	√	√	√	√
4	Amam Sukriyanto	√	√	√	√	-	√	√
5	Handayani	√	√	√	√	√	√	√
6	Agus Winardono	√	√	√	√	-	√	√
7	Viviana Dyah Ayu Retno K.	√	√	√	√	-	√	√
8	Andrijanto	√	√	√	√	√	√	√
9	Agus Sudiarto	√	√	√	√	√	√	√
10	Agus Noorsanto	√	√	√	√	-	√	√



No.	Name	Honorarium	THRK	Treatment	Tantien	Allowance Housing area	Post-Service Insurance Premiums	Total
11	Arga M. Nugraha	√	√	√	√	-	√	√
12	Ahmad Solichin Lutfiyanto	√	√	√	√	-	√	√
Total Amount		56.160.000.000	403.050.000	1.481.589.915	306.949.722.785	1.017.500.000	14.215.450.000	384.227.312.700

Transparency of Share Ownership of Directors and Board of Commissioners

Share Ownership of Members of The Board of Directors and The Board of Commissioners

The Board of Directors and Board of Commissioners must disclose shares of 5% (five percent) or more, both in BRI and in other banks and companies, domiciled at home and abroad. The entire Board of Directors and Board of Commissioners does not have share ownership reaching 5% (five percent). Meanwhile, the share ownership of the Board of Commissioners and Directors which is more than 5% is as follows:

Board of Directors Share Ownership

Name	Position	Share Ownership (sheets)			
		Bank Lain	Others Bank	Non-Bank Financial Institutions	Others Company
Sunarso	President Director	Nil	None	None	None
Catur Budi Harto	Vice Director	Nil	None	None	None
Handayani	Director of Consumer Business	Nil	None	None	None
Supari	Director of Micro Business	Nil	None	None	None
Ahmad Solichin Lutfiyanto	Director of Compliance	Nil	None	None	None
Agus Noorsanto	Director of Wholesale and Institutional Business	Nil	None	None	None
Agus Sudiarto	Director of Risk Management	Nil	None	None	None
Agus Winardono	Director of Human Capital	Nil	None	None	None
Amam Sukriyanto	Director of Small and Medium Businesses	Nil	None	None	None
Viviana Dyah Ayu Retno	Director of Finance	Nil	None	None	None
Arga Mahanana Nugraha	Director of Digital and Information Technology	Nil	None	None	None
Andijanto	Director of Networks and Services	Nil	None	None	None

Board of Commissioners Share Ownership

Name	Position	Share Ownership (sheets)			
		BRI	Others Bank	Non-Bank Financial Institutions	Others Company
Kartika Wirjoatmodjo	President Commissioner	Nil	None	None	None
Rofikoh Rokhim	Deputy Commissioner / Independent Commissioner	None	None	None	None

Name	Position	Share Ownership (sheets)			
		BRI	Others Bank	Non-Bank Financial Institutions	Others Company
Hadiyanto*	Commissioner	None	None	None	PT Moneti Indo Tekno (40%)
Rabin Indrajad Hattari	Commissioner	Nil	None	None	None
Awan Nurmawan Nuh**	Commissioner	None	None	None	None
Hendrikus Ivo	Independent Commissioner	None	None	None	None
Dwi Ria Latifa	Independent Commissioner	None	None	None	PT Bersua Utama Indonesia [80%]
Heri Sunaryadi	Independent Commissioner	None	None	PT Putra Bersama Investama (99%)	None
Paripurna Poerwoko Sugarda	Independent Commissioner	None	None	None	None
Agus Riswanto	Independent Commissioner	None	None	None	None
Nurmaria Sarosa	Independent Commissioner	None	None	None	PT Selaras Logistik Indonesia (20%)

*The appointment was since March 13, 2023

**The removal was since March 13, 2023

Purchase/Sell of Shares of the Board of Commissioners and Directors

Disclosure of share ownership information for the Board of Commissioners and Directors has been regulated in General Policy no. KU.02-DIR/KEP/10/2023 concerning General Corporate Governance Policy of PT Bank Rakyat Indonesia (Persero) Tbk is as follows:

- Members of the Board of Directors or Board of Commissioners are required to report to the Company (Corporate Secretary Division) regarding share ownership and any changes thereto on shares.
- The information as referred to in point 1 above is reported to the Corporate Secretary Work Unit no later than 3 (three) working days after ownership or any change in ownership of the Company's shares occurs.
- The Corporate Secretary Work Unit reports ownership and any change in ownership of Company shares by members of the Board of Directors and Board of Commissioners to the Financial Services Authority no later than 10 (ten) days from the occurrence of ownership or change in ownership of the shares in question.
- Members of the Board of Directors and Board of Commissioners may give written authorization to other parties to report ownership and any changes in their ownership of the Company's shares.

Throughout 2023, share transactions carried out by the Board of Directors and Board of Commissioners have been reported to the Company (in Corporate Secretary Division) within 3 (three) working days after the transaction was carried out and then reported to the Financial Services Authority. The purchases/sales of shares of the Board of Commissioners and Directors during 2023 are as follows.

No	Name	Position	Transaction	Number of Shares Before Transaction	Number of Purchases/Sales	Stock Price	Number of Shares After Transaction	Transaction date	Transaction Purpose	Reporting
1	Viviana Dyah Ayu R. K.	Director of Finance	Purchase	996.200	35.000	4.650	1.031.200	January 5, 2023	Investment	B.1-CSC/CSM/CGC/01/2023
			Purchase	1.031.200	15.000	4.430	1.046.200	January 10, 2023	Investment	B.1CSC/CSM/CGC/01/2023
			Redirection	1.046.200	466.600	5.450	1.512.800	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023



No	Name	Position	Transaction	Number of Shares Before Transaction	Number of Purchases/Sales	Stock Price	Number of Shares After Transaction	Transaction date	Transaction Purpose	Reporting
2	Amam Sukriyanto	Director of Small and Medium Businesses	Purchase	1.010.154	50.000	4.650	1.060.154	January 5, 2023	Investment	R.1.e-CSC/BOD/BSC/01/2023
			Redirection	1.060.154	466.600	5.450	1.526.754	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
3	Sunarso	President Director	Purchase	2.398.156	287.700	4.615	2.685.856	January 6, 2023	Investment	B.52-CSC/CSM/CGC/01/2023
			Pengalihan	2.685.856	549.000	5.450	3.234.856	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
4	Agus Winardono	Director of Human Capital	Purchase	982.681	22.900	4.440	1.005.581	January 10, 2023	Investment	B.53-CSC/CSM/CGC/01/2023
			Purchase	1.005.581	31.300	4.860	1.036.881	February 16, 2023	Implementation of Financial Services Authority Regulations Number 45/POJK.03/2015 concerning	B.5-CSC/CSM/CGC/02/2023
			Redirection	1.036.881	466.600	5.450	1.503.481	August 08, 2023	Implementation of Tata Manage Provision of Remuneration for Banks General	B.193.e-CSC/CSM/CGC/08/2023
5	Agus Noorsanto	Director of Wholesale and Institutional Business	Purchase	1.401.041	200.000	4.460	1.601.041	January 12, 2023	Investment	B.4-CSC/CSM/CGC/01/2023
			Redirection	1.601.041	4.300	4.020	1.605.341	Juli 21, 2023	Implementation of rights to the ESOP/ESA Program obtained while still having Company employee status.	B.12-CSC/CSM/CGC/07/2023
			Redirection	1.605.341	466.600	5.450	2.071.941	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
6	Supari	Micro Business Director	Redirection	2.423.114	1.200	3.630	2.424.314	July 21, 2023	Implementation of rights to the ESOP/ESA Program obtained while still having Company employee status.	B.11-CSC/CSM/CGC/07/2023
			Redirection	2.424.314	466.600	5.450	2.890.914	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023

No	Name	Position	Transaction	Number of Shares Before Transaction	Number of Purchases/Sales	Stock Price	Number of Shares After Transaction	Transaction date	Transaction Purpose	Reporting
7	Catur Budi Harto	Vice Director	Redirection	1.344.957	494.100	5.450	1.839.057	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
8	Handayani	Director of Consumer Business	Redirection	2.958.600	466.600	5.450	3.425.200	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
9	Achmad Solichin Lutfiyanto	Director of Compliance	Redirection	3.120.870	466.600	5.450	3.587.470	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
10	Agus Sudiarto	Director of Risk Management	Redirection	1.250.800	466.600	5.450	1.717.400	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
11	Arga Mahanana Nugraha	Director of Digital and Information Technology	Redirection	847.185	466.600	5.450	1.313.785	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
12	Andrijanto	Director of Networks and Services	Redirection	734.200	388.800	5.450	1.123.000	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
13	Kartika Wirjoatmodjo	The main commissioner	Redirection	442.800	247.000	5.450	689.800	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023
14	Rabin Indrajad Hattari	Commissioner	Redirection	398.400	222.300	5.450	620.700	August 18, 2023	In order to implement the provisions of POJK 45/POJK.03/2015.	B.193.e-CSC/CSM/CGC/08/2023

Diversity Policy for Directors and Board of Commissioners

The diversity of the composition of the Company's Directors and Board of Commissioners is in accordance with OJK Circular Letter No. 32/SEOJK.04/2015 concerning Public Company Governance Guidelines. The appointment of the Board of Commissioners and Directors is carried out by considering age, gender, education, experience, integrity, dedication, understanding of company management issues, having knowledge and/or expertise in the required fields and being able to provide sufficient time to carry out their duties as well as other requirements based on legislation. Currently the Board of Commissioners and Directors have met the criteria of age, gender, education, experience, integrity, dedication, understanding of company management issues, and have knowledge and/or expertise in the fields required by the Company.



Diversity in Board of Directors Composition

Table of Diversity in Board of Directors Composition

Name	Position	Age	Gender	Education	Work Experience	Expertise
Sunarso	President Director	60 years old	Male	Bachelor of Agronomy Master of Business Administration	Have work experience in banking	Wholesale Banking, Corporate Banking, Micro Banking, Risk Management, Administrasi Bisnis, Manajemen
Catur Budi Harto	Vice President Director	60 years old	Male	Bachelor of Agronomy Master of Management	Have work experience in banking	Consumer Banking, Wholesale Banking, Risk Management, Manajemen
Handayani	Director of Consumer Business	58 years old	Male	Bachelor of Dentistry Master of Management	Have work experience in aviation and banking	Consumer Banking, Wholesale Banking, Risk Management, Manajemen
Supari	Director of Micro Business	57 years old	Male	Bachelor of Agricultural Technology Master in Agribusiness Management	Have work experience in banking	Micro Banking, Risk Management, Manajemen
Ahmad Solichin Lutfiyanto	Director of Compliance	53 years old	Male	Bachelor of Agricultural Technology Master of Management	Have work experience in banking	Governance, Risk Management, and Compliance (GRC), Wholesale Banking, Manajemen
Agus Noorsanto	Director of Wholesale and Institutional Business	58 years old	Male	Bachelor of Accounting Master of Management	Have work experience in banking	Wholesale Banking, Corporate Banking, Risk Management, Akuntansi, Manajemen
Agus Sudiarto	Director of Risk Management	58 tahun	Male	Bachelor of Law Master of Management	Have work experience in aviation and banking	Risk Management, Sharia Banking, Corporate Banking, Hukum, Manajemen
Agus Winardono	Director of Human Capital	58 tahun	Male	Bachelor of Corporate Economics Master of Financial Management	Have work experience in banking	Human Capital, Risk Management, Ekonomi, Manajemen Keuangan
Amam Sukriyanto	Director of Small and Medium Businesses	55 tahun	Male	Bachelor of Agricultural Industrial Technology Master of Business Administration	Have work experience in banking	Retail Banking, International Business Banking, Risk Management, Master Administrasi Bisnis Advance
Viviana Dyah Ayu Retno	Director of Finance	45 tahun	Female	Bachelor of Animal Husbandry Master of Business Administration	Have work experience in banking	Risk Management, Finance & Strategic
Arga Mahanana Nugraha	Direktur <i>Digital</i> dan Teknologi Informasi	43 tahun	Male	Bachelor of Information Engineering Master of Science	Have work experience in banking	IT & Digital Banking, Risk Management, Manajemen
Andrijanto	Direktur Jaringan dan Layanan	49 tahun	Male	Bachelor of Accounting Master of Finance	Have work experience in banking	Finance, Risk Management, Akuntansi, Keuangan

Composition Diversity of The Board of Commissioners

Table of Diversity in the Composition of the Board of Commissioners

Name	Position	Age	Gender	Education	Work Experience	Expertise
Kartika Wirjoatmodjo	President Commissioner	50 years old	Male	Bachelor of Accounting Master of Business Administration	Has experience in banking, finance and risk management	Banking, Finance, Risk Management
Rofikoh Rokhim	Deputy President Commissioner/ Independent Commissioner	52 years old	Female	Bachelor of Economics Political scientist Master in Public Finance Master International & Development Economics Doctorate in Economics	Has experience in finance, economics and management	Finance, Economics, Management
Hadiyanto*	Commissioner	61 years old	Male	Bachelor of Law Master of Law Doctor of Law	Has experience in the fields of economic law and management	Law, Economics, Management
Rabin Indrajad Hattari	Commissioner	48 years old	Male	Bachelor of Economics and Mathematics Master of Management PhD. in Economics,	Has experience in the fields of statistics, economics and management	Statistic, Economics, Management
Hendrikus Ivo	Independent Commissioner	65 years old	Male	Bachelor of Law Master of Management	Has experience in law, banking and bank supervision	Law, Banking, Audit
Dwi Ria Latifa	Independent Commissioner	55 years old	Female	Bachelor of Law Lemhanas Alumni Master of Science	Have experience in law, social politics and regulations	Law, Social Politics, Regulation
Heri Sunaryadi	Independent Commissioner	58 years old	Male	Bachelor of Agricultural Technology	Has experience in capital markets, technology and management	Capital Market, Technology, Management
Paripurna Poerwoko Sugarda	Independent Commissioner	66 years old	Male	Management Doctorate Bachelor of Law master of Law Doctor of Laws	Have experience in law, social politics and management	Law, Social Politics, Management
Agus Riswanto	Independent Commissioner	61 years old	Male	Bachelor of Law Master of Law	Has experience in the fields of law, law enforcement and regulations	Law, Intelligent, Regulation
Nurmaria Sarosa	Independent Commissioner	58 years old	Female	Bachelor of Architecture	Has experience in ESG, logistics and management	ESG, Logistics, Management
Awan Nurmawan Nuh **	Commissioner	55 years old	Male	Bachelor of Economics Master of Business Taxation	Has experience in the fields of accounting, auditing and taxation	Accounting, Audit, Taxation

* Finished the term of office on March 13, 2023

** Started the term of office on March 13, 2023

Organs and Committees Under The Board of Commissioners

Board of Commissioners Secretariat

Board of Commissioners Secretariat is an organ that is responsible to the Board of Commissioners and is tasked with assisting in the implementation of the duties and responsibilities of the Board of Commissioners in the framework of the supervision of the Company. Board of Commissioners Secretariat is led by

a Secretary of the Board of Commissioners who comes from outside the Company, appointed and dismissed by the Board of Commissioners upon the recommendation of the Dwiwarna Series A Shareholder.

Duties and Responsibilities of The Board of Commissioners Secretariat

The Secretariat of the Board of Commissioners has guidelines and regulations for the Secretariat of the Board of Commissioners which are stipulated by the Decree of the Board of Commissioners



Nokep: 10-KOM/11/2018 dated November 1, 2018, which:

1. Coordinating the execution of duties of Staff, Commissioner Secretary, and Administrator in the Board of Commissioners.
2. Coordinating the Board of Commissioners meetings.
3. Coordinating the administrative, secretarial, and protocol duties of the Board of Commissioners.
4. Reporting to the Company on the share ownership of members of the Board of Commissioners and/or their families in the Company and other companies.
5. Providing a report on the supervisory duties that have been carried out during the previous financial year to the General Meeting of Shareholders.
6. Preparing a report on the GCG Self-Assessment implementation of the Board of Commissioners and the Committee each Semester, in coordination with the Compliance division.
7. Coordinating the achievement of the duties of the Committees and organs reporting directly to the Board of Commissioners.
8. Coordinating with the Committees of the Board of Commissioners in preparing reports on the supervision results on the implementation of the Company's Business Plan every semester to the Financial Services Authority in accordance with the prevailing laws and regulations.
9. Coordinating and following-up on requests and/or collection of data/information from and/or to the Company's management and external parties not covered by the Committee's duties, including information on rules and regulations relevant to the duties and responsibilities of the Board of Commissioners.
10. Coordinating the drafting of the Annual Work Plan and Budget of the Board of Commissioners, which is an integral part of the Annual Work Plan and Budget of the Company prepared by the Board of Directors.
11. Coordinating the suggestions and opinions preparations on the agenda and material of the General Meeting of Shareholders.

Board of Commissioners' Secretary Profile



Widia Jessti

Board of Commissioners Secretary

Indonesian citizen, born in Pekalongan in 1986. Age 37 years as of December 2023. Domiciled in South Tangerang.



EDUCATIONAL BACKGROUND

- Diploma III - State Accounting College (2006)
- Bachelor of Economics (Accounting) - University of Indonesia (2009)
- Master of Business Administration (Global Banking and Finance) - University of Birmingham, UK (2016)



WORK EXPERIENCE

- Board of Commissioners Secretary of PT Semen Indonesia (Persero) Tbk (February 2021 - April 2022)
- Board of Commissioners Secretary of PT Bank Mandiri (Persero) Tbk (April 2019 - February 2021)
- Board of Commissioners Secretary of PT Indonesia Asahan Aluminium (Persero) MIND ID (March 2017 - April 2019)
- Board of Commissioners Secretary of PT Bahana Pembinaan Usaha Indonesia (Persero) (November 2011 - September 2014)



LEGAL BASIS FOR APPOINTMENT

Decree of the Board of Commissioners Number NOKEP: 05-KOM/BRI/04/2022 dated April 18, 2022 concerning Dismissal and Appointment of Secretary to the Board of Commissioners of PT Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

April 2022 - present



DOUBLE FUNCTION

Functional Position in the Ministry of BUMN

Competency Development of the Board of Commissioners Secretary

Competency Development/Training Materials	Time and Place of Implementation	Organizer
Advanced Leader Program	Bali, July 10, 2023	IMD/Bank Mandiri
BSE GRS Masterclass 2023 - Socialization of ranking of SOEs & SOEs Subsidiaries by Pefindo	Jakarta, September 14, 2023	BUMN School of Excellence
ESG for Boards - Governance of ESG	Jakarta, September 27, 2023	BUMN School of Excellence
GRC Integrated Information for Supervisory Board	Jakarta, October 05, 2023	BUMN School of Excellence
CG Methodology and Environmental and Social Management Systems	Jakarta, October 25th 2023	BUMN School of Excellence

Implementation Duties of the Board of Commissioners Secretary

1. Implementation of the Board of Commissioners Meeting

The Secretariat of the Board of Commissioners has coordinated the implementation of the meetings of the Board of Commissioners, namely:

- a. Coordinating the implementation of good corporate governance (GCG) within the Board of Commissioners.
- b. Providing information for the needs of the Board of Commissioners in the framework of decision making.
- c. Preparing the necessary materials related to the routine reports of the Board of Directors in managing the Company such as: RKAP, Annual Report, Quarterly Report, Report on Internal Audit Examination Results, and other required reports.
- d. Preparing the necessary materials/materials relating to matters that must obtain a decision from the Board of Commissioners regarding the Company's management activities carried out by the Board of Directors and all of its staff.
- e. Preparing and coordinating the meeting agenda with the parties attending the meeting.
- f. Drafting agendas, time and place for meetings based on the direction of the Board of Commissioners and input from the Committees of the Board of Commissioners.
- g. Prepare, coordinate and obtain meeting materials from sources related to the meeting agenda, to be submitted to the Board of Commissioners and/or to the Committees if necessary.
- h. Preparing considerations, opinions, suggestions and other decisions from the Board of Commissioners for Shareholders, Directors and parties related to the management of the Company.
- i. Drafting minutes of meetings and keeping a copy.
- j. Monitoring and checking the stages of progress in implementing the results of meeting decisions/considerations of opinions, suggestions and other decisions of the Board of Commissioners.

2. Implementation of Secretarial Duties

Coordinating the administrative, secretarial, and protocol tasks of the Board of Commissioners, including in terms of:

- a. Managing correspondence, archives and other documents addressed to the Board of Commissioners based on the principles of Good Corporate Governance.
- b. Managing correspondence, archives and other documents addressed to the Board of Commissioners based on the principles of Good Corporate Governance.
- c. Managing the activities of the Board of Commissioners and the Supporting Organs of the Board of Commissioners, including participation in training programs/workshops/ seminars, work visits, business trips, and others, including ensuring the availability of facilities and logistics to support the smooth running of these activities/events.

3. Drafting of the Work Plan and Report of the Board of Commissioners

The Secretary of the Board of Commissioners coordinated with the Committees of the Board of Commissioners in preparing:

- a. The Board of Commissioners' Annual Work Plan and Budget which became an integral part of the Company's Annual Work Plan and Budget prepared by the Board of Directors.
- b. Making reports on the results of the supervision of the Board of Commissioners on the implementation of the Company's Business Plan every semester to the Financial Services Authority in accordance with the applicable laws and regulations, the Annual Supervisory Report of the Board of Commissioners to the GMS, as well as other necessary reports.

4. Implementation of Other Duties of the Secretariat of the Board of Commissioners

Referring to the Charter of the Secretariat of the Board of Commissioners, which the Board approved of Commissioners, the Secretariat of the Board of Commissioners carries out other tasks, including:



- a. Coordinating and following up on the request of the Board of Commissioners in collecting data/information from and/or to the management of the Company, including information on regulations and provisions relevant to the duties and responsibilities of the Board of Commissioners.
- b. Coordinating the implementation and self-assessment of Good Corporate Governance at the Board of Commissioners and Supporting Organs of the Board of Commissioners.

Audit Committee

The Board of Commissioners established an Audit Committee, which aims to assist the Board of Commissioners in carrying out the duties and functions of the Company's supervision. The Audit Committee is responsible to the Board of Commissioners by providing independent opinions on matters that require the attention of the Board of Commissioners following GCG principles and applicable laws and regulations.

Basis for Establishing the Audit Committee

The establishment of the Audit Committee has been regulated in:

1. Financial Services Authority Regulation Number 55/POJK.04/2015 dated 23 December 2015 concerning the Establishment and Guidelines for Implementing the Work of the Audit Committee.
2. Financial Services Authority Regulation Number 56/POJK.04/2015 dated 23 December 2015 concerning the Establishment and Guidelines for Preparing the Internal Audit Unit Charter.
3. Financial Services Authority Regulation Number 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Commercial Bank Compliance Functions.
4. Financial Services Authority Regulation Number 1/POJK.03/2019 dated 28 January 2019 concerning the Internal Audit Function in Commercial Banks.
5. Financial Services Authority Regulation Number 9 of 2023 concerning the Use of Public Accounting Services and Public Accounting Firms in Financial Services Activities.
6. Financial Services Authority Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
7. Regulation of the Minister of BUMN RI Number: PER-01/MBU/2011 dated 01 August 2011 concerning the Implementation of Good Corporate Governance in State-Owned Enterprises.
8. Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs for State-Owned Enterprises.
9. Regulation of the Minister of BUMN RI Number: PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises
10. Regulation of the Minister of BUMN RI Number: PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises.
11. Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia Number SK-3/DKU. MBU/05/2023 concerning Technical Instructions for the Composition and Qualification of Risk Management Organs within State-Owned Enterprises.
12. Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia Number SK-6/DKU.MBU/10/2023 concerning Technical Instructions for Risk Management and Aggregation Processes in the Portfolio Risk Taxonomy of State-Owned Enterprises.
13. Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia Number SK-7/DKU.MBU/10/2023 concerning Technical Instructions for Reporting Risk Management of State-Owned Enterprises.
14. Joint Decree of the Board of Commissioners and Directors Number: 02-KOM/BRI/02/2020 and Nokep: 01-DIR/KPT/02/2020 concerning Good Corporate Governance Policy of PT Bank Rakyat Indonesia (Persero) Tbk .
15. Directors' Decree Number KU. 02 -DIR/KEP/10/2023 concerning General Corporate Governance Policy of PT Bank Rakyat Indonesia (Persero) Tbk.
16. Articles of Association of PT Bank Rakyat Indonesia (Persero) Tbk and its amendments.

Duties and Responsibilities of The Audit Committee

The Audit Committee duties and responsibilities to assist the Board of Commissioners are as follows:

1. Reviewing the company's financial information to the public and/or authorities, including financial statements, projections, and other reports related to the Company's financial information.
2. Conduct a review of compliance with laws and regulations related to the Company's activities.
3. Provide an independent opinion in the event of a difference of opinion between management and the Accountant for the services provided.
4. Provide recommendations to the Board of Commissioners regarding the appointment of an Accountant based on independence, scope of assignment, and compensation for services.
5. Review the implementation of inspections by the internal auditors and overseeing the implementation of followup actions by the Board of Directors on the findings of the internal auditors.
6. Review the risk management implementation activities carried out by the Board of Directors, if the Company does not have a risk monitoring function under the Board of Commissioners.
7. Examine complaints related to the Company's accounting and financial reporting processes.
8. Review and provide advice to the Board of Commissioners regarding the potential conflict of interest of the Company.

- Maintain the confidentiality of the Company's documents, data and information.

The Audit Committee acted independently in carrying out its duties and responsibilities to assist the Board of Commissioners in carrying out the Company's oversight function with regard to:

Financial statements

- Reviewing the company's financial information to the public and/ or authorities, including financial statements, projections, and other reports related to the Company's financial information.
- Conduct a joint review with Management, The Internal Audit Work Unit and Public Accountants, KAP or the Audit Team from KAP on the audit results, including the difficulties encountered.
- Provide an independent opinion in the event of a difference of opinion between management and the Public Accountant, KAP, or Audit Team of the KAP on the services provided.
- Review the annual report to ensure the information's adequacy, consistency, and accuracy.

Internal Audit Work Unit

- Monitor and review the effectiveness of the implementation of the Company's internal audit.
- Evaluate Internal Audit Work Unit's performance.
- Ensure that Internal Audit Work Unit communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, External Auditors, and the Financial Services Authority.
- Ensure Internal Audit Work Unit to work independently.
- Provide recommendations to the Board of Commissioners regarding the preparation of the annual audit plan, scope and Internal Audit Work Unit budget.
- Conduct reviews and provide recommendations to the Board of Commissioners as material for consideration in granting approval of the Internal Audit Charter.
- Provide recommendations to the Board of Commissioners as material for consideration in granting approval for the appointment of an independent quality controller from an external party to review the performance of Internal Audit Work Unit.
- Review audit reports and ensuring that the Board of Directors takes the necessary corrective actions quickly to address control weaknesses, fraud, compliance issues with policies, laws and regulations, or other problems identified and reported by Internal Audit Work Unit.
- Provide recommendations to the Board of Commissioners regarding the provision of The Internal Audit Work Unit's overall annual remuneration and performance awards.
- Ensure that Internal Audit Work Unit upholds integrity in carrying out its duties.
- Provide recommendations to the Board of Commissioners as material for consideration in granting approval for the appointment and dismissal of the Head of Internal Audit Work Unit.

- Reviewing the Company's Report to the Financial Services Authority regarding the implementation of the Internal Audit function.
- Reviewing each The Internal Audit Work Unit report submitted to the Board of Commissioners c.q. The Audit Committee includes any reports regarding deviations submitted to the Board of Directors.
- Reviewing the implementation of the inspection by IAU and supervising the implementation of follow-up by the Board of Directors on the findings of the Internal Auditor.
- Conduct coordination and technical meetings with the Audit Committee and Subsidiary Company management in the context of integrated governance supervision.

Independent Auditors

- Providing recommendation on the appointment of a Public Accountant and/or Firm that will provide audit services to the annual financial information, to the Board of Commissioners to be submitted to the GMS, taking into account the independence, scope of the assignment, and services fee.
- Providing recommendation to the Board of Commissioners, to be proposed to the GMS, in the case of the Public Accountant and/or Public Accountant Firm decided by the GMS as referred to in point 1) cannot meet the audit services on annual financial information during the Professional Assignment Period, the appointment of a replacement of Public Accountant and/or Public Accountant Firm may be conducted by the Board of Commissioners with due regard to the Audit Committee's recommendation.
- In the event that the Audit Committee cannot recommend Public Accountant and/or Public Accountant Firm that will provide audit services to annual financial information to the Board of Commissioners prior to the GMS as referred to in point 1), the Audit Committee shall recommend delegation of authority to appoint Public Accountant and/ or Public Accountant Firm to the Board of Commissioners, with explanation about:
 - The reason for the delegation of authority; and
 - Criteria or limitations to the appointed Public Accountant/ Public Accountant Firm.
- In preparing the recommendations as referred to in point 1), the Audit Committee shall consider:
 - Independence of Public Accountant, Public Accountant Firm, and person in Public Accountant Firm;
 - The scope of the audit;
 - Audit services fee;
 - Expertise and experience of Public Accountant, Public Accountant Firm, and Audit Team of the Public Accountant Firm;
 - The methodology, techniques, and audit facilities used by the Firm;
 - Benefits of fresh eye perspectives that will be obtained through the replacement of Public Accountant, Public Accountant Firm, and Audit Team of the Public Accountant Firm;



- g. Potential risks for the use of same audit services (Public Accountant Firm) continuously for a sufficient period of time; and/or
 - h. The results of the evaluation of the implementation of the provision of audit services on annual historical financial information by Public Accountants and Public Accountants in the previous period.
5. Submit the recommendations of the Audit Committee in the appointment of Public Accountant and/or Public Accountant Firm to the Board of Directors of PT Bank Rakyat Indonesia (Persero) Tbk. and/ or DPLK Executive Board to be used as appendix of Public Accountant and/or Public Accountant Firm Appointment Report to the Financial Services Authority.
 6. Propose to terminate a Public Accountant, Public Accountant Firm, or Public Accountant Firm Audit Team, if in performing their duties, the Auditor does not meet the applicable standards and regulations.
 7. Reviewing prospective Public Accountants, or the Audit Team from KAP who will conduct a general audit of the consolidated financial statements of subsidiaries. to the Company's consolidated financial statements. KAP for the consolidated subsidiary is appointed and determined by the relevant subsidiary in accordance with the provisions of its articles of association but must be consulted with the Audit Committee to assess aspects of independence, expertise and scope of assignment of prospective Public Accountants, KAP, or Audit Team from KAP and audit supervision. run by the Audit Committee.
 8. Provide pre-approval for non-assurance services assigned to KAP, the Company's independent auditor.
 9. Evaluate the implementation of audit services for annual financial information by Public Accountant, Public Accountant Firm, or Public Accountant Firm Audit Team, at least through:
 - a. Compliance with audit conducted by Public Accountant, Public Accountant Firm, or Public Accountant Firm Audit Team with applicable audit standards;
 - b. Adequacy of fieldwork time;
 - c. Assessment of the scope of services provided and the adequacy of the quotation;
 - d. Recommendations for improvements provided by the Public Accountant and/ or Public Accountant Firm; and
 - e. Others.
 10. Submit the Audit Committee Evaluation Result Report as referred to in number 9) to the OJK through the BRI Board of Directors and/ or BRI DPLK Management.

Compliance

1. Monitor the effectiveness of policies and review and recommend improvements to fraud reports related to financial reporting (fraudulent financial reporting risks) that have been prepared and implemented by the Board of Directors.
2. Review compliance with laws and regulations relating to the Company's activities.

3. Evaluate and analyze the implementation of the Company's Compliance Function at least semi-annually and provide suggestions and/or recommendations to the Board of Commissioners to improve the quality of implementation of the Company's Compliance Function.

Complaints (Whistleblowing System)

Unit Pengelola Whistleblowing System Komite Audit memiliki wewenang dan tanggung jawab, yaitu:

1. Receive and document all reports of indications of violations in the category of violations of BRI's accounting processes and financial reports and indications of violations committed by the BRI Board of Commissioners, Members of the BRI Board of Directors, SEVP and Members of the Board of Commissioners/Directors of Subsidiaries originating from the Whistleblowing System application.
2. Receive and follow up on reports from the The Internal Audit Work Unit Whistleblowing System Management Unit with criteria for indications of violations of BRI's accounting processes and financial reports and indications of violations committed by the BRI Board of Commissioners, BRI Board of Directors Members, SEVP and Members of the Board of Commissioners/Directors of Subsidiaries.
3. Whistleblowing System Management Unit The Audit Committee (Members and Leaders of the Whistleblowing System Management Unit Audit Committee) carries out verification and validation together with the Board of Commissioners regarding the Whistleblowing System reports received, as well as grouping the Whistleblowing System reports received, as well as grouping Whistleblowing System reports which include communication. with the reporter to collect additional evidence/documents regarding the report.
4. The Whistleblowing System Management Unit, the Audit Committee, submits a request for approval for the recapitulation of the Whistleblowing System report for the Corruption Crime category to the Board of Commissioners every month for subsequent reporting to the Corruption Eradication Commission via the Whistleblowing System Application.
5. Updating information on the Whistleblowing System application, including categories of indications of violations and reporting facilities if they do not comply with the Whistleblowing System report criteria as well as the progress status of follow-up reports whenever there is a change in status.
6. Appoint an Investigation Work Unit/Independent Party to examine reports indicating violations.
7. Submit reports and recommendations on the results of investigations by the Investigation Work Unit/Independent Party to the Authorized Work Unit for follow-up.
8. Ensure that the results of the Investigation Work Unit/Independent Party recommendations have been followed up according to the set time targets.
9. Update the Whistleblowing System application for every Whistleblowing System report that has been followed up.

10. Submit monthly Whistleblowing System recapitulation reports to the Board of Commissioners.
11. Manage all Whistleblowing System follow-up documents in the Whistleblowing System application.
12. Manage audit results reports from the Investment Work Unit and update report data in the Whistleblowing System application.
13. Maintain the confidentiality of all reporting identity information, information indicating violations and investigation results reports.

Subsidiaries

1. Monitor and evaluate the suitability of the implementation of financial policies and the Internal Audit of parent and subsidiary SOEs.
2. Monitor and evaluate the appropriateness of BRI's internal audit implementation and subsidiary internal audit policies.
3. Oversight of the general audit implementation of the financial statements of subsidiaries.
4. Review the adequacy of internal control of subsidiaries and financial conglomerates.

Others

1. Reviewing and providing advice to the Board of Commissioners related to potential conflicts of interest of the Bank.
2. Maintaining confidentiality of documents, data, and information of the Bank.
3. Carrying out the assignment as requested by the Commissioner.

Audit Committee Charter

The Company's Audit Committee Charter is regulated in Decree Nokep: 06-KOM/05/2022 concerning the Audit Committee Charter of PT Bank Rakyat Indonesia (Persero) Tbk. The Audit Committee Charter is a reference for the Audit Committee in carrying out its duties effectively. The Audit Committee Charter is a guideline and work rules for the Audit Committee in carrying out its duties to assist the Board of Commissioners in actively supervising the implementation of GCG principles in the Company.

The contents of the Audit Committee Charter include:

Chapter I	Introduction General Understanding Legal basis
Chapter II	Work Guidelines and Code of Conduct Purpose of Duties and Responsibilities and Authorities Composition Structure and Membership Requirements Code of Ethics Working time Meeting Reporting Work Procedures and Procedures Letters/Documents Follow up on Meeting Results Handling of Complaints or Reports Regarding Alleged Violations Related to Financial Reporting
Chapter III	Closing

Authority of the Audit Committee

The Board of Commissioners grants authority to the Audit Committee within the scope of Audit Committee responsibilities to:

1. Have access to accounting records, supporting data, and all relevant information about the Company related to the duties and functions of the audit committee as long as necessary to carry out its duties.
2. Communicate directly with Employees, including the Board of Directors and parties carrying out internal audit, risk management and Accountant functions regarding the duties and responsibilities of the Audit Committee.
3. Involve independent parties outside the Audit Committee members who are needed to assist in carrying out their duties. (if needed).
4. Provide opinions and recommendations to the Board of Commissioners in order to improve the quality of implementation of the Company's Compliance Function.
5. Carry out other authorities granted by the Board of Commissioners.

Audit Committee Term of Office

The term of office of members of the Audit Committee may not be longer than the term of office of the Board of Commissioners as regulated in the Company's Articles of Association and can only be re-elected for 1 (one) subsequent period, without reducing the right of the Board of Commissioners to dismiss them at any time.

Audit Committee Structure, Membership and Expertise

The Audit Committee was under the coordination of the Board of Commissioners and was structurally responsible to the Board of Commissioners. The Audit Committee was chaired by an Independent Commissioner. Members of the Audit Committee consist of at least 3 (three) people, namely:

1. An Independent Commissioner.
2. An Independent Party with expertise in accounting and finance.
3. An Independent Party with expertise in law or banking.



Structure, membership and expertise of the Audit Committee can be seen in the table below.

Period January 1, 2023 – October 2, 2023

No	Name	Position	Expertise	Description
1	Hendrikus Ivo	Chairman	Law, Banking, Audit	Independent Commissioner
2	Rofikoh Rokhim	Member	Finance, Economics, Management	Deputy President Commissioner/ Independent Commissioner
3	Heri Sunaryadi	Member	Capital Market, Technology, Management	Independent Commissioner
4	Agus Riswanto	Member	Law, Intelligent, Regulation	Independent Commissioner
5	Sahat Pardede	Member	Accounting, Audit	Independent Party
6	Irwanto	Member	Accounting, Banking	Independent Party
7	Bardiyono Wiyatmojo	Member	Banking, Audit	Independent Party

Periode 3 Oktober 2023 – 31 Desember 2023

No	Name	Position	Expertise	Description
1	Hendrikus Ivo	Chairman	Law, Banking, Audit	Independent Commissioner
2	Rofikoh Rokhim	Member	Finance, Economics, Management	Deputy President Commissioner/ Independent Commissioner
3	Heri Sunaryadi	Member	Capital Market, Technology, Management	Independent Commissioner
4	Agus Riswanto	Member	Law, Intelligent, Regulation	Independent Commissioner
5	Sahat Pardede	Member	Accounting, Audit	Independent Party
6	Irwanto	Member	Accounting, Banking	Independent Party
7	Duma Riana Hutapea	Member	Accounting, Regulation	Independent Party

Audit Committee Profile

The profile of the Audit Committee as of December 31, 2023 is as follows.

Hendrikus Ivo
Head of Audit Committee/Independent Commissioner

Profiles can be seen in the profiles of members of the Board of Commissioners

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Heri Sunaryadi
Member of the Audit Committee/Independent Commissioner

Profiles can be seen in the profiles of members of the Board of Commissioners

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Rofikoh Rokhim
Member of the Audit Committee/Vice President Commissioner/Independent Commissioner

Profiles can be seen in the profiles of members of the Board of Commissioners

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Agus Riswanto
Member of the Audit Committee/Independent Commissioner

Profiles can be seen in the profiles of members of the Board of Commissioners

The period and term of office have been attached to the period and term of office of the Board of Commissioners



Sahat Pardede

Audit Committee Member

Indonesian citizen, born in Balige in 1961. Age 64 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Accounting, State College of Accountancy (1989)
- Master of Business Administration, Saint Mary's University (1993)



WORK EXPERIENCE

- Ghazali, Sahat, and Partners Public Accounting Firm (2001 - present)
- PT Telkom Indonesia Financial Expert (2014)
- Member of the Risk and Compliance Committee of Bank Negara Indonesia (Persero) Tbk (2006)
- SKK Migas Oversight Committee (2020)



CERTIFICATION

Certified Public Accountant (CPA)



LEGAL BASIS FOR APPOINTMENT

BRI Board of Directors Decree Number: 246-DIR/HCB/03/2020 dated March 31, 2020 concerning Appointment of the Chairman and Members of the Audit Committee of PT Bank Rakyat Indonesia (Persero) Tbk



PERIOD OF SERVICE

Period I



LENGTH OF SERVICE

March 31, 2020 - present



DOUBLE FUNCTION

- Member of the Audit Committee of PT AKR Corporindo Tbk (2014 - present)
- Member of the Audit Committee of PT Semen Indonesia (Persero) Tbk. (2021 - present)
- Member of the Audit Committee of PT Petrosea Tbk (2022 - present)
- PT Bahana Indonesian Business Development (Persero) Expert Staff (2022 to now)



Irwanto

Audit Committee Member

Indonesian citizen, born in Padang in 1962. Age 61 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Accounting, University of Indonesia (1988)
- Master of Accounting, University of Indonesia (2000)



WORK EXPERIENCE

- Member of the Risk Management Audit and Monitoring Committee of PT Bank J Trust (2020- February 2021)
- Member of the Supervisory Board of the Association of Indonesian Money Transfer Operators (2019 until now)
- Member of the Risk Management Audit and Monitoring Committee of PT Bank Resona Perdania (2018 to March 2021)
- Bank Indonesia (1994 – 2018)



CERTIFICATION

- Risk Management Certification Level 1, 2, 3 (BSMR) and 4 (LSPP)
- Audit Committee Certification (IKAI)
- Chartered Accountant (CA) Certification



LEGAL BASIS FOR APPOINTMENT

BRI Directors Decree Number: 195-DIR/HCB/04/2021 dated 26 April 2021 concerning Appointment of the Chairman and Members of the Audit Committee of PT Bank Rakyat Indonesia (Persero) Tbk



PERIOD OF SERVICE

Period I



LENGTH OF SERVICE

April 26, 2021 - present



DOUBLE FUNCTION

None



Duma Riana Hutapea

Audit Committee Member

Indonesian citizen, born in Balige in 1961. Age 62 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Accounting, Faculty of Economics, University of North Sumatra (1986)
- Master of Science in Business Administration, University of Illinois, USA (1999)



WORK EXPERIENCE

- Member of the Integrated Governance Committee / BRI Independent Party (2021 – present)
- Executive Director, Supporting Work Unit Deputy Commissioner for Banking Supervision IV, OJK (2020 – 2021)
- Director of Strategic Management, Education and Consumer Protection, OJK, OJK Regional Office 1, Jakarta-Banten (2015 – 2019)
- Director of Banking Supervision Quality Control, OJK (2015 – 2015)
- Deputy Director of the Department of Banking Research and Regulation, OJK (2013 – 2014)
- Bank Indonesia, Credit Department, Finance Department, Credit and MSME Department, Banking Research and Development Department, Banking Supervision Control Department (1989-2013)



CERTIFICATION

-



LEGAL BASIS FOR APPOINTMENT

BRI Directors Decree Number: 2351-DIR/HCB/10/2023 dated October 3, 2023 concerning the Determination of the Chair and Members of the Audit Committee of PT Bank Rakyat Indonesia (Persero) Tbk



PERIOD OF SERVICE

Period I



LENGTH OF SERVICE

October 3, 2023 until now



DOUBLE FUNCTION

None

Educational Qualifications and Audit Committee Work Experience

The requirements for membership of the Audit Committee are as follows:

1. General Requirements
 - a. Holding integrity, good character and morals.
 - b. Did not have any personal interests/relationships that may cause a conflict of interest to the Company.
2. Capability Requirements
 - a. Must have the ability, knowledge, experience according to the field of work, and be able to communicate well.
 - b. Must understand financial reports, company business, especially those related to the Company's services or business activities, audit processes, risk management, and laws and regulations in the Capital Market sector as well as other related laws and regulations.
- c. Must comply with the Company and Audit Committee code of ethics.
- d. Every year you must attend one of the trainings on the topics of risk management, fraud, business, corporate activities, law, compliance, finance, accounting and/or audit for at least 20 (twenty) hours of training. The training attended is PPL organized by professional institutions, regulators, training institutions accredited by accreditation institutions and/or training institutions owned or controlled by BUMN.

Table of Educational Qualifications and Work Experience of the Audit Committee

Name	Position	Education	Work experience
Hendrikus Ivo	Chief	Bachelor of Law Master of Management	Has experience in law, banking and bank supervision
Rofikoh Rokhim	Member	Bachelor of Economics Political scientist Master in Public Finance Master International & Development Economics Doctorate in Economics	Has experience in finance, economics and management

Name	Position	Education	Work experience
Heri Sunaryadi	Member	Bachelor of Agricultural Technology	Has experience in capital markets, technology and management
Agus Riswanto	Member	Bachelor of Law master of Law	Has experience in the fields of law, law enforcement and regulations
Sahat Pardede	Member	Bachelor of Accounting Master of Business Administration	Have experience in accounting and auditing
Irwanto	Member	Bachelor of Accounting Master of Accounting	Has experience in accounting and bank supervision
Bardiyono Wiyatmojo*)	Member	Bachelor of Economics and Development Studies Master of Business Administration Master of Management	Having experience in the field of banking audit and supervision
Duma Riana Hutapea**)	Member	Bachelor of Accounting Master of Science in Business Administration	Has experience in accounting and regulation

*) Effective from January 1, 2023 –October 2, 2023

***) Effective from October 3, 2023 until now

Audit Committee Independence

Table of Audit Committee Independence

Independence Aspect	Hendrikus Ivo	Rofikoh Rokhim	Heri Sunaryadi	Agus Riswanto	Sahat Pardede	Irwanto	Bardiyono Wiyatmojo*)	Duma Riana Hutapea**)
Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√	√
Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√	√
Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Audit Committee	√	√	√	√	√	√	√	√

*) Effective from January 1, 2023 –October 2, 2023

***) Effective from October 3, 2023 until now

Audit Committee Meeting

Audit Committee Meeting Policy

The Audit Committee meeting arrangements are regulated as follows:

- Audit Committee meetings must be held periodically at least 1 (one) time in 1 (one) month.
- Audit Committee meetings can be held at any time at the request of 1 (one) or several members of the Audit Committee, stating the matters to be discussed.
- Audit Committee meetings are held at the Company's domicile, or other places within the territory of the Republic of Indonesia or at the Company's place of business activities determined by the Audit Committee.
- Audit Committee meetings can be held online via teleconference, video teleconference or other electronic media facilities that enable all participants to communicate and interact in Audit Committee meetings.
- The Secretary of the Board of Commissioners is responsible for preparing the meeting agenda and schedule by considering requests and input from the Audit Committee.
- Audit Committee meeting materials are available and delivered to meeting participants no later than 5 (five) working days before the meeting is held, unless the meeting is held outside the schedule, meeting materials can be delivered before the meeting is held.



Audit Committee Meeting Agenda

Throughout 2023, the implementation date, meeting agenda and Audit Committee meeting participants, are as follows.

Table of Audit Committee Meeting Agenda

No	Meeting Date	Meeting Agenda	Meeting participants
1	Monday, January 16, 2023	Proposed The Internal Audit Work Unit Annual Audit Planning 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
2	Tuesday, January 31, 2023	Closing Meeting of 2022 BRI Financial Report Audit	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
3	Tuesday, February 14, 2023	Evaluation of the Top 50 Largest Debtors and/or Politically Exposed Persons	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
4	Tuesday, March 21, 2023	Desk Fraud Investigation Business Process	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
5	Thursday, April 13, 2023	EY Audit Results and Technical Meetings on the 2022 Micro and Small Enterprises (PUMK) Funding Program	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
6	Thursday, April 13, 2023	The Internal Audit Work Unit Review of the Publication of Financial Reports for March 31 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
7	Thursday, May 4, 2023	SEVP The Internal Audit Work Unit Independence Perspective in 2022	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Sahat Pardede 5. Irwanto 6. Bambang Harudi 7. Bardiyono Wiyatmojo
8	Thursday, May 4, 2023	Report on the main results of the The Internal Audit Work Unit audit results for the first quarter of 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Sahat Pardede 5. Irwanto 6. Bambang Harudi 7. Bardiyono Wiyatmojo
9	Tuesday, June 27, 2023	The Internal Audit Work Unit Audit Results on Fraud Incidents and Risk Mitigation	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
10	Tuesday, July 4, 2023	Review of the Allowance for Impairment Losses (CKPN) Calculation Methodology	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
11	Tuesday, July 4, 2023	Progress of Implementation of Internal Control over Financial Reporting (ICoFR)	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
12	Tuesday, July 25, 2023	Review of the Principal Report of The Internal Audit Work Unit Audit Results for Semester I of 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
13	Tuesday, August 1, 2023	Evaluation of the Implementation of the Compliance Function in Semester I of 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
14	Tuesday, August 8, 2023	Kick Off and Progress Limited Review of BRI Financial Reports and Consolidation position 30 June 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
15	Tuesday, August 15, 2023	Closing Meeting of 2023 The Internal Audit Work Unit Review Report	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo

No	Meeting Date	Meeting Agenda	Meeting participants
16	Tuesday, August 22, 2023	Compliance Audit Progress	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
17	Thursday, August 24, 2023	Closing Meeting Limited Review of BRI's 2023 Financial Report	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Bardiyono Wiyatmojo
18	Thursday October 5, 2023	Kick Off Meeting Audit of Financial Reports & Financial Reports of PUMK Position 31 December 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Duma Riana Hutapea
19	Tuesday, October 10, 2023	Progress of the Task Force Team for Follow-up on Audit Results	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Duma Riana Hutapea
20	Wednesday, October 25, 2023	The Internal Audit Work Unit review of the Financial Report for the Third Quarter of 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Duma Riana Hutapea
21	Tuesday, November 7, 2023	Review of the Principal Report of The Internal Audit Work Unit Audit Results for Quarter III 2023	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Duma Riana Hutapea
22	Tuesday, December 12, 2023	2023 DPLK Financial Report Audit Kick Off Meeting	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Sahat Pardede 5. Irwanto 6. Duma Riana Hutapea
23	Tuesday, December 12, 2023	Progress Report on EY Audit Results	1. Hendrikus Ivo 2. Rofikoh Rokhim 3. Heri Sunaryadi 4. Agus Riswanto 5. Sahat Pardede 6. Irwanto 7. Duma Riana Hutapea

Frequency and Attendance Rate of Audit Committee Meetings

During 2023, the Audit Committee has held 23 (twenty three) meetings. The frequency and level of attendance of each member of the Audit Committee are as follows:

Table of Attendance at Audit Committee Meetings

Name	Position	Audit Committee Meeting		
		Attendance Number and Percentage		
		Number of Meetings	Number of Attendance	Percentage
Hendrikus Ivo	Chairman	23	23	100%
Rofikoh Rokhim	Member	23	23	100%
Heri Sunaryadi	Member	23	23	100%
Agus Riswanto	Member	23	23	100%
Sahat Pardede	Member	23	23	100%
Irwanto	Member	23	23	100%
Bardiyono Wiyatmojo *)	Member	17	17	100%
Duma Riana Hutapea **)	Member	6	6	100%

*) effective from January 1, 2023 –October 2, 2023

**) effective from October 3, 2023 until now



Audit Committee Income

Remuneration for committee members who are members of the Board of Commissioners is part of the honorarium given to the Board of Commissioners and there is no special honorarium for each Committee member. Honorarium for Committee members from independent parties (Non-Commissioners), the amount of the honorarium is determined by the Board of Commissioners with a maximum amount of 20% of the Main Director's salary and no other income is given apart from the honorarium. This is in accordance with the provisions of the Minister of BUMN Regulation Number PER-3/MBU/03/2023 dated 20 March 2023 concerning Organs and Human Resources of State-Owned Enterprises.

Training and/or Enhance Competency of The Audit Committee in 2023

Name	Position	Types of Training and Competency Development/Training Materials	Implementation Time and Place	Organizer
Hendrikus Ivo	Chairman	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rofikoh Rokhim	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Heri Sunaryadi	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Agus Riswanto	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Sahat Pardede	Member	IIA Indonesia National Conference: Staying Relevant - Internal Audit and Risk Management Roles in ESG - BCA Sustainability Practices - Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Batam, August 30 - 31 2023	Indonesia Internal Audit Practitioner (IIAP)
		- BSE GRS Masterclass 2023 - Socialization of the ranking of SOEs & SOEs Subsidiaries by Pefindo - BLMI GRC Masterclass – Rating & Issuance of Debt Securities & Sukuk (EBUS) - BLMI GRC Masterclass – Pre IPO and Post IPO	Jakarta, September 14, 2023	BUMN School of Excellence
		- ESG for Boards - Governance of ESG - BSE GRC Masterclass – Introducing to ESG & IFC Performance Standard	Jakarta, September 27, 2023	BUMN School of Excellence
		GRC Integrated Information for Supervisory Board	Jakarta, October 5, 2023	BUMN School of Excellence
		Joint Venture between SOE and Private Sector	Jakarta, October 19, 2023	BUMN School of Excellence
		CG Methodology and Environmental and Social Management Systems	Jakarta, October 25, 2023	BUMN School of Excellence
Irwanto	Member	GRC Masterclass – ESG for Auditor	Jakarta, July 13, 2023	BUMN School of Excellence
		“IIA Indonesia National Conference: Staying Relevant” 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Batam, August 30 – 31, 2023	Indonesia Internal Audit Practitioner (IIAP)
		- BSE GRS Masterclass 2023 - Socialization of the ranking of SOEs & SOEs Subsidiaries by Pefindo - BLMI GRC Masterclass – Rating & Issuance of Debt Securities & Sukuk (EBUS) - BLMI GRC Masterclass – Pre IPO and Post IPO	Jakarta, September 14, 2023	BUMN School of Excellence

Name	Position	Types of Training and Competency Development/Training Materials	Implementation Time and Place	Organizer
Bardiyono Wiyatmojo*)		- ESG for Boards - Governance of ESG - BSE GRC Masterclass - Introducing to ESG & IFC Performance Standard	Jakarta, September 27, 2023	BUMN School of Excellence
		<i>GRC Integrated Information for Supervisory Board</i>	Jakarta, October 5, 2023	BUMN School of Excellence
	Member	<i>CG Methodology and Environmental and Social Management Systems</i>	Jakarta, October 5, 2023	BUMN School of Excellence
		Socialization of Technical Instructions regarding Risk Maturity Index Assessment within SOEs	Jakarta, December 20, 2023	BUMN School of Excellence
		“IIA Indonesia National Conference: Staying Relevant” 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Batam, August 30 – 31, 2023	Indonesia Internal Audit Practitioner (IIAP)
		- BSE GRS Masterclass 2023 - Sosialisasi pemeringkatan BUMN & Anak Perusahaan BUMN oleh Pefindo - BLMI GRC Masterclass – Pemeringkatan & Penerbitan Efek Bersifat Utang & Sukuk (EBUS) - BLMI GRC Masterclass – Pre IPO dan Post IPO	Jakarta, September 14, 2023	BUMN School of Excellence
		State Owned Enterprises Rating	Jakarta, September 20, 2023	BUMN School of Excellence
		Governance and Integrity of Financial Reporting	Jakarta, September 26, 2023	BUMN School of Excellence
		- ESG for Boards - Governance of ESG - BSE GRC Masterclass - Introducing to ESG & IFC Performance Standard	Jakarta, September 27, 2023	BUMN School of Excellence
		“IIA Indonesia National Conference: Staying Relevant” 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Jakarta, October 5, 2023	BUMN School of Excellence
		<i>CG Methodology and Environmental and Social Management Systems</i>	Jakarta, October 25, 2023	BUMN School of Excellence



Name	Position	Types of Training and Competency Development/Training Materials	Implementation Time and Place	Organizer
Duma Riana Hutapea**)	Member	“IIA Indonesia National Conference: Staying Relevant” 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Batam, August 30 – 31, 2023	Indonesia Internal Audit Practitioner (IIAP)
		- BSE GRS Masterclass 2023 - Sosialisasi pemeringkatan BUMN & Anak Perusahaan BUMN oleh Pefindo - BLMI GRC Masterclass - Pemeringkatan & Penerbitan Efek Bersifat Utang & Sukuk (EBUS) - BLMI GRC Masterclass - Pre IPO dan Post IPO	Jakarta, September 14, 2023	BUMN School of Excellence
		- ESG for Boards - Governance of ESG - BSE GRC Masterclass - Introducing to ESG & IFC Performance Standard	Jakarta, September 27, 2023	BUMN School of Excellence
		GRC Integrated Information for Supervisory Board	Jakarta, October 5, 2023	BUMN School of Excellence
		Joint Venture between SOE and Private Sector	Jakarta, October 19, 2023	BUMN School of Excellence
		CG Methodology and Environmental and Social Management Systems	Jakarta, October 25, 2023	BUMN School of Excellence

*) Effective from 1 January 2023 – 2 October 2023

**) Effective from 3 October 2023 until now

Working Program and Duties of The Audit Committee In 2023

The implementation of the Committee’s activities in 2023 is as follows:

1. Audit Committee with Internal Audit Unit

No	Duties	Implementation	Implementation Date
1	Review and provide recommendations for approval of the Annual Audit Plan	Recommendations for Approval of Internal Audit Work Unit Annual Audit Planning (PAT) for 2023	February 14, 2023
2	Review the main audit results report (LHA) on a quarterly basis	1. Evaluation of implementation reports and main audit results for Semester II 2022	January 31, 2023
		2. Review of Financial Statements as of March 31, 2023	April 13, 2023
		3. Review of BRI Financial Reports for Quarter III 2023	October 23, 2023
		4. Review of the Principal Audit Results Report for the First Quarter of 2023	May 23, 2023
		5. Implementation Report and Main Audit Results for Quarter II 2023	July 28, 2023
		5. Review of BRI Financial Reports for Quarter III 2023	October 23, 2023
3	Top 50 Debtors and Politically Exposed Person (PEP)	6. Report on the main audit results for the third quarter of 2023	December 14, 2023
		Review of the Top 50 Debtors and Politically Exposed Persons (PEP)	February 28, 2023
4	Review of The Internal Audit Work Unit by Independent Quality Controller	1. Recommendations for the Procurement of Independent Quality Control Services from External Parties to Review the Performance of the BRI Internal Audit Work Unit in 2023	January 24, 2023
		2. Recommendations from Independent Quality Control Consultants from External Parties for the 2023 Internal Audit Work Unit BRI Performance Review.	March 21, 2023

No	Duties	Implementation	Implementation Date
		3. Closing Meeting of 2023 Internal Audit Work Unit Performance Review Report	August 14, 2023
		4. BRI Internal Audit Work Unit Performance Review Report for 2023.	August 22, 2023
5	Tugas Komite Audit lainnya	1. Desk Fraud business progress	March 21, 2023
		2. Review of Internal Audit Work Unit Audit reports	July 11, 2023
		3. Review of Internal Audit Work Unit Audit reports	July 18, 2023
		4. Request for Audit Implementation	July 21, 2023
		5. Review of Internal Audit Work Unit Audit reports	September 19, 2023
		6. Review of Internal Audit Work Unit Audit reports	September 29, 2023
		7. Review of micro manpower planning	October 10, 2023

2. Audit Committee with Public Accountants and/or Public Accounting Firms

No	Duties	Implementation	Implementation Date
1	Procurement of audit services for Public Accounting Firms	1. Appointment of the Public Accounting Office Procurement Team for the General Audit of Consolidated Financial Reports and PUMK BRI Financial Reports in 2023	January 12, 2023
		2. Recommendation for Approval of the Proposed Public Accounting Office Audit Scope in the Context of the General Audit of the Consolidated Financial Report and Financial Report of PUMK BRI for the 2023 Financial Year.	February 8, 2023
		3. Recommendation for Approval of the determination of the Procurement of Public Accounting Firm Services in the Context of the General Audit of the Consolidated Financial Report and Financial Report of the BRI Micro and Small Business Funding Program for the 2023 Financial Year.	February 20, 2023
		4. Initial approval (pre-concurrence) for the provision of non-assurance services.	May 11, 2023
		5. Request for Limited Review of Financial Statements for the Period June 30, 2023	June 27, 2023
		6. Change of Responsible Partner in the context of auditing BRI's consolidated financial statements Position December 31, 2023	July 15, 2023
		7. Initial approval (pre-concurrence) for the provision of non-assurance services.	October 10, 2023
2	Financial statements	1. Closing meeting Audit Results Report of BRI Consolidated Financial Report for financial year 2022	January 31, 2023
		2. BRI PUMK Program Financial Report Audit Results for December 31, 2022	May 23, 2023
		3. Closing Meeting Limited Review of BRI's Financial Report for June 30, 2023	August 24, 2023
3	Audit Committee evaluation report	Report on the results of the Audit Committee's evaluation of the implementation of audit services for BRI's financial reports for the 2022 financial year.	April 17, 2023

3. Audit Committee with Financial Services Authority, Bank Indonesia and other Authorities

No	Duties	Implementation	Implementation Date
1	BRI General Examination 2023 by the Financial Services Authority	BRI Exit meeting in 2023	December 7, 2023



4. Audit Committee with Management

No	Duties	Implementation	Implementation Date
1	Audit Committee recommendation	1. KAP General Audit Services Procurement Policies and Procedures	March 7, 2023
		2. Recommendations for the SEVP Internal Audit Work Unit Independence assessment in 2022	May 9, 2023
		3. Evaluation report on the implementation of ISO 370001:2016 SMAP	May 23, 2023
		4. Progress of Implementation of Internal Control over Financial Report (ICoFR)	July 4, 2023
		5. Review of Allowance for Impairment Losses Calculation Methodology	July 4, 2023
2	Audit Committee Evaluation	1. Evaluation of the implementation of the compliance function in Semester II 2022	January 31, 2023
		2. Evaluation of the implementation of the compliance function in Semester I 2023	August 1, 2023

5. Audit Committee with DPLK

No	Duties	Implementation	Implementation Date
1	Financial statements	1. Recommendations for the Appointment of Financial Institution Pension Fund KAP in 2022	January 10, 2023
		2. Kick off meeting Audit of the 2021 BRI Financial Institution Pension Fund financial report	January 19, 2023
		3. Public Accounting Office Audit Progress Report on BRI Financial Institution Pension Fund Financial Report Position December 31, 2023	March 21, 2023
		4. BRI Audit Committee Evaluation Report on the Implementation of Audit Services for BRI Financial Institution Pension Fund Financial Reports for the 2022 financial year	June 27, 2023
2	Procurement of audit services	1. Procurement of Public Accounting Office audit services for the 2023 BRI Financial Institution Pension Fund financial report	August 15, 2023
		2. Recommendations for Determining a Public Accountant or Public Accounting Office for BRI Financial Institution Pension Fund financial reports and investment reports	October 17, 2023

6. Internal Audit Committee

No	Duties	Implementation	Implementation Date
1	Audit Committee RKA	1. Division of Duties and Responsibilities in Achieving the 2023 Audit Committee Work Plan	January 10, 2023
		2. Audit Committee RKA 2024	December 29, 2023

Statement of the Audit Committee on the Effectiveness of the Internal Control System and Risk Management

The Audit Committee considers that the effectiveness of the Company's internal control and risk management systems has been effective and adequate, as reflected in the effectiveness of the implementation of internal control functions, including internal audit, risk management, compliance, financial and operational control functions.

Nomination and Remuneration Committee

The Board of Commissioners establishes the Nomination and Remuneration Committee which aims to formulate policies

and assist in the implementation of the functions and duties of the nomination and remuneration of members of the Board of Commissioners and Directors in accordance with applicable laws and regulations and the principles of Good Corporate Governance. The appointment and dismissal of members of the Nomination and Remuneration Committee is carried out by the Board of Commissioners.

Basis for Establishing The Nomination and Remuneration Committee

1. Law of the Republic of Indonesia No. 7 of 1992 concerning Banking as amended by the Law of the Republic of Indonesia No. 10 of 1998.
2. Law of the Republic of Indonesia No. 40 of 2007 on the Limited Liability Companies.

3. Law of the Republic of Indonesia No. 19 of 2003 on the State-Owned Enterprises.
4. Financial Services Authority Regulation no. 33/POJK.04/2014 dated 08 December 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.
5. Financial Services Authority Regulation no. 34/POJK.04/2014 dated 08 December 2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
6. Financial Services Authority Regulation no. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.
7. Financial Services Authority Regulation No.17 of 2023 concerning Implementation of Governance for Commercial Banks
8. Financial Services Authority Circular No. 40/SEOJK.03/2016 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.
9. Minister of State-Owned Enterprises Regulation No. PER-2/MBU/03/2023 dated March 3 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.
10. BUMN Ministerial Regulation No. PER-3/MBU/03/2023 dated 20 March 2023 concerning Organs and Human Resources of State-Owned Enterprises.
11. Articles of Association of PT Bank Rakyat Indonesia (Persero) Tbk and its amendments.

Nomination and Remuneration Committee Charter

The Nomination and Remuneration Committee Charter has been reviewed and approved by the Board of Commissioners through the Board of Commissioners Decree No: B.13-KOM/1/2018 dated 01 November 2018 concerning the Charter of the Board of Commissioners and Supporting Organs of the Board of Commissioners of PT Bank Rakyat Indonesia (Persero) Tbk, which regulates including:

1. General Understanding
2. Legal Basis
3. Purpose of Committee Establishment
4. Duties and Responsibilities
5. Obligations, Prohibitions and Authorities
6. Committee Position
7. Committee Member
8. Ethics and Working Time
9. Implementation of Meetings and Reports
10. Closing

Appointment and Termination of The Nomination and Remuneration Committee

The Nomination and Remuneration Committee is appointed and dismissed by and is responsible to the Board of Commissioners. During 2023, the positions of Chairman and Members of the Nomination and Remuneration Committee were determined through a Decree as follows:

1. Directors Decree Nokep: 1505-DIR/HCB/09/2022 dated September 7, 2022 concerning the Determination of the Chair and Members of the Nomination and Remuneration Committee of PT Bank Rakyat Indonesia (Persero) Tbk.

2. Board of Directors Decree Nokep: 0637-DIR/HCB/07/2023 dated July 4, 2023 concerning the Determination of the Chair and Members of the Nomination and Remuneration Committee of PT Bank Rakyat Indonesia (Persero) Tbk.

Duties and Responsibilities of The Nomination and Remuneration Committee

Nomination Function

1. Prepare and provide recommendations regarding the system and procedure for selecting and/or replacing members of the Board of Commissioners and Board of Directors to the Board of Commissioners to be submitted to the General Meeting of Shareholders.
2. Provide recommendations to the Board of Commissioners regarding:
 - a. Composition of the positions of members of the Board of Directors and/or members of the Board of Commissioners;
 - b. Policies and criteria required in the Nomination process; and
 - c. Performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners;
3. Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on the benchmarks prepared as evaluation material.
4. Provide recommendations to the Board of Commissioners regarding the capacity building program for members of the Board of Directors and/or members of the Board of Commissioners.
5. Provide recommendations or propose candidates who meet the requirements as members of the Board of Directors and/or members of the Board of Commissioners to be submitted to the GMS.
6. Provide recommendations to the Board of Commissioners regarding the Candidate Representative of the Company who will be appointed as Management of the Subsidiary Company proposed by the Board of Directors.
7. Provide recommendations to the Board of Commissioners regarding the Independent Party who will become a member of the Committee under the Board of Commissioners.

Remuneration Function

1. Provide recommendations to the Board of Commissioners regarding the structure, policies, and amount of Remuneration for members of the Board of Directors and/or members of the Board of Commissioners.
2. Provide recommendations to the Board of Commissioners regarding evaluating the remuneration policy for members of the Board of Directors and/or members of the Board of Commissioners to be submitted to the General Meeting of Shareholders.
3. Provide recommendations to the Board of Commissioners regarding evaluating the remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors.
4. Assist the Board of Commissioners in aligning the performance assessment of the Board of Directors and Board of Commissioners with the remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.



Authority of The Nomination and Remuneration Committee

The Board of Commissioners authorizes the Committee within the scope of the Committee's responsibilities to request relevant

information relating to the implementation of the Nomination and remuneration functions as well as employment policies and other functions in human resource management from internal parties.

Nomination and Remuneration Committee Term of Office

The term of office for members of the Nomination and Remuneration Committee may not be longer than the term of office of the Board of Commissioners as stipulated in the Company's Articles of Association and may be re-elected only for the next 1 (one) period, without reducing the right of the Board of Commissioners to dismiss at any time.

Structure, Membership and Expertise of The Nomination and Remuneration Committee

The structure of the BRI Nomination and Remuneration Committee is as follows:

1. The Committee was under the coordination of the Board of Commissioners and is structurally responsible to the Board of Commissioners;
2. The Committee was chaired by an Independent Commissioner;
3. Members of the Committee consisted of at least 3 (three) people consisting of an Independent Commissioner as chairman and concurrently member, a Commissioner, and an Executive Officer one level below the Board of Directors handling HR policies (ex officio) or a representative of the Company's employees, other members might come from parties outside the Company;
4. In the event that more than 3 (three) members of the Committee were appointed, the members of the Independent Commissioner should be at least 2 (two) persons;
5. The Board of Commissioners might appoint an Independent Party as a member of the Committee, provided that:
 - a. Had to meet the following requirements:
 - did not have affiliation with the Company, members of the Board of Directors, members of the Board of Commissioners, or the Company's Major Shareholders;
 - owned experience related to Nomination and/or Remuneration; and
 - did not hold concurrent positions as members of other committees owned by the Company.
 - b. Elected by the Board of Commissioners through a recruitment and selection mechanism.
 - c. The maximum working period was 2 (two) years and could be extended again for the next working period by considering the tenure of the Board of Commissioners and the applicable contract workers regulations in the Company, without closing the possibility of being dismissed by the Board of Commissioners before the end of the contract period. (diaturndiri)
6. Members of the Board of Directors were prohibited from being members of the Committee;
7. Committee members were appointed by the Board of Directors based on the decision of the Board of Commissioners meeting;
8. Committee members were appointed for a certain term of office and might be reappointed;
9. The term of office of members was not longer than the term of office of the Board of Commissioners as stipulated in the articles of association.
10. The replacement of members who were not from the Board of Commissioners was carried out no later than 60 (sixty) days after the said Committee member was no longer able to carry out his functions.

The composition of the Nomination and Remuneration Committee members in 2023 is as follows::

Composition of Committee Members for the Period 1 January 2023 to 13 March 2023

No	Name	Position	Description	Expertise
1	Heri Sunaryadi	Chairman	Independent Commissioner	Capital Market, Technology, Management
2	Rofikoh Rokhim	Secretary	Deputy Main Commissioner/ Independent Commissioner	Finance, Economics, Management
3	Kartika Wirjoatmodjo	Member	President Commissioner	Banking, Finance, Risk Management
4	Hadiyanto*	Member	Commissioner	Law, Economics, Management
5	Rabin Indrajad Hattari	Member	Commissioner	Statistic, Economics, Management

No	Name	Position	Description	Expertise
6	Hendrikus Ivo	Member	Independent Commissioner	Law, Banking, Audit
7	Dwi Ria Latifa	Member	Independent Commissioner	Law, Social Politics, Regulation
8	Nurmaria Sarosa	Member	Independent Commissioner	ESG, Logistics, Management
9	Agus Riswanto	Member	Independent Commissioner	Law, Intelligent, Regulation
10	Paripurna P. Sugarda	Member	Independent Commissioner	Law, Social Politics, Management
11	E.R.A. Taufiq	Member	Ex Officio (Head of Human Capital Business Partner Division)	Banking, Human Resources

Information:

*Respectfully dismissed at the Annual GMS on March 13, 2023

Composition of Committee Members for the Period 14 March 2023 to 3 July 2023

No	Name	Position	Description	Expertise
1	Heri Sunaryadi	Chairman	Independent Commissioner	Capital Market, Technology, Management
2	Rofikoh Rokhim	Secretary	Deputy Main Commissioner/ Independent Commissioner	Finance, Economics, Management
3	Kartika Wirjoatmodjo	Member	President Commissioner	Banking, Finance, Risk Management
4	Rabin Indrajad Hattari	Member	Commissioner	Statistic, Economics, Management
5	Hendrikus Ivo	Member	Independent Commissioner	Law, Banking, Audit
6	Dwi Ria Latifa	Member	Independent Commissioner	Law, Social Politics, Regulation
7	Nurmaria Sarosa	Member	Independent Commissioner	ESG, Logistics, Management
8	Agus Riswanto	Member	Independent Commissioner	Law, Intelligent, Regulation
9	Paripurna P. Sugarda	Member	Independent Commissioner	Law, Social Politics, Management
10	E.R.A. Taufiq	Member	Ex Officio (Head of Human Capital Business Partner Division)	Banking, Human Resources

Composition of Committee Members for the Period 4 July 2023 to 31 December 2023

No	Name	Position	Description	Expertise
1	Heri Sunaryadi	Chairman	Independent Commissioner	Capital Market, Technology, Management
2	Rofikoh Rokhim	Secretary	Deputy Main Commissioner/ Independent Commissioner	Finance, Economics, Management
3	Kartika Wirjoatmodjo	Member	President Commissioner	Banking, Finance, Risk Management
4	Rabin Indrajad Hattari	Member	Commissioner	Statistic, Economics, Management
5	Awan Nurmawan Nuh*	Member	Commissioner	Accounting, Audit, Taxation
5	Hendrikus Ivo	Member	Independent Commissioner	Law, Banking, Audit
6	Dwi Ria Latifa	Member	Independent Commissioner	Law, Social Politics, Regulation
7	Nurmaria Sarosa	Member	Independent Commissioner	ESG, Logistics, Management
8	Agus Riswanto	Member	Independent Commissioner	Law, Intelligent, Regulation
9	Paripurna P. Sugarda	Member	Independent Commissioner	Law, Social Politics, Management
10	M. Dadang K.F.	Member	Ex Officio (Head of Human Capital Business Partner Division)	Banking, Human Resources

Information:

*Effective after passing the OJK fit and proper test



Profile of Remuneration and Nomination Committee

Profil Komite Nominasi dan Remunerasi per 31 Desember 2023 adalah sebagai berikut.

Heri Sunaryadi

Chairman of the Nomination and Remuneration Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Awan Nurmawan Nuh

Member of the Nomination and Remuneration Committee/
Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Rofikoh Rokhim

Secretary of the Nomination and Remuneration Committee/
Vice President Commissioner/Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Hendrikus Ivo

Member of the Nomination and Remuneration Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Kartika Wirjoatmodjo

Member of the Nomination and Remuneration Committee/
President Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Dwi Ria Latifa

Member of the Nomination and Remuneration Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Hadiyanto

Member of the Nomination and Remuneration Committee/
Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Nurmaria Sarosa

Member of the Nomination and Remuneration Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Rabin Indrajad Hattari

Member of the Nomination and Remuneration Committee/
Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Agus Riswanto

Member of the Nomination and Remuneration Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Paripurna P. Sugarda

Member of the Nomination and Remuneration Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners



M. Dadang Permana K.F.

Member of the Nomination Committee and Remuneration

Ex Officio (Head of Human Capital Business Parter Division) Indonesian citizen, born in Bandung, in 1973. Age 50 years as of December 2023. Domiciled in Jakarta.



LEGAL BASIS FOR APPOINTMENT

Decree Nokep: 0673-DIR/HCB/07/2023 dated July 4, 2023 concerning the Determination of the Chair and Members of the Nomination and Remuneration Committee of PT Bank Rakyat Indonesia (Persero) Tbk.



PERIODE OF SERVICE

According to the legal basis for appointment



WORK EXPERIENCE

- Division Head Human Capital Business Partner (01/06/2023 - Present)
- Regional Chief Audit Denpasar (01/08/2022 - 31/05/2023)
- Department Head Talent Management & Industrial Relations, Human Capital Business Partner Division (01/01/2020 - 07/31/2022)
- Deputy Head of Career & Culture Management Division, Human Capital Policy and Development Division (05/01/2019 - 12/31/2019)
- Head of Career Development Section, Human Capital Policy and Development Division (01/06/2018 – 30/04/2019)
- Head of Human Capital Section, Yogyakarta Regional Office (01/10/2016 – 05/31/2018)
- Head of Human Capital Section, Denpasar Regional Office (01/08/2014 – 30/09/2016)
- Head of Human Capital Section, Padang Regional Office (01/09/2013 – 31/07/2014)



LENGHT OF SERVICE

July 4, 2023 - present



DOUBLE FUNCTION

- Commissioner of PT Usaha Purnabakti Sejahtera (BRImedika) (01/09/2023 – Present)
- Head of Human Capital Business Partner Division (July 4, 2023 – present)



EDUCATIONAL BACKGROUND

- Bachelor of Agriculture, Winaya Mukti University, Jatinangor (1996)
- Master of Management, Padjadjaran University, Bandung (2009)



CERTIFICATION

Risk Management Level 4 - National Professional Certification Body

Qualification of Education and Work Experience of The Nomination and Remuneration Committee

Table of Qualification of Education and Work Experience of the Nomination and Remuneration Committee

Name	Position	Education	Work experience
Heri Sunaryadi	Chairman	Bachelor of Agricultural Technology	Has experience in capital markets, technology and management
Rofikoh Rokhim	Secretary	Bachelor of Economics Bachelor of Political Science Master of Public Finance Master of International & Development Economics Doctor of Economics	Has experience in finance, economics and management
Kartika Wirjoatmodjo	Member	Bachelor of Accounting Master of Business Administration	Has experience in banking, finance and risk management
Hadiyanto*	Member	Bachelor of Law Master of Law Doctor of Law	Having experience in the field of finance and banking supervision



Name	Position	Education	Work experience
Rabin Indrajad Hattari	Member	Bachelor of Economics and Mathematics Master of Management PhD. in Economics	Has experience in the fields of statistics, economics and management
Awan Nurmawan Nuh	Member	Bachelor of Economics Master of Business Taxation	Has experience in the fields of accounting, auditing and taxation
Hendrikus Ivo	Member	Bachelor of Law Master of Management	Has experience in law, banking and bank supervision
Dwi Ria Latifa	Member	Bachelor of Law Lemhanas Alumni Master of Science	Have experience in law, social politics and regulations
Nurmaria Sarosa	Member	Bachelor of Architecture	Has experience in ESG, logistics and management
Agus Riswanto	Member	Bachelor of Law Master in Law Doctor of Law	Has experience in the fields of law, law enforcement and regulations
Paripurna P. Sugarda	Member	Bachelor of Law	Have experience in law, social politics and management
M. Dadang Permana K.F.	Member	Bachelor of Agriculture, Master of Management	Have experience in finance and human resources

Independence of The Nomination and Remuneration Committee

Table of Independence of the Nomination and Remuneration Committee

Independence Aspect	HS	RR	KW	HD*	RIH	ANN	HI	DRL	NS	AR	PPS	ERT**	MDK***
Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√	√	√	√	√	√	√
Has no management relationship in the company, subsidiaries or affiliated companies	√	√	√	√	√	√	√	√	√	√	√	√	√
Has no family relationship with the Board of Commissioners, Directors, and/or fellow members of the BRI Nomination and Remuneration Committee	√	√	√	√	√	√	√	√	√	√	√	√	√

Descriptions:

* Honorably dismissed at the Annual GMS on March 13, 2023

**Finished the term office as of July 4, 2023

***Started the term office on July 4, 2023

Information:

KW	Kartika Wirjoatmodjo	DRL	Dwi Ria Latifa	DRL	Dwi Ria Latifa
RR	Rofikoh Rokhim	HS	Heri Sunaryadi	NS	Nurmaria Sarosa
HD	Hadiyanto	PPS	Paripurna Poerwoko Sugarda	AR	Agus Riswanto
RIH	Rabin Indrajad Hattari	AR	Agus Riswanto	ERT	E.R.A. Taufiq
HI	Hendrikus Ivo	ANN	Awan Nurmawan Nuh	MDK	M. Dadang Permana K.F.

Nomination and Remuneration Committee Meeting

Nomination and Remuneration Committee Meeting Policy

Committee meeting arrangements are set as follows:

- The meeting shall be held at least once every four (4) months or may be held at any time when deemed necessary.
- The meeting may only be held when attended by at least 51% (fifty-one percent) of the number of members, including the Chairman of the Committee and Executive Officers in charge of human resources or employee representation.
- The meeting shall be held at the place of domicile of the Company or other place as specified by the Committee.
- The Chairman of the Committee shall make the meeting invitations. The invitations of the Committee Meeting shall be made in writing and submitted or given directly to each member of the Committee with adequate receipt, or by e-mail no later than 5 (five) days prior to the meeting, excluding the date of the call and the date of the meeting, or in a shorter time if urgent.
- The above-mentioned invitation is not required for scheduled meetings based on the decision of the previous meeting.
- Meeting invitations should include the meeting agenda, date, time, and meeting place.
- The meeting is led by the chairman of the Committee.
- The decisions of Committee meetings shall be based on consensus deliberations. If deliberation is not reached, the decision shall be made by majority vote, provided that each member of the Committee shall only be entitled to grant 1 (one) vote.
- If the agreed and disagreed votes are equal, then the chairman of the meeting is entitled to take the decision.
- The results of Committee meetings shall be set forth in the minutes of meetings and shall be properly documented and shall be submitted in writing to the Board of Commissioners.
- Dissenting opinions that occur in Committee meetings shall be clearly stated in the minutes of the meeting and the reasons for such dissent.
- The Committee minutes of meetings shall be made by a person present at the meeting and appointed by the chairman of the meeting. All Committee members present at the meeting shall sign the minutes of meeting.
- The Committee minutes of meetings are valid evidence of decisions taken at the meeting;
- Meetings may invite the Board of Directors and/or Division Heads/Executives of the Company to request explanations, disclosures, and information related to the meeting agenda.
- The chairman of the meeting shall present the conclusions and decisions at the end of the meeting.
- The Committee may also adopt a lawful decision without a meeting, provided that all members of the Committee have been notified in writing and that all members of the Committee give their consent to the proposal submitted in writing and to sign the agreement. The decisions taken in such manner shall have the same power as the legally adopted decisions of the Committee Meetings.

Meeting Agenda of The Nomination and Remuneration Committee

Table of Nomination and Remuneration Committee Meeting Agenda

No.	Meeting Date	Meeting agenda	Meeting Participants	Description
1	Tuesday, February 14, 2023	BRI Talent Pool Evaluation	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Hadiyanto E.R.A. Taufiq	Nomination
2	Tuesday, March 7, 2023	Proposed Remuneration for the Board of Commissioners and Directors with Consultants	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Hadiyanto E.R.A. Taufiq	Nomination



No.	Meeting Date	Meeting agenda	Meeting Participants	Description
3	Monday, March 13, 2023	Nominations for BRI Management at the 2023 Annual GMS	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Hadiyanto E.R.A. Taufiq	Nomination
4	Tuesday, March 21, 2023	Proposed Remuneration for the Board of Commissioners and Directors with Consultants	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Remuneration
5	Tuesday, March 21, 2023	Continued BRI Talent Pool Evaluation (originating from Subsidiaries)	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Nomination
6	Tuesday, April 4, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Nomination
7	Tuesday, April 11, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Nomination
8	Monday, April 17, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Nomination

No.	Meeting Date	Meeting agenda	Meeting Participants	Description
9	Tuesday, May 23, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Nomination
10	Tuesday, May 30, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh E.R.A. Taufiq	Nomination
11	Tuesday, July 25, 2023	Nomination for the Position of BRI Corporate Secretary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination
12	Tuesday, August 8, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination
13	Tuesday, August 15, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination
14	Tuesday, August 22, 2023	Discussion of Adjustments to Internal Regulations related to Remuneration for Directors and Board of Commissioners	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Remuneration



No.	Meeting Date	Meeting agenda	Meeting Participants	Description
15	Tuesday, September 26, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination
16	Tuesday, October 10, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination
17	Tuesday, October 31, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination
18	Thursday, November 23, 2023	Tantiem Budget Consultation with the Ministry of SOEs	Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa M. Dadang K.F.	Remuneration
19	Tuesday, December 12, 2023	Nomination Management of Subsidiary	Rofikoh Rokhim Rabin Indrajad Hattari Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Awan Nurmawan Nuh M. Dadang K.F.	Nomination
20	Monday, December 18, 2023	Nomination Management of Subsidiary	Kartika Wirjoatmodjo Rofikoh Rokhim Hendrikus Ivo Heri Sunaryadi Dwi Ria Latifa Nurmaria Sarosa Paripurna P. Sugarda Agus Riswanto Awan Nurmawan Nuh M. Dadang K.F.	Nomination

Frequency and Attendance Rate of The Nomination and Remuneration Committee Meetings

During 2023, the Nomination and Remuneration Committee held 20 meetings. The frequency and level of meeting attendance for each member of the Nomination and Remuneration Committee is as follows.

Table of Attendance at Nomination and Remuneration Committee Meetings

Name	Position	Nomination and Remuneration Committee Meeting		
		Attendance Number and Percentage		
		Number of Meetings	Number of Attendance	Percentage
Heri Sunaryadi	Chairman	20	20	100%
Rofikoh Rokhim	Secretary	20	19	95%
Kartika Wirjoatmodjo	Member	20	18	90%
Rabin Indrajad Hattari	Member	20	18	90%
Hendrikus Ivo	Member	20	20	100%
Dwi Ria Latifa	Member	20	19	95%
Nurmaria Sarosa	Member	20	20	100%
Paripurna P. Sugarda	Member	20	19	95%
Agus Riswanto	Member	20	18	90%
Hadiyanto*	Member	3	3	100%
Awan Nurmawan Nuh	Member	18	17	94%
E.R.A. Taufiq**	Member	10	10	100%
M. Dadang K.F.***	Member	10	10	100%

Information:

* Respectfully dismissed at the Annual GMS on March 13, 2023

** Finished the term of office as of July 4, 2023

*** Started the term of office on July 4, 2023

Competency Improvement Program of The Nomination and Remuneration Committee

Name	Position	Types of Training and Competency Development/ Training Materials	Implementation Time and Place	Organizer
Heri Sunaryadi	Chairman	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rofikoh Rokhim	Secretary	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Kartika Wirjoatmodjo	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rabin Indrajad Hattari	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		



Name	Position	Types of Training and Competency Development/ Training Materials	Implementation Time and Place	Organizer
Hendrikus Ivo	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Dwi Ria Latifa	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Nurmaria Sarosa	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Paripurna P. Sugarda	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Agus Riswanto	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Hadiyanto	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
Awan Nurmawan Nuh	Member	Education and/or training can be seen in the Education and/or training section for members of the Board of Commissioners		
M. Dadang K.F.	Member	Executive Education Program - High Impact Leadership	September 18-22, 2023 / Columbia Business School - New York	Columbia Business School & BRI Corporate University
		BRILiaN Specialis Development Program - Dynamic Internal Audit in Agile Business Environment "Kredit Briguna"	May 30 - June 07, 2023 / Online	Audit Standard & Quality Development Division & BRI Corporate University
		BRILiaN Specialist Development Program - Audit Report Writing Review Techniques, Agile Audit Process, Consulting Process	March 02 - 03) 2023 / Jakarta	Audit Standard & Quality Development Division & BRI Corporate University

Income of The Nomination and Remuneration Committee

Remuneration for committee members who are members of the Board of Commissioners is part of the honorarium given to the Board of Commissioners and there is no special honorarium for each Committee member. Honorarium for Committee members from independent parties (Non-Commissioners), the amount of the honorarium is determined by the Board of Commissioners with a maximum amount of 20% of the Main Director's salary and no other income is given apart from the honorarium. This is in accordance with the provisions of the Minister of BUMN Regulation Number PER-3/MBU/03/2023 dated 20 March 2023 concerning Organs and Human Resources of State-Owned Enterprises.

Work Program and Implementation of Duties of The Nomination and Remuneration Committee In 2023

The implementation of the Committee's activities in 2023 is as follows:

1. Nomination of Candidates for the Management of the Company

No.	Date	Implementation of Tasks
1	Tuesday, February 14, 2023	BRI Talent Pool Evaluation
2	Monday, March 13, 2023	Nominations for BRI Management at the 2023 Annual GMS
3	Tuesday, March 21, 2023	Continued BRI Talent Pool Evaluation (originating from Subsidiaries)

2. Nomination of Candidates for Managers in Subsidiaries or Company Representatives who are placed in subsidiaries or Related Parties

No.	Date	Implementation of Tasks
1	Tuesday, April 4, 2023	Subsidiary Management Nomination
2	Tuesday, April 11, 2023	Subsidiary Management Nomination
3	Monday, April 17, 2023	Subsidiary Management Nomination
4	Tuesday, May 23, 2023	Subsidiary Management Nomination
5	Tuesday, May 30, 2023	Subsidiary Management Nomination
6	Tuesday, August 8, 2023	Subsidiary Management Nomination
7	Tuesday, August 15, 2023	Subsidiary Management Nomination
8	Tuesday, September 26, 2023	Subsidiary Management Nomination
9	Tuesday, October 10, 2023	Subsidiary Management Nomination
10	Tuesday, October 31, 2023	Subsidiary Management Nomination
11	Tuesday, December 12, 2023	Subsidiary Management Nomination
12	Monday, December 18, 2023	Subsidiary Management Nomination

3. Review of the Board of Directors and Board of Commissioners Remuneration Policy and Structure

No.	Date	Implementation of Tasks
1	Tuesday, March 7, 2023	Proposed Remuneration for the Board of Commissioners and Directors with Consultants
2	Tuesday, March 21, 2023	Proposed Remuneration for the Board of Commissioners and Directors with Consultants
3	Tuesday, August 22, 2023	Discussion of Adjustments to Internal Regulations related to Remuneration for Directors and Board of Commissioners
4	Wednesday, November 22, 2023	Discussion of the 2024 Tantem and LTI Budget
5	Thursday, November 23, 2023	Tantem Budget Consultation with the Ministry of SOEs

4. Nomination and Evaluation of Company Officials

No.	Date	Implementation of Tasks
1	Tuesday, July 25, 2023	Nomination for the Position of BRI Corporate Secretary

5. Nomination and Evaluation of Independent Party Committee Members of the Board of Commissioners

No.	Date	Implementation of Tasks
1	Tuesday, September 26, 2023	Renewal of Committee Membership Composition under the Board of Commissioners

Description: Discussions were held at the Board of Commissioners meeting

In general, the Nomination and Remuneration Committee carried out activities in order to support the effectiveness of the implementation of the duties and obligations of the Board of Commissioners in accordance with applicable regulations. In the explanation above, details of the KNR Meeting were conveyed which will be held in 2023. The Nomination and Remuneration Committee has held 22 (twenty two) meetings including discussing the Performance Evaluation of Directors, Nomination of Candidates for Company Management, Evaluation of Talent Pool, Nomination of Management of Subsidiaries, Review of Policy and Remuneration Structure for Directors and Board of Commissioners, as well as related to Nomination and Evaluation of Independent Parties for Members of Committees of the Board of Commissioners.

The Remuneration and Nomination Committee assessed that the system and procedure for selecting and/or replacing members of the Board of Commissioners and/or Board of Directors referred to the applicable regulations and complied with the principles of good corporate governance. For example, in terms of selecting a candidate for the Board of Directors, each candidate had to first pass

an assessment conducted by an independent party and the Board of Commissioners should provide recommendations for the candidate for the Company's management based on BRI's Top Talent data from an Officer one level below the Board of Directors or the Board of Directors of a Subsidiary Company, which then underwent the process. Fit and Proper Test was conducted by the Board of Commissioners with the direct interview method.

The Nomination and Remuneration Committee considered that the current performance measurements for the Board of Commissioners and Directors are adequate. Specifically for Directors, individual performance assessments have been implemented which can measure the effectiveness of the implementation of the duties of each Director without prejudice to the fact that there is individual performance of Directors that is collegial in nature (influenced by the performance of other Directors or must be carried out with other Directors).

In terms of selection criteria and procedures for prospective officials one level below the Board of Directors, the Nomination and Remuneration Committee considers that the Board of Directors has implemented prudent, transparent and accountable systems, criteria and procedures.

Regarding remuneration, the Company is considered to have implemented remuneration for the Board of Directors based on the performance achieved, benchmarks to the industry and peer groups at both domestic and regional levels and based on a comprehensive evaluation assisted by competent independent consultants.. Likewise, the determination of remuneration for workers as a whole was applied fairly and motivated workers, while considering the financial capabilities of the company and the remuneration provided in the industry.

Succession Planning Policy

The succession of the company's Directors is carried out based on the company's long-term goals. The implementation of succession for the Board of Directors considers various aspects including:

1. Integrity
2. Background in the field of work,
3. Work experience and
4. Leadership.

The principles for implementing Director Succession are based on the principles of good corporate governance so as to ensure business continuity and the company's long-term goals. BRI has a talent pool candidate policy to select potential employees to occupy leadership positions in the Company and other state-owned companies. Apart from that, the company also periodically evaluates executive officers and subordinate officials to become the next successors so that leadership and character remain suitable and in accordance with the capacity required and required by the company.



The selected candidates are then proposed to the Nomination and Remuneration Committee to then undergo the Directors nomination procedure based on POJK No. 33/POJK.04/2014 and Regulation of the Minister of State-Owned Enterprises Number PER-11/MBU/07/2021 of 2021 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Directors of State-Owned Enterprises which have been amended by the Regulation of the Minister of State-Owned Enterprises State Number PER-7/MBU/09/2022 of 2022 concerning Amendments to the Regulation of the Minister of State-Owned Enterprises Number PER-11/MBU/07/2021 concerning Requirements, Procedures for Appointment and Dismissal of Members of the Board of Directors of State-Owned Enterprises

Risk Management Monitoring Committee

The Risk Management Monitoring Committee (RMOC) is one of the Committees under the Board of Commissioners whose duties and responsibilities are to assist the Board of Commissioners in carrying out evaluations and ensuring the implementation of risk management in the Company.

Basis Establishing of Risk Management Monitoring Committee

1. OJK Regulation no. 17/POJK.03/2014 dated 18 November 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
2. Financial Services Authority Regulation (POJK) Number 17 of 2023 dated 14 September 2023 concerning Implementation of Governance for Commercial Banks.
3. Minister of State-Owned Enterprises Regulation No. PER-2/MBU/03/2023 dated March 3 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.
4. Minister of State-Owned Enterprises Regulation No. PER-3/MBU/03/2023 dated 20 March 2023 concerning Organs and Human Resources of State-Owned Enterprises.
5. Articles of Association of PT Bank Rakyat Indonesia (Persero) Tbk. along with the changes.

Risk Management Monitoring Committee Charter

The Risk Management Monitoring Committee (RMOC) has the Charter, as outlined in the Decree of the Board of Commissioners Number 12-KOM/11/2018 dated November 1, 2018 that regulates:

1. Duties, powers, obligations, and responsibilities.
2. Division of labour.
3. Time and work ethic.
4. Committee Meetings.
5. Organizational structure and implementation of tasks related to The Risk Management Monitoring Committee (RMOC).

Duties and Responsibilities of Risk Management Monitoring Committee

The Risk Management Monitoring Committee (RMOC) supports the Board of Commissioners in fulfilling its duties of evaluating and ensuring the Company's risk management procedures and methodologies are adequate. This ensures that the Company's activities are controlled within acceptable risk limits and remain profitable.

The RMOC's duties and responsibilities are as follow:

1. Periodically review and analyze risk management policy, providing recommendations to the Board of Commissioners for adjusting and improving the risk management framework and approach.
2. Evaluate and analyze the company's quarterly risk profile report, and provide advice and recommendations to the Board of Commissioners for necessary enhancements and improvements.
3. Monitor and evaluate the adequacy of the identification, measurement, monitoring, control, and risk management information system of the Company and provide advice and recommendations to the Board of Commissioners to improve the effectiveness and quality of the Company's risk management implementation.
4. Evaluate and analyze the Risk Management Work Unit's duties annually and suggest improvements to the Board of Commissioners.
5. Evaluate and analyze the implementation of risk control for the Company's fraud at least once per semester. Provide suggestions and recommendations to the Board of Commissioners to improve the implementation of the Company's Anti-Fraud Strategy.
6. Evaluate and analyze the implementation of the Company's Anti-Money Laundering and Prevention of Terrorism Financing (AML-CFT) Program at least semi-annually and provide suggestions and recommendations to the Board of Commissioners to improve the quality of implementation of the Company's Anti-Money Laundering Program.
7. Evaluate and analyze the implementation of risk management in the use of Information Technology Plans, Strategic Information Technology, and Company policies related to the use of Information Technology, and provide advice and recommendations to the Board of Commissioners regarding the implementation of risk management in the use of Technology Information by the Company.
8. Evaluate and analyze the Bank's Health Level at least semiannually and provide suggestions and recommendations to the Board of Commissioners to maintain the Bank's Soundness Level.
9. Evaluate and analyze documents for providing funds for related parties proposed by the Board of Directors, which require approval from the Board of Commissioners.
10. Provide opinions and recommendations regarding granting credit above a certain amount that requires consultation with the Board of Commissioners.

11. Carry out other duties and responsibilities are assigned by the Board of Commissioners.

Authority of Risk Management Monitoring Committee

The authority of the Risk Management Monitoring Committee is as follows:

1. Obtain relevant information related to duties implementation from the Company's internal and or external parties.
2. Obtain inputs or recommendations from external parties related to its duties.
3. Provide opinions and recommendations to the Board of Commissioners for the improvement of risk management in the Company.
4. Provide opinions and recommendations to the Board of Commissioners for the improvement of effectiveness of Risk Management Unit.
5. Provide opinions and recommendations to the Board of Commissioners for the improvement of Compliance Function implementation quality.
6. Provide opinions and recommendations to the Board of Commissioners for the improvement of Anti-Fraud Strategy implementation quality.

7. Provide opinions and recommendations to the Board of Commissioners for the improvement of Anti Money Laundering and Counter Terrorism Financing Programs implementation quality in the company.
8. Provide opinions and recommendations to the Board of Commissioners on risk management practices in the use of Information Technology.
9. Provide opinions and recommendations to the Board of Commissioners in order to maintain and increase the Bank Soundness Rating.

Term of Office of the Risk Management Monitoring Committee

The term of office of members of the Risk Management Monitoring Committee may not be longer than the term of office of the Board of Commissioners as stipulated in the Company's Articles of Association and may be re-elected only for the next 1 (one) period, does not reduce the right of the Board of Commissioners to dismiss at any time.

Structure, Membership and Expertise of The Risk Management Monitoring Committee

Composition of Committee Members for the Period 1 January 2023 – 03 July 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	Vice President Commissioner/	Finance, Economics, Management
Hadiyanto	Member	Commissioner	Law, Economics, Management
Rabin Indrajad Hattari	Member	Commissioner	Statistic, Economics, Management
Dwi Ria Latifa	Member	Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	Independent Commissioner	Capital Market, Technology, Management
Nurmaria Sarosa	Member	Independent Commissioner	ESG, Logistics, Management
Ridwan Darmawan Ayub	Member	Independent Commissioner	ESG, Logistics, Management
Bintoro Nurcahyo	Member	Independent Party	Accounting, Management
A. Sigid Sudahno	Member	Independent Party	Banking, Management

Composition of Committee Members for the Period 04 July 2023 – 02 October 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	Vice President Commissioner/ Independent Commissioner	Finance, Economics, Management
Rabin Indrajad Hattari	Independent Commissioner	Finance, Economics	Statistic, Economics, Management
Dwi Ria Latifa	Member	Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	Independent Commissioner	Capital Market, Technology, Management
Nurmaria Sarosa	Member	Independent Commissioner	ESG, Logistics, Management



Name	Position	Description	Expertise
Awan Nurmawan Nuh	Member	Independent Commissioner	Accounting, Audit, Taxation
Bintoro Nurcahyo	Member	Commissioner	Accounting, Management
A. Sigid Sudahno	Member	Independent Party	Banking, Management

Composition of Committee Members for the Period 03 October 2023 - Present

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	Vice President Commissioner/ Independent Commissioner	Finance, Economics, Management
Rabin Indrajad Hattari	Member	Commissioner	Statistic, Economics, Management
Dwi Ria Latifa	Member	Independent Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	Independent Commissioner	Capital Market, Technology, Management

Nurmaria Sarosa	Member	Independent Commissioner	ESG, Logistics, Management
Awan Nurmawan Nuh	Member	Commissioner	Accounting, Audit, Taxation
A. Sigid Sudahno	Member	Independent Party	Banking, Management
Sandra Chalik	Member	Independent Party	Accounting, Risk Management

Risk Management Monitoring Committee Profile

The profile of the Risk Management Monitoring Committee as of 31 December 2023 is as follows

Rofikoh Rokhim

Chairman of the Risk Management Monitoring Committee/
Vice President Commissioner/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Rabin Indrajad Hattari

Member of the Risk Management Monitoring Committee/
Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Dwi Ria Latifa

Member of the Risk Management Monitoring Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Heri Sunaryadi

Member of the Risk Management Monitoring Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Nurmaria Sarosa

Member of the Risk Management Monitoring Committee/
Independent Commissioner

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Awan Nurmawan Nuh

Member of the Risk Management Monitoring Committee/
Independent

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners



A. Sigid Sudahno

Member of the Risk Management Monitoring Committee/Independent

Indonesian citizen, born in Semarang, in 1961.
Age 62 years as of December 2023. Domiciled in
Semarang.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Directors Decree Number: 245-DIR/HCB/03/2020 dated March 31, 2020 concerning Appointment of the Chairman and Members of the Risk Management Monitoring Committee of PT Bank Rakyat Indonesia (Persero) Tbk



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Branch Manager, BRI So'E Timor - South Central (2002 – 2005)
- Senior Account Officer BRI Regional Office Padang (2005 – 2006)
- Head of Credit Risk Policy Division of Credit Administration Division at BRI Head Office (2007-2013)
- Deputy Head of Credit Risk Policy Division Credit Administration Division at BRI Head Office (2013 – 2017)
- Head of the General Credit Policy Development Team (KUP) and Credit Implementation Guidelines (PPK), As a Fixed Time Contract Worker (2018 – 2019)
- Commissioner at Bringin Sejahtera Makmur Insurance Broker (2018 – 2019)



LENGTH OF SERVICE

March 31, 2020 – present



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Economics in Marketing Management, Diponegoro University Semarang (1987).
- Master of Management Concentration in Marketing Management, Padjadjaran University Bandung (2000)



CERTIFICATION

- Level 1 Risk Management Certification, BSMR
- Level 2 Risk Management Certification, BSMR
- Level 3 Risk Management Certification, BNSP
- Insurance Broker Professional Degree Certification, APARI



Sandra Chalik

Member of the Risk Management Monitoring Committee/Independent

Indonesian citizen, born in Makassar, in 1964. Age 59 years as of January 2023. Domiciled in Semarang.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Directors Decree Number: 2349-DIR/HCB/10/2023 dated October 03, 2023 concerning the Appointment of the Chair and Members of the Risk Management Monitoring Committee of PT Bank Rakyat Indonesia (Persero), Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Group Head, Risk Management, BRI Jakarta I Regional Office (2008)
- Head of Section, Market Risk Management and Integrated Risk, BRI Head Office (2008-2012)
- Head of Section, Financial Reports BRI Head Office (2012-2013)
- Deputy Head of Division, Financial Policy and Management, BRI Head Office (2013-2014)
- Head of Division, Risk Management, BRI Head Office (2015-2017)
- Head of Division, Enterprise Risk & Portfolio Management, BRI Head Office (2017-2018)
- Head of Management Accounting & Finance Division BRI Head Office (2018-2020)



LENGTH OF SERVICE

October 3, 2023 until now



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Economics in Accounting, STIE Surabaya – Surabaya (1989)
- MM Masters in Risk Management, University of Indonesia – Jakarta (2003)



CERTIFICATION

- Level 1 Risk Management Certification, BSMR
- Level 2 Risk Management Certification, BSMR

Educational Qualifications and Work Experience Risk Management Monitoring Committee

Table of Educational Qualifications and Work Experience of the Risk Management Monitoring Committee

Name	Position	Education	Work experience
Rofikoh Rokhim	Chairman	Bachelor of Economics Bachelor of Political Science Master of Public Finance Master of International & Development Economics Doctor of Economics	Has experience in finance, economics and management
Hadiyanto	Member	Bachelor of Law Master of Law Doctor of Law	Has experience in finance, supervision and law
Rabin Indrajad Hattari	Member	Bachelor of Economics and Mathematics Master of Management PhD. in Economics,	Has experience in the fields of statistics, economics and management

Name	Position	Education	Work experience
Dwi Ria Latifa	Member	Bachelor of Law Lemhanas Alumni Master of Science	Have experience in law, social politics and regulations
Heri Sunaryadi	Member	Bachelor of Agricultural Technology	Has experience in capital markets, technology and management
Nurmaria Sarosa	Member	Bachelor of Architecture	Has experience in ESG, logistics and management
Awan Nurmawan Nuh	Member	Bachelor of Economics Master of Business Taxation	Has experience in the fields of accounting, auditing and taxation
Bintoro Nurcahyo	Member	Bachelor of Economics Master of Finance	Have experience in accounting and management
A. Sigid Sudahno	Member	Bachelor of Economics in Marketing Management Master of Management Concentration in Marketing Management	Has experience in banking and management
Ridwan Darmawan Ayub	Member	Bachelor of Social Sciences and Political Sciences Master of Financial Management	Have experience in social politics and risk management
Sandra Chalik	Member	Bachelor of Accounting MM Masters in Risk Management	Have experience in accounting and risk management

Independence of Risk Monitoring Committee

All members of RMOC have no affiliations with the Directors, other Commissioners or controlling shareholders of BRI, not a shareholder who can influence its abilities to act independently, nor as Commissioner, Director or employees of companies or businesses, which are affiliated to BRI. The independence requirement of RMOC Members are as follows:

1. Not receiving compensation from the Company and its subsidiaries or affiliates, except wages, salaries and other facilities received in connection with the duties performed as members of the RMOC;
2. No family or financial relationship with the Board of Directors and Board of Commissioners;
3. Not holding multiple positions in the Company and other affiliated companies.
4. Not having the duties, responsibilities, and authorities that create a conflict of interest.
5. Not concurrently as a member of the Board of Commissioners, Secretary of the Board of Commissioners, Staff of the Secretary of the Board of Commissioners and members of the Committee on SOEs or other companies.

Table of Independence of Risk Monitoring Committee

Independence Aspects	RR	HD	RHI	DRL	HS	NS	ANN	BN	SS	RDA	SC
Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√	√	√	√	√	√	√	√	√
Does not have a management relationship in the company, subsidiary, or affiliated company	√	√	√	√	√	√	√	√	√	√	√
Does not have a family relationship with the Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring Committee	√	√	√	√	√	√	√	√	√	√	√

Description:

RR	Rofikoh Rokhim	NS	Nurmaria Sarosa	SC	Sandra Chalik
HD	Hadiyanto	ANN	Awan Nurmawan Nuh		
RHI	Rabin Indrajad Hattari	BN	Bintoro Nurcahyo		
DRL	Dwi Ria Latifa	SS	A. Sigid Sudahno		
HS	Heri Sunaryadi	RDA	Ridwan Darmawan Ayub		



Risk Management Monitoring Committee Meeting

Risk Management Monitoring Committee Meeting Policy

1. The meeting shall be held at least once every months or may be held at any time when deemed necessary.
2. The meeting shall be held at the place of domicile of the Company or other place as specified by the Committee.
3. The summons for the meeting must be made by the Committee Chair. Summons for Committee Meetings must be made in writing and delivered or delivered directly to each Committee member with adequate receipt, or by registered post or by courier service or by telex, facsimile or electronic mail (email), WA no later than 5 (five) days before the meeting is held, without taking into account the date of the summons and the date of the meeting, or within a shorter time if in urgent circumstances.
4. The above-mentioned invitation is not required for scheduled meetings based on the decision of the previous meeting.
5. Meeting invitations should include the meeting agenda, date, time, and meeting place.
6. Meetings can only be held if attended by at least 51% (fifty one percent) of the total members, including an Independent Commissioner and an Independent Party.
7. The meeting is chaired by the chairman of the committee and in the event that the chairman of the committee is absent or unable to attend, the meeting is chaired by a member of the committee who is an independent commissioner.
8. The meeting may invite the Board of Directors and/or Head of Division/Executive Officer of the Company to request explanations, presentations, and information related to the meeting agenda.
9. The decisions of Committee meetings shall be based on consensus deliberations. If deliberation is not reached, the decision shall be made by majority vote, provided that each member of the Committee shall only be entitled to grant 1 (one) vote.
10. If the agreed and disagreed votes are equal, then the chairman of the meeting is entitled to take the decision.
11. The chairman of the meeting shall present the conclusions and decisions at the end of the meeting.
12. The results of Committee meetings shall be set forth in the minutes of meetings and shall be properly documented.
13. Dissenting opinions that occur in Committee meetings shall be clearly stated in the minutes of the meeting and the reasons for such dissent.
14. The Committee minutes of meetings shall be made by a person present at the meeting and appointed by the chairman of the meeting. All Committee members present at the meeting shall sign the minutes of meeting.
15. The Committee minutes of meetings are valid evidence of decisions taken at the meeting.
16. The Committee can make good decisions without holding a meeting, provided that at least 51% (fifty-one percent) of the total members, including an Independent Commissioner and the Independent Party, give their approval in writing.

Risk Management Monitoring Committee Meeting Agenda

Table of Risk Management Monitoring Committee Meeting Agenda

No.	Meeting Date	Meeting agenda	Meeting Participants
1	Tuesday, January 24, 2023	Evaluation of Investment Performance and Realization of BRI Financial Institution Pension Fund Business Plan Semester II 2022	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
2	Tuesday, January 24, 2023	Quarter IV Risk Profile, Bank Soundness Level for Semester II/2022, Anti-Fraud Strategy for Semester II/2022	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno

No.	Meeting Date	Meeting agenda	Meeting Participants
3	Tuesday, January 31, 2023	Report on the Compliance Function and Implementation of AML-CFT Semester II 2022	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
4	Tuesday, February 21, 2023	Product Management Governance.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
5	Tuesday, February 21, 2023	Complaint Handling Evaluation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
6	Tuesday, February 28, 2023	Request for Approval of Changes to the Anti-Money Laundering and Counter Terrorism Financing Prevention Program Implementation Policy.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
7	Tuesday, March 7, 2023	Application for Approval of Changes to the 2023 BRI Pension Fund Pension Fund Regulations (PDP).	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
8	Tuesday, March 21, 2023	Trajectory Loan At Risk (LaR) Per Segment	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hadiyanto 3. Rabin Indrajad Hattari 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Nurmaria Sarosa 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
9	Tuesday, March 28, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
10	Tuesday, March 28, 2023	Request for Approval of Provision of Funds to Related Parties on behalf of PT PNM	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
11	Tuesday, March 28, 2023	Liquidity Risk Management and Balance Sheet Management	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno



No.	Meeting Date	Meeting agenda	Meeting Participants
12	Tuesday, May 2, 2023	KPEI Capital Inclusion Plan in the Context of Central Counterparty (CPP) Exchange Interest Rate (SBNT) Development	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Nurmaria Saraosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
13	Tuesday, May 2, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
14	Tuesday, May 9, 2023	Update on the Development of Restructuring and Credit Exposure of PT Waskita Karya Group.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
15	Tuesday, May 9, 2023	Risk Profile for First Quarter 2022	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
16	Tuesday, May 23, 2023	Risk Profile for First Quarter 2023	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
17	Tuesday, June 6, 2023	Consumer Segment Business Development	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
18	Tuesday, June 6, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
19	Tuesday, June 20, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
20	Tuesday, June 20, 2023	Threshold proposal from PT Pegadaian and PT Permodalan Nasional Madani.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno

No.	Meeting Date	Meeting agenda	Meeting Participants
21	Tuesday, July 18, 2023	Overseas Work Unit (UKLN) Performance Update.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
22	Tuesday, July 18, 2023	Securities Portfolio Performance Update	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
23	Tuesday, July 18, 2023	Risk Profile, Bank BRI Health Level for Semester I 2023, and BRI Anti-Fraud Strategy for Semester I 2023.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
24	Tuesday, July 25, 2023	Realization of Financial Institution Pension Fund Business Plan Semester I 2023	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
25	Tuesday, July 25, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
26	Tuesday, July 25, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
27	Tuesday, August 1, 2023	Liquidity Management Review	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
28	Tuesday, August 1, 2023	Implementation of the Anti-Money Laundering and Prevention of Terrorism Financing Program Semester I 2023.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Dwi Ria Latifa 3. Heri Sunaryadi 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
29	Tuesday, August 8, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Dwi Ria Latifa 3. Heri Sunaryadi 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
30	Tuesday, August 8, 2023	ESG Implementation Update.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Dwi Ria Latifa 3. Heri Sunaryadi 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno



No.	Meeting Date	Meeting agenda	Meeting Participants
31	Tuesday, August 15, 2023	Update on Wholesale and Institutional Segment Business Development.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Dwi Ria Latifa 3. Heri Sunaryadi 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. Bintoro Nurcahyo 7. A. Sigid Sudahno
32	Tuesday, August 22, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
33	Tuesday, September 19, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
34	Tuesday, September 19, 2023	Loans Consultation	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
35	Tuesday, September 26, 2023	Immovable Fixed Asset Management (ATTB) - BRI Abandoned Assets	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
36	Tuesday, September 26, 2023	Corporate Credit Portfolio and High Risk Debtors.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
37	Tuesday, October 10, 2023	Legal Risk Identification and Management.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. Bintoro Nurcahyo 8. A. Sigid Sudahno
38	Tuesday, October 24, 2023	Risk Profile for Quarter III 2023	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. A. Sigid Sudahno 8. Sandra Chalik
39	Tuesday, November 21, 2023	BRI Risk Appetite Statement (RAS) for 2024 and BRI Recovery Plan for 2023-2024.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Dwi Ria Latifa 3. Heri Sunaryadi 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. A. Sigid Sudahno 7. Sandra Chalik

No.	Meeting Date	Meeting agenda	Meeting Participants
40	Tuesday, November 28, 2023	Credit Portfolio Update and Outlook 2023-2024	1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Heri Sunaryadi 4. Nurmaria Sarosa 5. Awan Nurmawan Nuh 6. A. Sigid Sudahno 7. Sandra Chalik
41	Tuesday, November 28, 2023	Approval for the Realization of Financial Institution Pension Fund Business Plan Semester I 2023	1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. A. Sigid Sudahno 8. Sandra Chalik
42	Tuesday, December 5, 2023	Loans Consultation	1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. A. Sigid Sudahno 8. Sandra Chalik
43	Tuesday, December 5, 2023	Provision of funds to related parties on behalf of Danareksa Sekuritas	1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. A. Sigid Sudahno 8. Sandra Chalik
44	Tuesday, December 12, 2023	Loans Consultation	1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Heri Sunaryadi 4. Dwi Ria Latifa 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. A. Sigid Sudahno 8. Sandra Chalik
45	Selasa, 12 Desember 2023	Konsultasi Kredit	1. Rofikoh Rokhim 2. Rabin Indrajad Hattari 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Nurmaria Sarosa 6. Awan Nurmawan Nuh 7. A. Sigid Sudahno 8. Sandra Chalik

Frequency and Attendance Rate of Risk Management Monitoring Committee Meetings

During 2023, the Risk Management Monitoring Committee held 45 (forty-five) meetings. The frequency and level of attendance of each Committee member are as follows

Table of Attendance Rate of Risk Management Monitoring Committee Meetings

Name	Position	Risk Management Monitoring Committee Meeting		
		Attendance Number and Percentage		
		Number of Meetings	Number of Attendance	Percentage
Rofikoh Rokhim	Chairman	45	45	100%
Hadiyanto	Member	8	7	88%
Rabin Indrajad Hattari	Member	45	40	89%
Dwi Ria Latifa	Member	45	43	96%



Name	Position	Risk Management Monitoring Committee Meeting		
		Attendance Number and Percentage		
		Number of Meetings	Number of Attendance	Percentage
Heri Sunaryadi	Member	45	42	93%
Nurmaria Sarosa	Member	45	45	100%
Awan Nurmawan Nuh	Member	36	34	94%
Bintoro Nurcahyo	Member	37	37	100%
A. Sigid Sudahno	Member	45	44	98%
Sandra Chalik	Member	8	7	88%

Risk Management Monitoring Committee Competence Improvement Program

The RMOC members have competencies in their respective fields with a minimum of five years' experience in the economic, financial and/ or banking fields; or a minimum of two years in risk management in the financial and/or banking sector. The professional background of the members is quite diverse, which includes experience in strategic management, risk management, banking, finance and accounting thereby ensure the quality of recommendations and opinions for improvements to the Board of Commissioners.

Name	Position	Types of Training and Development Materials Competence/Training	Time and Place Implementation	Organizer
Rofikoh Rokhim	Chairman	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Hadiyanto	Member	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Rabin Indrajad Hattari	Member	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Dwi Ria Latifa	Member	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Heri Sunaryadi	Member	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Nurmaria Sarosa	Member	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Awan Nurmawan Nuh	Member	Education and/or Training can be seen in the Education and/or training section for members of the Board of Commissioners		
Bintoro Nurcahyo	Member	Training: IIA Indonesia National Conference: Staying Relevant 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Jakarta, September 14, 2023	IIA Indonesia
		BSE GRS Masterclass 2023 - Socialization of ranking of SOEs & SOEs Subsidiaries by Pefindo	Jakarta, September 27, 2023	BUMN School of Excellence
		ESG for Boards - Governance of ESG	Jakarta, October 5, 2023	BUMN School of Excellence
		GRC Integrated Information for Supervisory Board	Jakarta, October 25, 2023	BUMN School of Excellence
		CG Methodology and Environmental and Social Management Systems	Jakarta, December 29, 2023	BUMN School of Excellence
		Refreshing Risk Management Level 6, LPPI, December 2023	Jakarta, 29 Desember 2023	BARa Risk Forum - LPPI

Name	Position	Types of Training and Development Materials Competence/Training	Time and Place Implementation	Organizer
A. Sigid Sudahno	Member	Training: IIA Indonesia National Conference: Staying Relevant 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Batam, August 30-31, 2023	IIA Indonesia
		BSE GRS Masterclass 2023 - Socialization of ranking of SOEs & SOEs Subsidiaries by Pefindo	Jakarta, Septem-ber14, 2023	BUMN School of Excellence
		ESG for Boards - Governance of ESG	Jakarta, September 27, 2023	BUMN School of Excellence
		GRC Integrated Information for Supervisory Board	Jakarta, October 05, 2023	BUMN School of Excellence
		CG Methodology and Environmental and Social Management Systems	Jakarta, October 25, 2023	BUMN School of Excellence
Sandra Chalik	Member	Training: IIA Indonesia National Conference: Staying Relevant 1. Internal Audit and Risk Management Roles in ESG 2. BCA Sustainability Practices 3. Elevating corporate sustainability: The Strategic imperative, of internal audi-tor in enhancing ESG per- formance	Batam, August 30-31, 2023	IIA Indonesia
		BSE GRS Masterclass 2023 - Socialization of ranking of SOEs & SOEs Subsidiaries by Pefindo	Jakarta, Septem-ber14, 2023	BUMN School of Excellence
		ESG for Boards - Governance of ESG	Jakarta, September 27, 2023	BUMN School of Excellence
		GRC Integrated Information for Supervisory Board	Jakarta, October 05, 2023	BUMN School of Excellence
		CG Methodology and Environmental and Social Management Systems	Jakarta, October 25, 2023	BUMN School of Excellence

Risk Monitoring Committee Income

The compensation for committee members who are also members of the Board of Commissioners is included in the honorarium provided to the Board of Commissioners as a whole. There is no separate honorarium for individual committee members. The amount of honorarium for committee members, who are independent parties (non-commissioners), is determined by the Board of Commissioners and cannot exceed 20% of the Main Director's salary. Apart from the honorarium, no other income is given to committee members. These guidelines are in accordance with the BUMN Ministerial Regulation Number PER-3/MBU/03/2023, dated 20 March 2023, which outlines the rules for the organs and human resources of state-owned enterprises.

Work Program and Duties Implementation of The Risk Management Monitoring Committee In 2023

No	Duties and responsibilities		Implementation	
	Scope	Activity	Implementation	Agenda
1	Approval of Risk Management Policies and Other Policies	Response to General Operational Policy	January 25, 2023	Response to General Operational Policy
		Update on changes to the AML CFT implementation policy	March 07, 2023	Approval of Changes to the AML CFT Implementation Policy
		Review and Update of General Financial and Accounting Policies	March 07, 2023	General Financial and Accounting Policy Response



No	Duties and responsibilities		Implementation	
	Scope	Activity	Implementation	Agenda
		Review and Update General Policy on Funds and Services	September 29, 2023	General Policy Response Funds and Services
		Review and Update on General Policy on BRI Collaboration with Partner	October 17, 2023	General Policy Response to BRI Collaboration with Partner
		Review and Update on General Policy on BRI Collaboration with Partner	November 21, 2023	Approval of BRI's General Collaboration Policy with Partners
		Update on Changes to the AML CFT - PFWMD Policy	November 28, 2023	Approval of Changes to AML CFT - PFWMD Policy
2	BOC approval to be submitted to OJK/LPS/ KBUMN	Bank Business Plan Approval Report 2024-2026	November 28, 2023	Bank Business Plan 2024-2026
		Approval Report on Approval of the 2024 Sustainable Financial Action Plan	November 28, 2023	Sustainable Finance Action Plan 2024
		Risk Appetite Statement (RAS) Adjustment Approval Report	November 28, 2023	<i>Risk Appetite Statement (RAS)</i>
		Business Plan Approval Report DPLK 2024	November 29, 2023	Approval of the 2024 DPLK Business Plan
3	Review and Evaluation of Risk Profile	Risk Profile Report Quarter IV 2022	January 24, 2023	Risk Profile for Quarter IV 2022
		Risk Profile Report Quarter I of 2023	May 09, 2023	Risk Profile for Quarter I 2023
		Risk Profile Report Quarter II of 2023	August 21, 2023	Risk Profile for Quarter II 2023
		Risk Profile Report Quarter III 2023	November 21, 2023	Risk Profile for Quarter III 2023
4	Review and Evaluation of Bank Soundness Level	Bank Soundness Level Assessment Report for Semester II 2022	January 24, 2023	Evaluation of Bank Soundness Level for Semester II 2022
		Bank Soundness Level Assessment Report for Semester I 2023	August 21, 2023	Evaluation of Bank Soundness Level in Semester I of 2023
5	Evaluation of the Implementation of Anti-Fraud Strategies	Anti-Fraud Strategy Implementation Report Semester II 2022	January 24, 2023	Evaluation of the Implementation of the Anti-Fraud Strategy for Semester II 2022
		Anti-Fraud Strategy Implementation Report Semester I 2023	August 28, 2023	Evaluation of the Implementation of the Anti-Fraud Strategy for Semester I 2023
6	Review and Evaluation of the Implementation of the Anti-Money Laundering (AML) - Counter of Terrorism Financing (CFT) Program	Anti-Money Laundering (AML) - Counter of Terrorism Financing (CFT) Program Implementation Report Semester II 2022	February 07, 2023	Evaluation of the Implementation of the Anti-Money Laundering (AML) Program - Counter of Terrorism Financing (CFT) Semester II 2022
		Anti-Money Laundering (AML) - Counter of Terrorism Financing (CFT) Program Implementation Report Semester I 2023	August 28, 2023	Evaluation of the Implementation of the Anti-Money Laundering (AML) Program - Counter of Terrorism Financing (CFT) Semester I 2023
7	Review and Evaluation of Compliance Functions	Compliance Function Implementation Report Semester II 2022	February 07, 2023	Evaluation of Compliance Function Semester II 2022
		Compliance Function Implementation Report Semester I 2023	November 21, 2023	Evaluation of Compliance Function Semester I 2023
8	Evaluation and Approval of Corporate Actions	Approval of Corporate Action Proposals	January 11, 2023	Share Buyback Plan 2023
			February 20, 2023	Share Buyback Plan 2023
9	Discussion and Review of Thematic Agenda	Report on the Implementation of Risk Management and Implementation of Corporate Governance	January 25, 2023	Evaluation of Complaint Handling and Strategy for Strengthening Operational Services
			February 21, 2023	Product Management
			May 05, 2023	Liquidity Management and Treasury Balance Sheets Structure
			June 20, 2023	<i>Review of Risk Management and IT Resilience</i>
			July 28, 2023	<i>Overseas Work Unit Performance Update</i>
			June 27, 2023	Consumer Business Development
August 2, 2023	<i>Securities Portfolio Performance Update</i>			

No	Duties and responsibilities		Implementation	
	Scope	Activity	Implementation	Agenda
			August 28, 2023	<i>Liquidity Risk Profile and Balance Sheet Management</i>
			September 4, 2023	<i>Update on developments in the wholesale and institutional segments</i>
			August 23, 2023	<i>ESG Implementation Update</i>
			October 3, 2023	"Management of Immovable Assets (ATTB) – Abandoned Assets"
			October 4, 2023	Legal Risk Identification and Management
			October 17, 2023	Update on Corporate Portfolio and High Risk Debtors
			October 31, 2023	"Risk Identification and Management in The field of law"
			June 27, 2023	Usulan Threshold di PT Pegadaian dan PT Permodalan Nasional Madani
			April 14, 2023	<i>Trajectory LAS per Segment</i>
			May 15, 2023	<i>Update on Loan Restructuring and Exposure</i>
			September 4, 2023	<i>Update on the Development of Whole Sale and Institutional Business Segments</i>
			June 06, 2023	<i>Update on Corporate Portfolio and High Risk Debtors</i>
10	Review and Evaluation of Credit Development and Restructuring		November 28, 2023	Credit Portfolio Update and Outlook 2023-2024
11	Credit Consultation Directors to the Board of Commissioners	<ul style="list-style-type: none"> - Credit Consultation with the Credit Consultation Meeting Forum - Credit Consultation Without a Credit Consultation Meeting Forum 	February 14, 2023 April 4, 2023 May 23, 2023 June 27, 2023 June 27, 2023 August 2, 2023 August 5, 2023 August 15, 2023 August 15, 2023 August 24, 2023 August 24, 2023	Credit Consultation (14 February 2023) Credit Consultation (4 April 2023) Credit Consultation (23 May 2023) Credit Consultation (27 June 2023) Credit Consultation (27 June 2023) Credit Consultation (2 August 2023) Credit Consultation (5 August 2023) Credit Consultation (15 August 2023) Credit Consultation (15 August 2023) Credit Consultation (24 August 2023) Credit Consultation (24 August 2023)
12	Approval of Providing Fund Provision Facilities to Related Parties	Proposal for facilities to Provision of Funds for Subsidiary Companies/Related Parties	April 5, 2023 May 30, 2023	Provision of Funds and Capital Participation in PT Permodalan Nasional Madani Capital participation in PT Kliring Penjaminan Efek Indonesia (KPEI)
13	Performance Evaluation and Implementation of DPLK Governance	BRI DPLK Business Plan Realization Report Semester II 2022 Report and Approval on the Realization of DPLK Business Plan Semester I 2023 Report and Approval of the 2024 DPLK Business Plan	January 25, 2023 July 28, 2023 November 21, 2023	Evaluation of the Realization of BRI DPLK Business Plan Semester II 2022 Approval for the Realization of DPLK Business Plan Semester I 2023 Approval of the 2024 DPLK Business Plan
14	Evaluation and Approval of BRI Pension Funds	Report and Approval of Changes to BRI Pension Fund Regulations	March 7, 2023	Founder's Statement on Changes to BRI Pension Fund Regulations



Integrated Governance Committee

The Integrated Governance Committee (IGC) is one of the committees that assists the Board of Commissioners and has the duties and responsibilities in evaluating and ensuring that the implementation of governance is in accordance with the principles of GCG in the Company's financial conglomerates.

Legal Basis of Integrated Governance Committee

1. Financial Services Authority Regulation Number 18/POJK.03/2014 dated 18 November 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates and
2. Financial Services Authority Regulation Number 17/POJK.03/2014 dated 19 November 2014 concerning Implementation of Integrated Risk Management for Financial Conglomerates
3. Financial Services Authority Regulation no. 33/POJK.4/2014 dated 8 December 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies
4. Financial Services Authority Regulation (POJK) Number 17 of 2023 dated 14 September 2023 concerning Implementation of Governance for Commercial Banks.
5. OJK Circular Letter Number 014/SEOJK.03/2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
6. OJK Circular Letter Number 15/SEOJK.03/2015 concerning the Implementation of Integrated Governance for Financial Conglomerates.
7. OJK Circular Letter Number 13/SEOJK.03/2017 dated 17 March 2017 concerning Implementation of Governance for Commercial Banks.
8. Minister of State-Owned Enterprises Regulation No. PER-2/MBU/03/2023 dated March 3 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.
9. Minister of State-Owned Enterprises Regulation No. PER-3/MBU/03/2023 dated 20 March 2023 concerning Organs and Human Resources of State-Owned Enterprises.
10. Articles of Association of PT. Bank Rakyat Indonesia (Persero) Tbk. along with its changes.

Integrated Governance Committee Charter

The Integrated Governance Committee has a Integrated Governance Committee Charter which was ratified through BRI Board of Commissioners Decree Number 04-KOM/BRI/01/2023 dated January 31 2023. The Integrated Governance Committee Charter is a reference for Integrated Governance in carrying out its duties effectively. The Integrated Governance Committee Charter is a guideline and work rules for the Integrated Governance Committee in carrying out its duties to assist the Board of Commissioners in actively supervising the implementation of

governance in accordance with GCG principles in the Company's financial conglomerate.

The contents of the Integrated Governance Committee Charter include:

Chapter I	Introduction General Definition Legal basis
Chapter II	Work Guidelines and Rules Goals, Duties and Responsibilities, Obligations, Prohibitions and Authorities Organization - Goal - Duties and Responsibilities - Authority - Work ethics - Organization - Work Ethics - Working Time - Meeting - Reports - Correspondence Mechanism
Chapter III	Closing

Appointment and Termination

The Integrated Governance Committee is responsible to the Board of Commissioners. The Integrated Governance Committee is appointed and dismissed by the Board of Commissioners. The appointment of the Integrated Governance Committee is stated in Decree Nokep: 11-KOM/BRI/10/2023 dated 03 October 2023 concerning the Membership Composition of the Integrated Governance Committee of PT Bank Rakyat Indonesia (Persero) Tbk.

Duties and Responsibilities of Integrated Governance Committee

The Committee is tasked with assisting the Board of Commissioners in carrying out its supervisory duties with regard to:

1. Oversee the implementation of Integrated Governance in subsidiaries so that it is in line with the risk management policies of the Main Entity and the Integrated Governance Guidelines.
2. Supervise the implementation of the duties and responsibilities of the Main Entity Directors and provide direction or advice to the Main Entity Directors regarding the implementation of Integrated Governance Policies and Guidelines.
3. Evaluate Integrated Governance Policies and Guidelines and direct them for improvement.
4. Evaluate the implementation of the Subsidiary's Internal Audit so that it is in line with the Main Entity's Internal Audit Policy.
5. Carry out supervision over the implementation of other Integrated Governance functions in accordance with the provisions of laws and regulations, the articles of association and/or decisions of the General Meeting of Shareholders/ Capital Owners.

6. Provide strategic input to the Board of Commissioners of the Main Entity to be submitted to the Board of Directors of the Main Entity regarding the implementation and improvement of the Integrated Governance Policy.
7. Submit the evaluation results of the Integrated Governance Implementation Assessment Report (Self Assessment) every semester to the Directors of the Main Entity.

Authority of Integrated Governance Committee

The Board of Commissioners grants authority to the Committee within the scope of the Committee's responsibilities to:

1. Obtain relevant information related to the implementation of their duties from internal and external parties of the Company.
2. Provide opinions and recommendations to the Board of Commissioners of the Main Entity in order to improve the internal control function, compliance function and implementation of integrated risk management.
3. Obtain input regarding the implementation of governance at least including internal control and implementation of compliance functions from members of the financial conglomerate through discussion forums and/or meetings at the technical level.
4. Communicate with related work units in the Main Entity for information/clarification related to the Main Entity's operations and with units that handle Subsidiaries in the Main Entity for information/clarification related to the Subsidiary Entity.
5. Obtain input or suggestions from parties outside the Company related to their duties.
6. Carry out other authorities granted by the Board of Commissioners as long as they do not conflict with the provisions.

Integrated Governance Committee Term of Office

The term of office of members of the Integrated Governance Committee may not be longer than the term of office of the

Board of Commissioners as regulated in the Company's Articles of Association and can only be re-elected for 1 (one) subsequent period, without prejudice to the Board of Commissioners' right to dismiss them at any time.

Governance Committee Structure, Membership and Expertise Integrated Manage

The Committee is under the coordination of main entity Board of Commissioners and structurally responsible to the Main Entity Board of Commissioners. The Committee is led by Independent Commissioner that serves as Chairman in one of BRI committees. To carry out daily tasks, the Committee could be assisted by the Staff and/or Secretary of the Integrated Governance Committee, who may come from the Bank's internal and external circles.

Committee Memberships

1. Committee members consist of at least one Commissioner from each member of the BRI financial conglomerate, an independent party and a member of the Sharia Supervisory Board.
2. Members of the Committee shall at least consist of:
 - a. An Independent Commissioner from the Main Entity as chairman concurrently a member;
 - b. Independent Commissioner of each member of the BRI Financial Conglomerate as a member;
 - c. An Independent Party who has expertise according to the needs of the Integrated Governance Committee;
 - d. Member of the Sharia Supervisory Board of BRI Syariah as a member;
 - e. The number and composition of Independent Commissioners who were members of the Integrated Governance Committee are adjusted to the needs of the Financial Conglomerate and the efficiency and effectiveness of the implementation of the duties of the Integrated Governance Committee by considering at least the representation of each financial services sector.

Composition of Committee Members for the Period 1 January 2023 – 15 February 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	Wakil Komisaris Utama/ Komisaris Independen BRI	Finance, Economics, Management
Kartika Wirjoatmodjo	Member	Komisaris Utama BRI	Banking, Finance, Risk Management
Hadiyanto	Member	Komisaris BRI	Law, Economics, Management
Hendrikus Ivo	Member	Komisaris Independen BRI	Law, Banking, Audit
Dwi Ria Latifa	Member	Komisaris Independen BRI	Law, Social Politics, Regulation



Name	Position	Description	Expertise
Heri Sunaryadi	Member	Komisaris Independen BRI	Capital Market, Technology, Management
Paripurna P Sugarda	Member	Komisaris Independen BRI	Law, Social Politics, Management
Suindiyo	Member	Pihak Independen BRI	Banking, Management
Duma Riana Hutapea	Member	Pihak Independen BRI	Accounting, Regulation
Tedi Nurhikmat	Member	Pihak Independen BRI	Banking, Finance
Eko B Supriyanto	Member	Komisaris Independen Bank Raya Indonesia	Economics, Management
Soegeng Hernowo	Member	BRI Asuransi Indonesia	Economics, Management
Abdul Ghoni	Member	Anggota Dewan Pengawas Syariah BRI Asuransi Indonesia	Sharia, Management
Premita Fifi Widhiawati	Member	Komisaris Independen Asuransi BRI Life	Law, Management
Mohammad Hidayat	Member	Anggota Dewan Pengawas Asuransi BRI Life	Law, Sharia
Sumihar Manullang	Member	Komisaris Independen BRI Danareksa Sekuritas	Accounting, Management
Sumantri Suwarno	Member	Komisaris Independen BRI Multifinance Indonesia	Economics, Management
Omar Arip Tirta	Member	Komisaris Independen BRI Ventura Investama	Scientific Computing, Management
Yudi Priambodo Purnomo Sidi	Member	Komisaris Independen Pegadaian	Economics, Management
Muhammad Cholil Nafis	Member	Ketua Dewan Pengawas Syariah Pegadaian	Sharia, Management
Meidyah Indreswari	Member	Komisaris Independen Permodalan Nasional Madani	Accounting, Management

Composition of Committee Members for the Period 15 February 2023 - 14 March 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	BRI Deputy Main Commissioner/Independent Commissioner	Finance, Economics, Management
Kartika Wirjoatmodjo	Member	BRI Main Commissioner	Banking, Finance, Risk Management
Hadiyanto	Member	BRI commissioner	Law, Economics, Management
Hendrikus Ivo	Member	BRI Independent Commissioner	Law, Banking, Audit
Dwi Ria Latifa	Member	BRI Independent Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	BRI Independent Commissioner	Capital Market, Technology, Management
Paripurna P Sugarda	Member	BRI Independent Commissioner	Law, Social Politics, Management
Suindiyo	Member	BRI Independent Party	Banking, Management
Duma Riana Hutapea	Member	BRI Independent Party	Accounting, Regulation
Tedi Nurhikmat	Member	BRI Independent Party	Banking, Risk Management
Eko B Supriyanto	Member	Independent Commissioner of Bank Raya Indonesia	Economics, Management
Soegeng Hernowo	Member	BRI Insurance Indonesia	Economics, Management
Abdul Ghoni	Member	Member of BRI Asuransi Indonesia Sharia Supervisory Board	Sharia, Management
Premita Fifi Widhiawati	Member	BRI Life Insurance Independent Commissioner	Law, Management
Mohammad Hidayat	Member	Member of the BRI Life Insurance Supervisory Board	Law, Sharia
Sumihar Manullang	Member	BRI Danareksa Sekuritas Independent Commissioner	Accounting, Management
Sumantri Suwarno	Member	BRI Multifinance Indonesia Independent Commissioner	Economics, Management

Name	Position	Description	Expertise
Omar Arip Tirta	Member	BRI Ventura Investama Independent Commissioner	Scientific Computing, Management
Yudi Priambodo Purnomo Sidi	Member	Independent Commissioner of Pegadaian	Economics, Management
Muhammad Cholil Nafis	Member	Chairman of the Pegadaian Sharia Supervisory Board	Sharia, Management
Meidyah Indreswari	Member	Independent Commissioner of Madani National Capital	Accounting, Management
Kahlil Rowter	Member	Independent Commissioner of PT Danareksa Investment Management	Economics, Management

Composition of Committee Members for the Period 14 March 2023 – 04 July 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	BRI Deputy Main Commissioner/Independent Commissioner	Finance, Economics, Management
Kartika Wirjoatmodjo	Member	BRI Main Commissioner	Banking, Finance, Risk Management
Hendrikus Ivo	Member	BRI commissioner	Law, Banking, Audit
Dwi Ria Latifa	Member	BRI Independent Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	BRI Independent Commissioner	Capital Market, Technology, Management
Paripurna P Sugarda	Member	BRI Independent Commissioner	Law, Social Politics, Management
Awan Nurmawan Nuh	Member	BRI Independent Commissioner	Banking, Management
Duma Riana Hutapea	Member	BRI Independent Party	Accounting, Regulation
Tedi Nurhikmat	Member	BRI Independent Party	Banking, Risk Management
Sandra Chalik	Member	Independent Commissioner of Bank Raya Indonesia	Economics, Management
Eko B Supriyanto	Member	BRI Insurance Indonesia	Economics, Management
Soegeng Hernowo	Member	Member of BRI Asuransi Indonesia Sharia Supervisory Board	Sharia, Management
Abdul Ghoni	Member	BRI Life Insurance Independent Commissioner	Law, Management
Premita Fifi Widhiawati	Member	Member of the BRI Life Insurance Supervisory Board	Law, Sharia
Mohammad Hidayat	Member	BRI Danareksa Sekuritas Independent Commissioner	Accounting, Management
Sumihar Manullang	Member	BRI Multifinance Indonesia Independent Commissioner	Economics, Management
Sumantri Suwarno	Member	BRI Ventura Investama Independent Commissioner	Scientific Computing, Management
Omar Arip Tirta	Member	Independent Commissioner of Pegadaian	Economics, Management
Yudi Priambodo Purnomo Sidi	Member	Chairman of the Pegadaian Sharia Supervisory Board	Sharia, Management
Muhammad Cholil Nafis	Member	Independent Commissioner of Madani National Capital	Accounting, Management
Meidyah Indreswari	Member	Chairman of the Pegadaian Sharia Supervisory Board	Economics, Management
Kahlil Rowter	Member	Independent Commissioner of Madani National Capital	Economics, Management

Composition of Committee Members for the Period 04 July 2023 to 03 October 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	BRI Deputy Main Commissioner/Independent Commissioner	Finance, Economics, Management



Name	Position	Description	Expertise
Kartika Wirjoatmodjo	Member	BRI Main Commissioner	Banking, Finance, Risk Management
Hendrikus Ivo	Member	BRI Independent Commissioner	Law, Banking, Audit
Dwi Ria Latifa	Member	BRI Independent Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	BRI Independent Commissioner	Capital Market, Technology, Management
Paripurna P Sugarda	Member	BRI Independent Commissioner	Law, Social Politics, Management
Awan Nurmawan Nuh	Member	Commissioner	Accounting, Audit, Taxation
Duma Riana Hutapea	Member	BRI Independent Party	Accounting, Regulation
Tedi Nurhikmat	Member	BRI Independent Party	Banking, Risk Management
Sandra Chalik	Member	BRI Independent Party	Accounting, Risk Management
Eko B Supriyanto	Member	Independent Commissioner of Bank Raya Indonesia	Economics, Management
Soegeng Hernowo	Member	BRI Insurance Indonesia	Economics, Management
Abdul Ghoni	Member	Member of BRI Asuransi Indonesia Sharia Supervisory Board	Sharia, Management
Premita Fifi Widhiawati	Member	BRI Life Insurance Independent Commissioner	Law, Management
Mohammad Hidayat	Member	Member of the BRI Life Insurance Supervisory Board	Law, Syaria
Sumihar Manullang	Member	BRI Danareksa Sekuritas Independent Commissioner	Accounting, Management
Sumantri Suwarno	Member	BRI Multifinance Indonesia Independent Commissioner	Economics, Management
Omar Arip Tirta	Member	BRI Ventura Investama Independent Commissioner	Scientific Computing, Management
Yudi Priambodo Purnomo Sidi	Member	Independent Commissioner of Pegadaian	Economics, Management
Muhammad Cholil Nafis	Member	Chairman of the Pegadaian Sharia Supervisory Board	Sharia, Management
Meidyah Indreswari	Member	Independent Commissioner of Madani National Capital	Accounting, Management
Kahlil Rowter	Member	Komisaris Independen PT Danareksa Investment Management	Economics, Management

Composition of Committee Members for the Period 3 October 2023 – 31 December 2023

Name	Position	Description	Expertise
Rofikoh Rokhim	Chairman	BRI Deputy Main Commissioner/Independent Commissioner	Finance, Economics, Management
Kartika Wirjoatmodjo	Member	BRI Main Commissioner	Banking, Finance, Risk Management
Hendrikus Ivo	Member	BRI Independent Commissioner	Law, Banking, Audit
Dwi Ria Latifa	Member	BRI Independent Commissioner	Law, Social Politics, Regulation
Heri Sunaryadi	Member	BRI Independent Commissioner	Capital Market, Technology, Management
Paripurna P Sugarda	Member	BRI Independent Commissioner	Law, Social Politics, Management
Tedi Nurhikmat	Member	BRI Independent Party	Banking, Risk Management
Bardiyono Wiyatmojo	Member	Pihak Independen BRI	Banking, Audit
Bintoro Nurcahyo	Member	Pihak Independen BRI	Accounting, Management
Eko B Supriyanto	Member	Independent Commissioner of Bank Raya Indonesia	Economics, Management

Name	Position	Description	Expertise
Ayahanita K.	Member	BRI Asuransi Indonesia	Audit, Law
Abdul Ghoni	Member	Member of BRI Asuransi Indonesia Sharia Supervisory Board	Sharia, Management
Eko Wahyudi	Member	Komisaris Independen Asuransi BRI Life	Banking, Management
Mohammad Hidayat	Member	Member of the BRI Life Insurance Supervisory Board	Law, Sharia
Sumihar Manullang	Member	BRI Danareksa Sekuritas Independent Commissioner	Accounting, Management
Sumantri Suwarno	Member	BRI Multifinance Indonesia Independent Commissioner	Economics, Management
Agoosh Yoosran	Member	BRI Ventura Investama Independent Commissioner	Scientific Computing, Management
Yudi Priambodo Purnomo Sidi	Member	Independent Commissioner of Pegadaian	Economics, Management
Muhammad Cholil Nafis	Member	Chairman of the Pegadaian Sharia Supervisory Board	Syaria, Management
Nurhaida*	Member	Komisaris Independen Permodalan Nasional Madani	Banking, Management
Kahlil Rowter	Member	Komisaris Independen PT Danareksa Investment Management	Economics, Management

*) Mrs. Nurhaida can only carry out the duties and functions of her position after receiving a fit and proper test from the OJK.

Profile of Integrated Governance Committee

The profiles of the Integrated Governance Committee Members as of December 31, 2023 are as follows:

Rofikoh Rokhim
Chairman/Vice President Commissioner/Independent Commissioner of BRI

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Dwi Ria Latifa
Member/Independent Commissioner of BRI

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Kartika Wirjoatmodjo
Member/President Commissioner of BRI

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Heri Sunaryadi
Member/Independent Commissioner of BRI

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Hendrikus Ivo
Member/President Commissioner of BRI

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners

Paripurna P Sugarda
Member/Independent Commissioner of BRI

The profile can be seen in the Board of Commissioners section

The period and term of office have been attached to the period and term of office of the Board of Commissioners



Tedi Nurhikmat

BRI Independent Party

Indonesian citizen, born in Jakarta, in 1963. Age 60 years as of December 2023. Domiciled in Bekasi.



LEGAL BASIS FOR APPOINTMENT

Decree of the Board of Commissioners of BRI NOKEP: 10-KOM/BRI/12/2021 dated 28 December 2021 concerning the Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Member of the Integrated Governance Committee / Independent Party of BRI (2021 – present)
- Senior Vice President Mandiri University Group, Bank Mandiri (2018 -2021)
- Senior Vice President Credit Risk and Portfolio Management, Bank Mandiri (2010-2018)
- Vice President Enterprise Risk Management, Bank Mandiri (2007 – 2010)
- Vice President Consumer Risk Scoring, Bank Mandiri (2004 – 2007)



LENGTH OF SERVICE

03 Oktober 2023 - sekarang



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Resource Economics, Bogor Agricultural Institute (1989)
- MBA Banking and Finance International, University of Japan (1998)
- MBA (Exchange) International Finance & Marketing, University of Washington, Seattle, USA (1997)
- INSEAD Program Executive, The Wharton School



CERTIFICATION

- Level V Risk Management Certification (BNSP)
- Level V Risk Management Competency Assessor (BNSP)
- Learning Value Chain Certification
- Risk Management Trainers – BSMR GAARP



Bardiyono Wiyatmojo

BRI Independent Party

Indonesian citizen, born in Gunungkidul, in 1964. Age 59 years as of December 2023. Domiciled in Tangerang Selatan.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 11-KOM/BRI/10/2023 dated October 03, 2023 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Head of BRI Information Technology Internal Audit Division (2014 -2019)
- Head of Internal Audit for Jayapura Region BRI (2019)
- Head of BRI Information Technology Audit Division (2019-2020)
- BRI Audit Committee Member (2021-2023)
- Member of the BRI Integrated Governance Committee (2023)



LENGTH OF SERVICE

October 3, 2023 - present



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Economics and Development Studies, Gadjah Mada University (1989)
- Master of Business Administration, University of Kentucky (2000)
- Master of Management, Gadjah Mada University (2003)



CERTIFICATION

- Certified in the Governance of Enterprise Information Technology (CGEIT), ISACA, 2017-2024
- General Banking Level 3 Certification, BNSP, 2022-2026
- Audit Manager Certification, BNSP, 2022-2026
- Level 4 Risk Management Certification, BNSP, 2020-2024
- Competency Assessor Certification, BNSP, 2020-2023
- Training Methodology Certification, BNSP, 2022-2025
- Qualified Internal Auditor (QIA), YPIA, 2017



Bintoro Nurcahyo

BRI Independent Party

Indonesian citizen, born in Jakarta, in 1963. Age 60 years as of December 2023. Domiciled in Bekasi.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 11-KOM/BRI/10/2023 dated October 03, 2023 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Head of Organizational Development Section, Strategic Plan Division, BRI Head Office (2005-2006)
- Head of Accounting Policy Section (PSAK 50/55 Team), Management Accounting and Finance Division BRI Head Office (2006-2013)
- Deputy Regional Leader for Operations, BRI Banjarmasin Regional Office (2013-2016)
- Deputy Regional Leader for Operations, BRI Surabaya Regional Office (2016-2017)
- Expert Lecturer 2 BRI Corporate University (2017)
- Chair of PSAK 71 Implementation Team, Management Accounting and Finance Division BRI Head Office (2017-2018)
- Head of Enterprise Risk and Portfolio Management Division, BRI Head Office (2018-2019)



LENGTH OF SERVICE

October 03, 2023 - present



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Resource Economics, Bogor Agricultural Institute (1989)
- MBA Banking and Finance International, University of Japan (1998)
- MBA (Exchange) International Finance & Marketing, University of Washington, Seattle, USA (1997)
- INSEAD Program Executive, The Wharton School



CERTIFICATION

- Level IV Risk Management Certification



Eko B. Supriyanto

Independent Commissioner
PT Bank Raya Indonesia, Tbk

Indonesian citizen, born in Blora, in 1964. Age 59 years as of December 2023. Domiciled in Bogor.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 04-KOM/BRI/07/2021 dated 06 July 2021 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Independent Commissioner of Maritime Learning Indonesia Port (Jan 2020 – July 2020)
- Advisor PT. Pelindo Investama Indonesia (PII) (Jan 2019 – Dec 2019)
- Independent President Commissioner of PT Bank MNC Internasional Tbk May 2016 – May 2018
- Chairman of the Integrated Governance Committee of PT Bank MNC Internasional Tbk May 2016 – May 2018
- President Director of PT Infoarta Pratama (Infobank) 2015 – Present
- Independent Commissioner of PT Bank Raya Indonesia, Tbk 2021 - Present



LENGTH OF SERVICE

9 April 2021 – 8 April 2024



DOUBLE FUNCTION

President Director of PT Infoarta Pratama (Infobank)



EDUCATIONAL BACKGROUND

- Bachelor of Economics and Development Studies, Gadjah Mada University (1989)
- Master of Business Administration, University of Kentucky (2000)
- Master of Management, Gadjah Mada University (2003)



SERTIFIKASI

Manajemen Risiko Perbankan Level 2 Komisariss



Ayahanita K

Independent Commissioner
PT BRI Asuransi Indonesia

Indonesian citizen, born in Jakarta, in 1965. Age 62 years as of December 2023. Domiciled in Central Jakarta.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 11-KOM/BRI/10/2023 dated 03 October 2023 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Independent Commissioner of PT. BRI Asuransi Indonesia (8 April 2022 – present)
- Executive Vice President of BRI Head Office Audit Quality & Standards Development Division (October 2020 – February 28 2021)
- Head of Audit Standards & Quality Development Division, BRI Head Office (July 2020 – September 2020)
- Head of The Internal Audit Work Unit PT. Bank BRI Agroniaga, Tbk (January 2019 – June 2020)
- Group Head of Internal Audit Work Unit at BRI Head Office (February 2016 – December 2018)



LENGTH OF SERVICE

03 October 2023 - present



DOUBLE FUNCTION

President Director of PT Infoarta Pratama (Infobank)



EDUCATIONAL BACKGROUND

- Bachelor's Degree - Law - University of Indonesia
- Masters - Legal Specialist (Notary) - University of Indonesia



CERTIFICATION

- QRGP Risk Management
- AAMAI Risk Management



Abdul Ghoni

Member of the Sharia Supervisory Board of BRI Asuransi Indonesia

Indonesian citizen, born in Tanjungkarang,
in 1977. Age 45 years as of December 2023.
Domiciled in South Tangerang.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 04-KOM/BRI/07/2021 dated 06 July 2021 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Member of the Sharia Supervisory Board of BRI Asuransi Indonesia (2021-present)
- Member of the Sharia Supervisory Board of PT Asuransi Reliance Indonesia (2020-present)
- Chairman of the Sharia Supervisory Board of PT Asuransi Paralomas (2019-2020)
- Permanent Lecturer at Muhammadiyah University Jakarta (2019 – present)
- Non-Permanent Lecturer at PKN STAN Ministry of Finance of the Republic of Indonesia (2015 – present)
- Non-Permanent Lecturer at Thamrin University (2015 – present)



LENGTH OF SERVICE

July 06, 2021 - present



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Economics, STIE Bhakti Pembangunan (2002)
- Master of Management, Mercubuana University (2015)
- Doctor of Islamic Studies, Postgraduate Program at UIN Syarif Hidayatullah, Jakarta (2018)



CERTIFICATION

None



Eko Wahyudi

Independent Commissioner
BRI Life Insurance

Indonesian citizen, born in Baturaja, in 1963.
Age 60 years as of December 2023. Domiciled
in Jakarta.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 04-KOM/BRI/07/2021 dated 06 July 2021 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Independent Commissioner of PT. BRI Life Insurance (25-05-2022 to now)
- Director of Finance of Perum Perhutani (10-17-2019 to 02-10-2021)
- PT Bank Rakyat Indonesia (Persero) Tbk:
 - Surabaya Regional Leader (08-01-2019 to 09-17-2019)
 - Malang Regional Leader (10-01-2018 to 07-31-2019)
 - Palembang Regional Leader (02-01-2018 to 09-30-2018)
 - Head of Institutional Relations Division I (10-01-2015 to 01-31-2018)
 - Padang Regional Leader (04-01-2015 to 09-30-2015)
 - Wapincasus (01-03-2014 to 30-03-2015)
 - Wapinwil Bandung for business (01-02-2013 to 31-03-2014)
 - Deputy Head of Institutional Relations (04-01-2011 to 01-31-2013)
 - Head of Bandung Asia Africa Branch (01-11-2008 to 31-03-2011)
 - Sragen Branch Manager (01-07-2007 to 31-10-2008)
 - Purwakarta Branch Leader (07-01-2004 to 06-30-2007)
 - Bantul Branch Head (07-01-2001 to 06-30-2004)
 - Amlapura Branch Leader (07-01-1998 to 06-30-2001)



LENGTH OF SERVICE

03 October 2023 - present



JABATAN RANGKAP

None



EDUCATIONAL BACKGROUND

- Master of Agribusiness Management, Gadjah Mada University, Yogyakarta, 2005
- Bachelor of Laws, Atmajaya University, Yogyakarta, 1986



CERTIFICATION

Integrated Risk Governance Expert Certification / CRGP LSPMR



Mohammad Hidayat

Member of BRI Life Insurance Sharia Supervisory Board

Indonesian citizen, born in Jakarta, in 1967. Age 56 years as of December 2023. Domiciled in Jakarta.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 04-KOM/BRI/07/2021 dated 06 July 2021 concerning Membership Composition of the PT Integrated Governance Committee. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Member of BRI Life Insurance Sharia Supervisory Board (April 2021 – present)
- Chairman of the Sharia Supervisory Board of Bank Syariah Mandiri (September 1991 – 2021)
- Member of the BTN Syariah Sharia Supervisory Board (March 2018 – 2021)
- Member of the Manulife Syariah Sharia Supervisory Board (April 2020 – present)
- Member of the Sharia Supervisory Board of Allianz Syariah (October 2020 – pre-sent)
- Khatib of the Mosque of the Presidential Palace of the Republic of Indonesia (August 2005 to December 2020)
- Khatib of Mosque of the Vice President of the Republic of Indonesia (January 2015 to December 2021)



LENGTH OF SERVICE

06 Juli 2021 s.d sekarang



DOUBLE FUNCTION

- Member of the Manulife Syariah Sharia Supervisory Board (April 2020 – present)
- Member of the Sharia Supervisory Board of Allianz Syariah (October 2020 – present)
- Member of the Sharia Supervisory Board of PT Bank Syariah Indonesia Tbk (May 2021 – present)
- Member of BRI Life Insurance Sharia Supervisory Board (April 2021 – present)



EDUCATIONAL BACKGROUND

- Bachelor of Sharia, UIN Syarif Hidayatullah, Jakarta 1992
- Master of Law, College of Law, 2004
- Master of Islamic Economics and Finance, Trisakti University, 2014



CERTIFICATION

- Sharia Banking Sharia Supervisory Board
- Sharia Supervisory Board of Sharia Insurance Companies
- Capital Market Sharia Expert
- DPS Competency



Sumihar Manullang

**Independent Commissioner of BRI
Danareksa Sekuritas**

Indonesian citizen, born in Bakara, in 1962. Age 61 years as of December 2023. Domiciled in Jakarta.



LEGAL BASIS FOR APPOINTMENT

Decree of the Board of Commissioners of BRI NOKEP: 04-KOM/BRI/07/2021 dated 06 July 2021 concerning the Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Independent Commissioner of BRI Danareksa Sekuritas (2023)
- Head of Compliance Division PT. Bank Rakyat Indonesia (Persero) Tbk. (2018)
- Head of Internal Audit for Medan Region PT. Bank Rakyat Indonesia (Persero) Tbk (2017)
- Head of Internal Audit for Manado Region PT. Bank Rakyat Indonesia (Persero) Tbk (2016)
- Head of Internal Audit for Jayapura Region PT. Bank Rakyat Indonesia (Persero) Tbk (2015).



LENGTH OF SERVICE

06 July 2021 to October 2023



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Education Bachelor of Accounting Padjadjaran University (1987)
- Master of Financial Management Atmajaya Catholic University (2000)



CERTIFICATION

- Broker Dealer Representative
- Deputy Investment Manager
- QIA
- Obedience



Sumantri Suwarno

Independent Commissioner of BRI Multifinance Indonesia

Indonesian citizen, born in Bantul, in 1976. Age 47 years as of December 2023. Domiciled in Jakarta.



LEGAL BASIS FOR APPOINTMENT

Decree of the Board of Commissioners of BRI NOKEP: 04-KOM/BRI/07/2021 dated 06 July 2021 concerning the Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Independent Commissioner of BRI Multifinance Indonesia (June 2020–October 2023)
- Director of Business Development PT Rukun Raharja, Tbk (April 2021–present)
- Commissioner of PT Sirius Surya Sentosa (2019 – present)
- Commissioner of PT IPC TPK (January 2020 – July 2020)
- General Manager PT Usahatama Mandiri Nusantara (2013 – present)



LENGTH OF SERVICE

06 Juli 2021 – 3 Oktober 2023



JABATAN RANGKAP

- Business Development Director PT Rukun Raharja, Tbk (April 2021 – present)
- Commissioner of PT Sirius Surya Sentosa (2019 – present)
- General Manager PT Usahatama Mandiri Nusantara (2013 – present)



EDUCATIONAL BACKGROUND

- Bachelor of Economics, University of Indonesia, 2002
- Master of Business, Prasetiya Mulya University, Jakarta



CERTIFICATION

Online Seminar on Managing Risk Amidst Uncertainty - 2022



Agoosh Yosran

**Independent Commissioner of BRI
Ventura Investama**

Indonesian citizen, born in Jakarta, in 1969.
Age 54 years as of December 2023. Domiciled
in Jakarta.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 11-KOM/BRI/10/2023 dated 03 October 2023 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Commissioner of PT Republika Media Mandiri (2019 to 2020)
- President Director of PT Republika Media Mandiri (2016 to 2019)
- Director of Corporate Affairs & Corporate Secretary PT Mahaka Media Tbk. (2013 to 2016)
- President Director of PT Kalyanamitra Adhara Mahardika (2017 to 2019)
- Commissioner of PT Avabanindo Perkasa (2014 to 2020)



LENGTH OF SERVICE

03 October 2023 – present



DOUBLE FUNCTION

Chair of the Project Management Office (PMO) Team for the Acceleration of Pertashop Implementation in 2023 (Based on a copy of the Decree of the Minister of State-Owned Enterprises Number SK289/MBU/12/2022)



EDUCATIONAL BACKGROUND

Bachelor of Economics – Indonesian College of Economics, Finance & Banking (STEKPI) (1995)



CERTIFICATION

Online Seminar on Managing Risk Amidst Uncertainty - 2022



Yudi Priambodo Purnomo Sidi

Independent Commissioner of PT Pegadaian

Indonesian citizen, born in Jakarta, in 1966. Age 56 years as of December 2023. Domiciled in Jakarta.



LEGAL BASIS FOR APPOINTMENT

Decree of the Board of Commissioners of BRI NOKEP: 08-KOM/BRI/09/2022 dated September 06, 2022 concerning the Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Independent Commissioner of PT Pegadaian (April 25, 2022 – present)
- PT Pegadaian Audit Committee (October 2022 – present)
- PT Pegadaian Risk Monitoring Committee (May 2022 – September 2022)
- Senior Vice President at Manado Regional Audit (Head of BRI Manado Regional Audit) PT BRI (Persero) Tbk (October 1, 2021 – March 31, 2022)
- Vice President at Jakarta 2 Regional Audit BRI (Deputy Head of Audit Jakarta 2 Region) PT BRI (Persero) Tbk. (January 1, 2020 – September 30, 2020)
- Vice President at Audit Standard and Quality Development BRI (Deputy Head of BRI PSKA Division) PT BRI (Persero) Tbk. (January 1, 2019 – December 31, 2020)
- BRI YKP Supervisory Member (May 8, 2019 – April 1, 2022)
- Senior Vice President at Manado Regional Audit (Head of BRI Manado Regional Audit) PT BRI (Persero) Tbk. (October 1, 2021 – March 31, 2022)
- Vice President at Jakarta 2 Regional Office (Regional Risk Management Head Jakarta 2 BRI) PT BRI (Persero) Tbk. (October 1, 2020 – September 20, 2021)
- LSP-PM Competency Assessor Capital Market Professional Certification Institute (LSP-PM) (September 4, 2019 – present)



LENGTH OF SERVICE

September 06, 2022 - present



DOUBLE FUNCTION

Capital Market Certification Institute (LSP PM) Assessor (2019-present)



EDUCATIONAL BACKGROUND

- Bachelor of Business Management from Pancasila University (1989)
- Masters in International Business, Gadjah Mada University (2000)
- Doctor of Business Management, Brawijaya University (2019 - present)



CERTIFICATION

- Qualified Internal Audit (QIA), YPIA
- Certified Enterprise Risk Governance (CERG), ERMA
- Governance Risk Compliance Professional (GRCP), OCEG
- Banking Risk Management Level 4, LSP Perbankan
- Training Methodology Qualification Competency Certification Scheme 3, LSP Kepelatihan dan Instruktur Nasional
- Banking Risk Management Level 3, LSP Perbankan
- Audit Intern Bank Level Audit Supervisor, LSP Perbankan
- Certified Risk Professional for Risk Management, LSP Pasar Modal
- Certified Securities Analyst for Securities Analysis, LSP Pasar Modal
- Certified Investment Banker for Investment banking, LSP Pasar Modal
- Certified Wealth Manager (CWM), ICWMA
- Workplace Assessment Assessor Competency, BNSP
- Certified Financial Planner (CFP), FPSB
- Bank Risk Management Level 2, LSP Perbankan
- Level 1 Risk Management, BSMR



Muhammad Cholil Nafis

Chairman of the Pegadaian Sharia Supervisory Board

Indonesian citizen, born in Sampang, in 1975. Age 48 years as of December 2023. Domiciled in Depok.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 10-KOM/BRI/12/2021 dated 28 December 2021 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIOD OF SERVICE

Period I



WORK EXPERIENCE

- Chairman of the Pegadaian Sharia Supervisory Board (2011 - present)
- Asyki Insurance Sharia Supervisory Board (2015-present).
- Sharia Supervisory Board of the DKI Jaya Sharia Center (2014-present).
- Kresna Multi Finance Sharia Supervisory Board (2012-Present).
- ACE Life Assurance Sharia Supervisory Board (2013-Present).
- Postgraduate Sharia Economics and Finance Teaching Staff at the University of Indonesia (2005-Present).
- Secretary of the Middle Eastern and Islamic Studies Study Program, University of Indonesia (2014-2017).
- OJK Sharia Financial Services Development Group (2013-2017).
- Lecturer at AL Hikam Al Qur'an College, Depok (2011-present).



LENGHT OF SERVICE

December 28, 2021 - present



DOUBLE FUNCTION

- Asyki Insurance Sharia Supervisory Board (2015-present).
- Sharia Supervisory Board of the Dki Jaya Sharia Center (2014-present).
- Kresna Multi Finance Sharia Supervisory Board (2012-Present).
- ACE Life Assurance Sharia Supervisory Board (2013-Present).



EDUCATIONAL BACKGROUND

- LC from Ibnu Sa'ud Islamic University, Jakarta (1996-2000).
- Bachelor of Religion from Az Ziyadah Islamic College, Jakarta (1996-2000).
- MA from the UIN Jakarta Postgraduate Program (2001-2003).
- Ph.D. from the University of Malaya, Malaysia (2008-2010).



CERTIFICATION

- Sharia Supervisor Certification by the National Sharia Council and Bank Indonesia (2012)
- Post-Doctoral at Muhammad V University, Morocco (2013)
- National Sharia Multifinance Sharia Supervisory Board Certification (2015)
- Sharia Supervisory Competency Assessor Training (2016).



Nurhaida

PNM Independent Commissioner

Indonesian citizen, born in Padang Panjang, in 1959. Age 64 years as of December 2023. Domiciled in Bogor.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 11-KOM/BRI/10/2023 dated 03 October 2023 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIODE OF SERVICE

Period I



WORK EXPERIENCE

- Deputy Chair of the OJK Board of Commissioners as Chair of the Ethics Committee and concurrent member (2017 – 2022).
- Chief Executive of OJK Capital Market Supervision and concurrent member (2012 – 2017).
- Chairman of the Capital Market Supervisory Agency (2011 – 2012).



LENGHT OF SERVICE

03 October 2023 - present



DOUBLE FUNCTION

None



EDUCATIONAL BACKGROUND

- Bachelor of Textile Chemistry (Bandung Textile Technology Institute) (1985)
- Master of Business Administration (Indiana University, USA) (1955)



CERTIFICATION

Level 5 Banking Risk Management by the Banking Professional Certification Institute (2022)



Kahlil Rowter

Independent Commissioner of PT Danareksa Investama Management

Indonesian citizen, born in Jakarta, in 1964. Age 64 years as of December 2023. Domiciled at Jakarta.



LEGAL BASIS FOR APPOINTMENT

BRI Board of Commissioners Decree NOKEP: 05-KOM/BRI/02/2023 dated 15 February 2023 concerning Membership Composition of the Integrated Governance Committee of PT. Bank Rakyat Indonesia (Persero) Tbk.



PERIODE OF SERVICE

Period I



WORK EXPERIENCE

- Chief Economist PT Danareksa (Persero) (2015 – 2018)
- Senior Advisory Real Estate Investment Trusts, AIPEG, Jakarta (2015)
- Chief Economist PT. Bakrie and Brothers, Tbk (2011 – 2013)
- Chief Executive Officer (CEO) Pefindo (2007 – 2010)
- Chief Economist Mandiri Sekuritas (2005 – 2006)



LENGHT OF SERTVICE

February 15, 2023 - present



DOUBLE FUNCTION

2018 – Present, Senior Advisor - Prospera (Australia Indonesia Partnership for Economic Development)



EDUCATIONAL BACKGROUND

- Bachelor of Economics at the University of Indonesia
- Masters of Economics at Michigan State University East Lansing, MI, United States



CERTIFICATION

None

Educational Qualifications and Work Experience of The Integrated Governance Committee

1. Independent parties that meet the requirements of integrity, competence, financial reputation, and experience
2. Independent parties with knowledge of the Bank and Subsidiaries, among others, understanding of the main business activities and the main risks of Financial Services Institutions in the Financial Conglomerate.
4. Have an adequate understanding of GCG principles
5. Have an adequate understanding of the concept of risk and risk control in business activities and internal control of the company.
6. Independent Commissioner from each member of BRI's Financial Conglomerate as a member; Member of the Sharia Supervisory Board of BRISyariah as a member.

Table of Educational Qualifications and Work Experience of the Integrated Governance Committee

Name	Position	Education	Work Experience
Rofikoh Rokhim	Chaiman	<ul style="list-style-type: none"> • Bachelor of Economics • Bachelor of Political Science • Master of Public Finance • Master of International & Development Economics • Doctor of Economics 	Has experience in finance, economics and management
Kartika Wirjoatmodjo	Member	<ul style="list-style-type: none"> • Bachelor of Accounting • Master of Business Administration 	Has experience in banking, finance and risk management

Name	Position	Education	Work Experience
Hendrikus Ivo	Member	<ul style="list-style-type: none"> Bachelor of Law Master of Manag 	Has experience in law, banking and bank supervision
Dwi Ria Latifa	Member	<ul style="list-style-type: none"> Bachelor of Law Lemhanas Alumni Master of Science 	Have experience in law, social politics and regulations
Heri Sunaryadi	Member	<ul style="list-style-type: none"> Bachelor of Agricultural Technology 	Has experience in capital markets, technology and management
Paripurna P Sugarda	Member	<ul style="list-style-type: none"> Bachelor of Law Master in Law Doctor of Law 	Memiliki pengalaman dalam hukum, sosial politik dan manajemen
Tedi Nurhikmat	Member	<ul style="list-style-type: none"> Bachelor of Resource Economics MBA Banking and Finance Interna-tional 	Have experience in law, social politics and management
Bardiyono Wiyatmojo	Member	<ul style="list-style-type: none"> Bachelor of Economics Master of Business Administration Master of Management 	Have experience in banking and audit
Bintoro Nurcahyo	Member	<ul style="list-style-type: none"> Bachelor of Accounting Master of Business Administration 	Have experience in accounting and management
Eko B Supriyanto	Member	<ul style="list-style-type: none"> Bachelor of Economics Master of Management 	Have experience in economics and management
Ayahanita K	Member	<ul style="list-style-type: none"> Bachelor of Law Master of Law 	Have experience in audit and law
Abdul Ghoni	Member	<ul style="list-style-type: none"> Bachelor of Economics Master of Management Doctor of Islamic Studies 	Have experience in sharia and management
Eko Wahyudi	Member	<ul style="list-style-type: none"> Bachelor of Law Master of Agribusiness Manage-ment 	Has experience in banking and management
Mohammad Hidayat	Member	<ul style="list-style-type: none"> Bachelor of Sharia Master of Law Master of Islamic Economics and Finance 	Have experience in law and sharia
Sumihar Manullang	Member	<ul style="list-style-type: none"> Bachelor of Accounting Master of Financial Management 	Have experience in accounting and management
Sumantri Suwarno	Member	<ul style="list-style-type: none"> Bachelor of Economics Master of Business 	Have experience in economics and management
Agoosh Yosran	Member	<ul style="list-style-type: none"> Bachelor of Economics 	Has experience in economics and banking
Yudi Priambodo Purnomo Sidi	Member	<ul style="list-style-type: none"> Bachelor of Economics Master of Management Doctorate in Business Management 	Has experience in banking and management
Muhammad Cholil Nafis	Member	<ul style="list-style-type: none"> Sarjana Agama Magister Agama Ph.D 	Have experience in sharia and management
Nurhaida*	Member	<ul style="list-style-type: none"> Bachelor of Textile Chemistry 	Has experience in banking and management
Kahlil Rowter	Member	<ul style="list-style-type: none"> Bachelor of Economics Masters of Economics 	Have experience in economics and management

*) Mrs. Nurhaida can only carry out the duties and functions of her position after receiving a fit and proper test from the OJK.

Independensi Komite Tata Kelola Terintegrasi

1. Tidak menerima kompensasi dari Perseroan dan anak Perseroan, atau afiliasinya, kecuali upah, gaji, dan fasilitas lainnya yang diterima berkaitan dengan tugas-tugas yang dilaksanakan sebagai anggota Komite Tata Kelola Terintegrasi.
2. Tidak mempunyai hubungan keluarga maupun bisnis dengan Direksi dan Dewan Komisaris.
3. Tidak mempunyai kedudukan rangkap pada Perseroan dan Perseroan lainnya yang terafiliasi dengan Bank; dan
4. Tidak memiliki tugas, tanggung jawab, dan kewenangan yang menimbulkan benturan kepentingan.



Table of Independence of the Integrated Governance Committee

Independence Aspect	RR	KW	HI	DRL	HS	PPS	TN	BW	BN	EBS
Has no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has no management relationships in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has no family relationship with the Board of Commissioners, Directors and/or fellow members of the Integrated Governance Committee	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Independence Aspect	AK	AG	EW	MH	SM	AY	YPPS	MCN	NH	KR
Has no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has no management relationships in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has no family relationship with the Board of Commissioners, Directors and/or fellow members of the Integrated Governance Committee	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Independence Aspect	HD	ANN	SY	DRH	SH	PFW	SS	OAT	MI	SC
Has no financial relationship with the Board of Commissioners and Directors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has no management relationships in the company, subsidiaries or affiliated companies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Has no family relationship with the Board of Commissioners, Directors and/or fellow members of the Integrated Governance Committee	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Notes:

Rofikoh Rokhim (RR), Kartika Wirjoatmodjo (KW), Hendrikus Ivo (HI), Dwi Ria Latifa (DRL), Heri Sunaryadi (HS), Paripurna P Sugarda (PPS), Tedi Nurhikmat (TN), Bardiyono Wiyatmojo (BW), Bintoro Nurcahyo (BN), Eko B Supriyanto (EBS), Ayahanita K (AK), Abdul Ghoni (AG), Eko Wahyudi (EW), Mohammad Hidayat (MH), Sumihar Manullang (SM), Agoosh Yoosran (AY), Yudi Priambodo Purnomo Sidi (YPPS), Muhammad Cholil Nafis (MCN), Nurhaida (NH)², Kahlil Rowter (KR), Hadiyanto (HD)¹, Awan Nurmawan Nuh (ANN)², Suindiyo (SY)², Duma Riana Hutapea (DRH)², Soegeng Hernowo (SH)², Sumantri Suwarno (SS)², Premita Fifi Widiawati (PFW)², Omar Arip Tirta (OAT)², Meidyah Indraswari (MI)², Sandra Chalik (SC)².

Information :

1. Mr. Hadiyanto was honorably dismissed at the Annual GMS on March 13 2023.
2. Mr. Awan Nurmawan Nuh was active at KTKT from 04 July 2023 to 03 October 2023.
3. Mr. Nurhaida can only carry out the duties and functions of his position after receiving a fit and proper test from the Financial Services Authority.
4. Mr. Suindiyo was active at KTKT from January 1 2023 to March 14 2023.
5. Mrs. Duma Riana Hutapea, Mr. Soegeng Hernowo, Mr. Sumantri Suwarno, Mrs. Premita Fifi Widiawati, Mr. Omar Arip Tirta, Mrs. Meidyah Indraswari was active at KTKT from 01 January 2023 to 03 October 2023.
6. Mrs. Sandra Chalik was active at KTKT from 04 July 2023 to 03 October 2023.

Integrated Governance Committee Meeting

Integrated Governance Committee Meeting Policy

Arrangements for the Committee meeting are as follows:

1. KTKT meetings are held in accordance with the work plan that has been determined or as needed. Types of meetings based on participants are as follows:
 - a. KTKT Meeting with Main Entity
 - b. Main Entity KTKT Meeting with all Subsidiaries.
 - c. Main Entity KTKT Meeting with certain Subsidiaries.
 - d. KTKT Technical Meeting (meeting at technical level)

Meetings at the technical level are meetings with Committee members from Independent Parties and Division Heads or

officials and/or staff in certain work units of the Main Entity and/or Subsidiaries.

2. Committee members can attend meetings held by the Audit Committee, Risk Monitoring Committee or other work units related to the implementation of their duties.
3. Committee members can attend meetings based on invitations from external auditors and/or the Internal Audit Work Unit related to plans and results of examinations of Subsidiary Companies and other matters.
4. Committee meetings are held at the Company's domicile or other place determined by the Committee.

5. Scheduled Integrated Governance Committee meetings are conducted with a written invitation, signed by the Committee chairman and a Committee member from the Main Entity's Board of Commissioners. If the Committee Chair is absent, the invitation can be signed by two Committee members from the Board of Commissioners. If it is not possible to sign it by two Committee members, the invitation can be signed by a Committee member from the Board of Commissioners.
6. Invitations can be signed using digital signatures by first requesting permission from the Board of Commissioners who have the authority to sign.
7. For meetings held because of important or immediate and urgent matters that are not previously scheduled, the meeting invitation can be made verbally or communicated via telephone or video call/conference.
8. Invitations to meetings at the technical level are signed by the Committee Chair.
9. Invitations to meetings at the technical level can be made by related parties, namely BRI Management or Subsidiaries.
10. Meetings at the technical level are chaired by one of the KTKT members from an independent party at the Main Entity.
11. Committee meetings must include the meeting agenda, date, time and place of the meeting as well as the attendance list.
12. Each Integrated Governance Committee meeting is chaired by the Committee chairman and in the event that the Committee chairman is absent or unavailable, the meeting is chaired by a Committee member from the Main Entity's Board of Commissioners.
13. Committee meeting decisions are made based on consensus deliberation. If there is a dissenting opinion, it must be stated clearly in the minutes of the meeting along with the reasons for the difference of opinion.
14. The results of Committee meetings must be stated in the minutes of the meeting and properly documented.
15. Minutes of Committee meetings must be prepared by someone present at the meeting and appointed by the chairman of the meeting. The minutes of the meeting must be signed by all Committee members present at the meeting.
16. The minutes of the Committee meeting are valid evidence regarding the decisions taken at the meeting in question.
17. The results of meetings held at the technical level are outlined in the minutes of the meeting containing the important points of discussion and reported in the form of an internal memo to the Chairman and members of the KTKT at the Main Entity.
18. If based on the results of the meeting at the Technical Meeting there are important matters that need attention, the Independent party can recommend to the Committee Chair for follow-up as needed, including submitting a letter of recommendation to the Main Entity's Board of Directors.

Integrated Governance Committee Meeting Agenda

Table of Integrated Governance Committee Meeting Agenda

No	Meeting Date	Meeting Agenda	Meeting Participants
1	Tuesday, February 28, 2023	Integrated Risk Profile, Implementation of Integrated Compliance Functions and Assessment of the Adequacy of BRI Integrated Internal Control Semester II/2022.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim Kartika 2. Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Suindiyo 8. Duma Riana Hutapea 9. Tedi Nurhikmat 10. Eko B Supriyanto 11. Soengeng Hernowo 12. Abdul Ghoni 13. Premita Fifi Widhiawati 14. Mohammad Hidayat 15. Sumihar Manullang 16. Sumantri Suwarno 17. Omar Arip Tirta 18. Yudi Priambodo 19. Purnomo Sidi 20. Meidyah Indreswari 21. Kahlil Rowter
2.	Tuesday, March 21, 2023	Performance Evaluation of PT BRI Ventura Investama (BVI) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BVI Board of Commissioners.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim Kartika 2. Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Omar Arip Tirta
3.	Tuesday, March 28, 2023	Performance Evaluation of PT Danareksa Investment Management (BRI MI) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRI MI Board of Commissioners.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim Kartika 2. Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Paripurna P Sugarda 6. Awan Nurmawan Nuh 7. Suindiyo 8. Duma Riana Hutapea 9. Tedi Nurhikmat 10. Kahlil Rowter



No	Meeting Date	Meeting Agenda	Meeting Participants
4.	Tuesday, March 28, 2023	Performance Evaluation of PT BRI Finance (BRIF) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRIF Board of Commissioners.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Paripurna P Sugarda 6. Awan Nurmawan Nuh 7. Suindiyo 8. Duma Riana Hutapea 9. Tedi Nurhikmat 10. Kahlil Rowter
5.	Tuesday, April 4, 2023	Performance Evaluation of PT BRI Danareksa Sekuritas (BRIDS) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRIDS Board of Commissioners.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Sumihar Manullang
6.	Tuesday, April 4, 2023	Performance Evaluation of PT Bank Raya Indonesia (Bank Raya) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of Bank Raya.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Eko B Supriyanto
7.	Tuesday, April 11, 2023	Performance Evaluation of PT Asuransi BRI Life (BRI Life) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of BRI Life.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Premita Fifi Widhiawati 12. Mohammad Hidayat

No	Meeting Date	Meeting Agenda	Meeting Participants
8.	Tuesday, April 11, 2023	Performance Evaluation of PT BRI Asuransi Indonesia (BRINS) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRINS Board of Commissioners.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Soegeng Hernowo 12. Abdul Ghoni
9.	Tuesday, May 9, 2023	Performance Evaluation of PT Pegadaian (Pegadaian) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Pegadaian Board of Commissioners	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Hendrikus Ivo 3. Dwi Ria Latifa 4. Heri Sunaryadi 5. Paripurna P Sugarda 6. Suindiyo 7. Duma Riana Hutapea 8. Tedi Nurhikmat 9. Yudi Priambodo 10. Muhammad Cholil Nafis
10	Tuesday, May 23, 2023	Evaluasi Kinerja PT Pegadaian (Pegadaian) Semester II Tahun 2022, Rencana Strategi, Pelaksanaan Tata Kelola dan Pelaksanaan Pengawasan Dewan Komisaris Pegadaian	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Meidyah Indreswari
11	Tuesday, June 27, 2023	Evaluation of the performance of PT Permodalan Nasional Madani (PNM) Semester II 2022 and Quarter I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the PNM Board of Commissioners	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Suindiyo 9. Duma Riana Hutapea 10. Tedi Nurhikmat 11. Meidyah Indreswari

No	Meeting Date	Meeting Agenda	Meeting Participants	No	Meeting Date	Meeting Agenda	Meeting Participants
12	Tuesday, August 22, 2023	Discussion of Risk Profile, Compliance Function and Integrated Audit Semester I 2023.	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Awan Nurmawan Nuh 8. Duma Riana Hutapea 9. Tedi Nurhikmat 10. Sandra Chalik 11. Eko B Supriyanto 12. Soengeng Hernowo 13. Abdul Ghoni 14. Premita Fifi Widhiawati 15. Mohammad Hidayat 16. Sumihar Manullang 17. Sumantri Suwarno 18. Omar Arip Tirta 19. Yudi Priambodo Purnomo Sidi 20. Muhammad Cholil Nafis 21. Meidyah Indreswari 22. Kahlil Rowter 	15	Tuesday, October 10, 2023	Update on Business Conditions for Semester I/2023, Future Strategy Plans, Implementation of Governance and Supervision of the Board of Commissioners of PT BRI Finance (BRIF).	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Sumantri Suwarno
13	Tuesday, October 03, 2023	Discussion of Financial Performance, Risk Profile, Compliance Function, Audit Function Semester I 2023 and Follow-up to the Instructions of the Commissioner and Director of Guidance at the Subsidiary Company PT BRI Asuransi Indonesia (BRINS).	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Ayahanita K. 11. Abdul Ghoni 	16	Tuesday, October 17, 2023	Update on Business Conditions for Semester I/2023, Future Strategy Plans, Implementation of Governance and Supervision of the Board of Commissioners of PT BRI Finance (BRIF).	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo
14	Tuesday, October 03, 2023	Update on Business Conditions Semester I/2023, Future Strategy Plans and Implementation of PT Asuransi BRI Life (BRI Life) Governance	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Eko Wahyudi 11. Mohammad Hidayat 	17	Tuesday, October 17, 2023	Update on Business Conditions for Semester I/2023, Future Strategy Plans and Implementation of Governance and Supervision of the Board of Commissioners of PT BRI Danareksa Sekuritas (BRIDS).	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Kahlil Rowter
15	Tuesday, October 03, 2023	Update on Business Conditions Semester I/2023, Future Strategy Plans and Implementation of PT Asuransi BRI Life (BRI Life) Governance	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Eko Wahyudi 11. Mohammad Hidayat 	18	Tuesday, October 31, 2023	Update on Business Conditions for Semester I/2023, Future Strategy Plans and Implementation of Governance and Supervision of the Board of Commissioners of PT Danareksa Investment Management (BRI MI).	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Nurhaida*
16	Tuesday, October 03, 2023	Update on Business Conditions Semester I/2023, Future Strategy Plans and Implementation of PT Asuransi BRI Life (BRI Life) Governance	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Eko Wahyudi 11. Mohammad Hidayat 	19	Tuesday, November 07, 2023	Update on Business Conditions Semester I/2023, Future Strategy Plans and Implementation of Governance and Supervision of the Board of Commissioners of PT Pegadaian (Pegadaian)	<ol style="list-style-type: none"> 1. Rofikoh Rokhim 2. Kartika Wirjoatmodjo 3. Hendrikus Ivo 4. Dwi Ria Latifa 5. Heri Sunaryadi 6. Paripurna P Sugarda 7. Tedi Nurhikmat 8. Bardiyono Wiyatmojo 9. Bintoro Nurcahyo 10. Yudi Priambodo Purnomo Sidi 11. Muhammad Cholil Nafis



No	Meeting Date	Meeting Agenda	Meeting Participants
20	Tuesday, November 7, 2023	Update on Business Conditions, Future Strategy Plans and Implementation of Governance, and Supervision of the Board of Commissioners of PT BRI Ventura Investama (BVI)	<ol style="list-style-type: none"> Rofikoh Rokhim Kartika Wirjoatmodjo Hendrikus Ivo Dwi Ria Latifa Heri Sunaryadi Paripurna P Sugarda Tedi Nurhikmat Bardiyono Wiyatmojo Bintoro Nurcahyo Agoosh Yoosran

No	Meeting Date	Meeting Agenda	Meeting Participants
21	Tuesday, November 7, 2023	Update on Business Conditions Semester I/2023, Future Strategy Plans and Implementation of Governance and Supervision of the Board of Commissioners of PT Bank Raya Indonesia (Bank Raya)	<ol style="list-style-type: none"> Rofikoh Rokhim Kartika Wirjoatmodjo Hendrikus Ivo Dwi Ria Latifa Heri Sunaryadi Paripurna P Sugarda Tedi Nurhikmat Bardiyono Wiyatmojo Bintoro Nurcahyo Eko B Supriyanto

Frequency and Attendance Level of Integrated Governance Committee Meetings

During 2023, the Integrated Governance Committee held 21 meetings. The frequency and level of attendance of each Committee member's meeting are as follows

Table of Attendance at Integrated Governance Committee Meetings

Name	Position	Integrated Governance Committee Meeting		
		Attendance Number and Percentage		
		Number of Meeting	Number of Attendance	Percentage
Rofikoh Rokhim	Chairman	21	21	100%
Kartika Wirjoatmodjo	Member	21	20	95%
Hendrikus Ivo	Member	21	21	100%
Dwi Ria Latifa	Member	21	21	100%
Heri Sunaryadi	Member	21	19	90%
Paripurna P Sugarda	Member	21	21	100%
Tedi Nurhikmat	Member	21	21	100%
Bardiyono Wiyatmojo	Member	9	9	100%
Bintoro Nurcahyo	Member	9	9	100%
Eko B Supriyanto	Member	4	4	100%
Ayahanita K.	Member	1	1	100%
Abdul Ghoni	Member	4	4	100%
Eko Wahyudi	Member	1	1	100%
Mohammad Hidayat	Member	4	4	100%
Sumihar Manullang	Member	4	4	100%
Agoosh Yoosran	Member	1	1	100%
Yudi Priambodo Purnomo Sidi	Member	4	4	100%
Muhammad Cholil Nafis	Member	4	4	100%
Nurhaida ³	Member	1	1	100%
Kahlil Rowter	Member	4	4	100%
Hadiyanto ¹	Member	1	1	100%
Awan Nurmawan Nuh ²	Member	10	10	100%

Name	Position	Integrated Governance Committee Meeting		
		Attendance Number and Percentage		
		Number of Meeting	Number of Attendance	Percentage
Suindiyo ⁴	Member	11	11	100%
Duma Riana Hutapea ⁵	Member	12	12	100%
Soegeng Hernowo ⁵	Member	3	3	100%
Premita Fifi Widhiawati ⁵	Member	3	3	100%
Sumantri Suwarno ⁵	Member	3	3	100%
Omar Arip Tirta ⁵	Member	3	3	100%
Meidyah Indreswari ⁵	Member	4	4	100%
Sandra Chalik ⁶	Member	1	1	100%

Information :

1. Mr. Hadiyanto was honorably dismissed at the Annual GMS on March 13, 2023.
2. Mr. Awan Nurmawan Nuh was active at KTKT from July 04, 2023 to October 03, 2023.
3. Mr. Nurhaida can only carry out the duties and functions of his position after receiving a fit and proper test from the Financial Services Authority.
4. Mr. Suindiyo was active at KTKT from January 01, 2023 to March 14, 2023.
5. Ms. Duma Riana Hutapea, Mr. Soegeng Hernowo, Mr. Sumantri Suwarno, Ms. Premita Fifi Widhiawati, Mr. Omar Arip Tirta, Ms. Meidyah Indraswari was active at KTKT from January 01, 2023 to October 03, 2023.
6. Mr. Sandra Chalik was active at KTKT from July 04, 2023 to October 03, 2023.

Integrated Governance Committee Competency Improvement Program

Members of the BRI KTKT have competence in their respective fields with a minimum of five years experience. The backgrounds of the members of BRI's Integrated Governance Committee are quite diverse, namely experience in the fields of strategic management, risk management, banking, finance and accounting so that they can guarantee the quality of recommendations and suggestions for improvement to the Board of Commissioners.

Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
Rofikoh Rokhim	Chairman	Education and/or Training can be seen in the Education and/or Training for Members of the Board of Commissioners section		
Kartika Wirjoatmodjo	Member	Education and/or Training can be seen in the Education and/or Training for Members of the Board of Commissioners section		
Hendrikus Ivo	Member	Education and/or Training can be seen in the Education and/or Training for Members of the Board of Commissioners section		
Dwi Ria Latifa	Member	Education and/or Training can be seen in the Education and/or Training for Members of the Board of Commissioners section		
Heri Sunaryadi	Member	Education and/or Training can be seen in the Education and/or Training for Members of the Board of Commissioners section		
Paripurna P Sugarda	Member	Education and/or Training can be seen in the Education and/or Training for Members of the Board of Commissioners section		
Tedi Nurhikmat	Member	Audit Teknologi Informasi	Online, June 27, 2023	BUMN GRC Masterclass Program & FKSPI
		ESG for Auditor	Online, July 13, 2023	BUMN GRC Masterclass Program & FKSPI
		IPO & Securities Ratings	Online, August 10, 2023	BUMN GRC Masterclass Program & BEI



Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
		ESG & IFC <i>Performance Standards</i>	Online, August 16, 2023	BUMN GRC Masterclass Program & IFC
		Risk Management Effectiveness Evaluation	Online, 07 September 2023	BUMN GRC Masterclass Program & FKSPI
		GRC Integrated Information For Supervisory Board	Online, 05 October 2023	BUMN GRC Masterclass Program & FKSPI
		CG Methodology & Environmental and Social Management Systems	Online, October 25, 2023	BUMN GRC Masterclass Program & IFC
		IIA Indonesia National Conference 2023	30-31 August 2023, Batam	IIA Indonesia
Bardiyono Wiyatmojo	Member	Introduction to ESG & IFC Performance Standard	October 7, 2023	Kementerian BUMN
		Governance and Integrity of Financial Reporting	September 26, 2023	Kementerian BUMN
		State Owned Enterprises Rating	September 20, 2023	Kementerian BUMN
		National Conference	August 30-31, 2023	The IIA
Bintoro Nurcahyo	Member	IIA Indonesia National Conference: Staying Relevant - Internal Audit and Risk Management Roles in ESG - BCA Sustainability Practices - Elevating corporate sustainability: The Strategic imperative, of internal auditor in enhancing ESG performance	Batam, 30-31 August 2023	IIA Indonesia
		BSE GRS Masterclass 2023 - Socialization of ranking of BUMN & BUMN Subsidiaries by Pefindo	Jakarta, 14 September 2023	BUMN School Of Excellence
		ESG for Boards - Governance of ESG	Jakarta, 27 September 2023	BUMN School Of Excellence
		GRC Integrated Information for Supervisory Board	Jakarta, 05 October 2023	BUMN School Of Excellence
		CG Methodology and Environmental and Social Management Systems	Jakarta, 25 October 2023	BUMN School Of Excellence
		Refreshing Risk Management Level 6, LPPI, December 2023	Jakarta, 29 December 2023	BARa Risk Forum - LPPI
Eko B Supriyanto	Member	Navigating Country Risk for Sustainable Growth : Opportunities and Challenges "Navigating Country Risk for Sustainable Growth : Opportunities and Challenges"	Thursday-Friday, 14-15 December 2023, Yogyakarta	LSPMR
Ayahanita K.	Member	Insurance Business Strategy in the Era of Declining Reinsurance Capacity and Rising Reinsurance Rates	Jakarta, March 20 2023	Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI)
		Insurance Guarantee and Restoring Public Trust in the Insurance Industry in Indonesia	Jakarta, 23 June 2023	Lembaga Pengembangan Perbankan Indonesia (LPPI)
		AAMAI National Seminar - Implementation of Risk Management to Prevent Money Laundering and Terrorism in the Insurance Industry	Jakarta, July 6 2023	Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI)
		Certification in Audit Committee Practices (CACP) 2023	Jakarta, 25 - 27 Juli 2023	Indonesia Institute of Audite Committee (IKAI)
		Risk Management Workshop - Application of Very Complex Insurance Company Risk Analysis to Improve Company Performance	Jakarta, 28 - 29 July 2023.	Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI)
		GRC Summit 2023 (Master Class)	Jakarta, 24 August 2023	IRMAPA

Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
		GRC Summit 2023 (Seminar)	Jakarta, 25 August 2023	IRMAPA
Abdul Ghoni	Member	IFRS 17 Implementation In Indonesia Sharia (Re) Insurance	Jakarta, 12 December 2023	Asosiasi Asuransi Syariah Indonesia (AASI)
Eko Wahyudi	Member	Finance and Accounting For Non Finance and Accounting Internal Auditor	Jakarta, 13-14 March 2023	YPIA
		Master Class Program Series XXII	Bogor, 31 August - 1 September 2023	LSPMR
		Forum for Strengthening Governance and Integrity of Financial Reporting	Yogyakarta, 26 September 2023	OJK
		DRIM AAJI TAHUN 2023	Yogyakarta, 18-20 Oktober 2023	AAJI
		Webinar "Cara Mudah Mengagregasikan Risiko Organisasi"	Jakarta, 03 November 2023	GRC
		National Internal Audit Seminar "Trusted Advisor: Navigating The New Frontier, Connecting Between Information Technology and Business Strategy"	Denpasar, 6-7 December 2023	YPIA
Mohammad Hidayat	Member	Continuing Professional Development I : Enhancing Competitiveness through the integration of ESG and GRC Principles	Bandung, 2-3 October 2023	GRC Management
		Pre-Ijtima' Sanawi Workshop (Annual Meeting) Sharia Supervisory Board VIII 2023	Jakarta, 20 October 2023	DSN - MUI
		Workshop Ijtima' Sanawi (Annual Meeting) DPS XIX th 2023	Jakarta, 14 November 2023	DSN - MUI
Sumihar Manullang	Member	Continuing Professional Development I : Enhancing Competitiveness through the integration of ESG and GRC Principles	Bandung, 2-3 October 2023	GRC Management
		Securities Brokerage Representative (WPPE)	Online, October 13, 2023	OJK
		Deputy Investment Manager (WMI)	Online, October 13, 2023	OJK
		Competency Assessor	Jakarta, 22-26 November 2023	LSPP
		Enhancing ESG Through Best Practices in Accounting	December 7, 2023	OJK
Agoosh Yoosran	Member	-	-	-
Sumantri Suwarno	Member	-	-	-
Yudi Priambodo Purnomo Sidi	Member	Capacity Building - Qualified Internal Auditor Head of SPI, Managerial Level Head of SPI/CAE	Online, May 22-30, 2023	YPIA
		Capacity Building - Company Development Through Acquisition: Accounting, Financial, Tax and Legal Aspects	Jakarta, 09 June 2023	Pusat Studi Akuntansi FEB Universitas Padjadjaran
		Capacity Building - PT Pegadaian Financial Report Analysis Training	Jakarta, 11 August 2023	
		Capacity Building - Managing Risk and Reputation in a Complex World	USA, 20 - August 25, 2023	PT Pegadaian



Name	Position	Types of Training and Competency Development/Training Materials	Time and Place of Implementation	Organizer
		Capacity Building – Integrating Business Continuity Management (BCM): Enhancing Resilience Through Internal Audit and Risk Management Practices	Jakarta, 30 October 2023	Lembaga Profesi Auditor Internal Indonesia
		Seminar on Market Conduct Supervision and Consumer Protection in the Financial Services Sector Post Issuance of POJK No.6/POJK.07/2022 and the P2SK Law	Online, November 10, 2023	LPPI
Nurhaida *)	Member	-	-	-
Kahlil Rowter	Member	Module 2 : Assessing Stratetgic Performance The Board Level View	Singapore, 21 - 23 June 2023	Singapore Management University

*) Mrs. Nurhaida can only carry out the duties and functions of her position after receiving a fit and proper test from the OJK.

Integrated Governance Committee Income

Remuneration for committee members who are members of the Board of Commissioners is part of the honorarium given to the Board of Commissioners and there is no special honorarium for each Committee member. Honorarium for Committee members from independent parties (Non-Commissioners), the amount of the honorarium is determined by the Board of Commissioners with a maximum amount of 20% of the Main Director's salary and no other income is given apart from the honorarium. This is in accordance with the provisions of the Minister of BUMN Regulation Number PER-3/MBU/03/2023 dated 20 March 2023 concerning Organs and Human Resources of State-Owned Enterprises.

Work Program and Implementation of Duties of the Integrated Governance Committee in 2023

No	Scope	Activity	Implementation	Agenda
1	Evaluation of Children's LJK Performance	<ol style="list-style-type: none"> Evaluate the financial and non-financial performance of Subsidiary Companies. Evaluate business strategies based on performance achievements based on business sectors (main business) and strategic issues in Subsidiaries 	<p>March 21, 2023</p> <p>March 28, 2023</p> <p>April 4, 2023</p> <p>April 11, 2023</p> <p>May 9, 2023</p>	<p>Performance Evaluation of PT BRI Ventura Investama (BVI) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BVI Board of Commissioners.</p> <p>Evaluation of the performance of PT Danareksa Investment Management (DIM) and Implementation of Supervision of the Board of Commissioners of DIM Semester II 2022</p> <p>Performance Evaluation of PT BRI Finance (BRIF) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRIF Board of Commissioners.</p> <p>Performance Evaluation of PT BRI Danareksa Sekuritas (BRIDS) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRIDS Board of Commissioners.</p> <p>Performance Evaluation of PT Bank Raya Indonesia (Bank Raya) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of Bank Raya.</p> <p>Performance Evaluation of PT Asuransi BRI Life (BRI Life) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of BRI Life.</p> <p>Performance Evaluation of PT Pegadaian (Pegadaian) Semester II 2022, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Pegadaian Board of Commissioners</p>

No	Scope	Activity	Implementation	Agenda
			May 23, 2023	Evaluation of the performance of PT Permodalan Nasional Madani (PNM) Semester II 2022 and Quarter I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the PNM Board of Commissioners
			June 27, 2023	Progress of Integration of Financial Reports with PT PNM's Enterprise Resource Planning System
			October 3, 2023	Performance Evaluation of PT BRI Asuransi Indonesia (BRINS) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRINS Board of Commissioners. Performance Evaluation of PT Asuransi BRI Life (BRI Life) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of BRI Life.
			October 10, 2023	Performance Evaluation of PT BRI Finance (BRIF) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRIF Board of Commissioners.
			October 17, 2023	Performance Evaluation of PT BRI Danareksa Sekuritas (BRIDS) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BRIDS Board of Commissioners. Performance Evaluation of PT Danareksa Investment Management (BRI MI) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of BRI MI.
			October 31, 2023	Performance Evaluation of PT Permodalan Nasional Madani (PNM) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the PNM Board of Commissioners. Performance Evaluation of PT Pegadaian (Pegadaian) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Pegadaian Board of Commissioners.
			November 7, 2023	Performance Evaluation of PT BRI Ventura Investama (BVI) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the BVI Board of Commissioners. Performance Evaluation of PT Bank Raya Indonesia (Bank Raya) Semester I 2023, Strategic Plan, Implementation of Governance and Implementation of Supervision of the Board of Commissioners of Bank Raya.
2	Evaluation of the Implementation of Integrated Governance Functions	Evaluate the adequacy of integrated Internal Control, Integrated Compliance Function, Integrated Risk Management, and Integrated Governance Self Assessment in accordance with applicable regulations and test their effectiveness	February 28, 2023	1. Integrated Risk Profile Semester II/2022 2. Implementation of the Integrated Compliance Function Semester II/2022 3. Assessment of the Adequacy of BRI Integrated Internal Control Semester II /2022
			August 22, 2023	1. Integrated Risk Profile Semester I/2023 2. Implementation of the Integrated Compliance Function Semester I/2023. 3. Assessment of the Adequacy of BRI Integrated Internal Control Semester I/2023
		The Integrated Governance Self-Assessment is carried out every semester	July 04, 2023	Integrated Governance Self Assessment Semester II 2022 Integrated Governance Self Assessment Semester I 2023



No	Scope	Activity	Implementation	Agenda
3	Strengthening Integrated Governance Functions	Coordinate with Divisions by providing input on the General Integrated Governance Policy.	March 24, 2023	Approval of the General Policy for Integrated Governance in 2023
4	Changes and appointment of members of the BRI financial conglomerate KTKT	Review of proposals for KTKT members from LJK will be carried out 5 times during 2023	Changes in KTKT Members through Decree of the Board of Commissioners on: 1. February 15, 2023 2. March 14, 2023 3. 04 July 2023 4. 03 October 2023	Changes in KTKT Members through Decree of the Board of Commissioners: 1. Nokep: 08-KOM/BRI/09/2022 dated 06 September 2022 2. Nokep: 05-KOM/BRI/02/2023 dated 15 February 2023 3. Nokep: 08-KOM/BRI/03/2023 dated 14 March 2023 4. Nokep: 09-KOM/BRI/07/2023 dated 04 July 2023 5. Nokep: 11-KOM/BRI/10/2023 dated 03 October 2023

STRENGTHENING INTEGRATED GOVERNANCE FUNCTIONS

In 2023, KTKT has carried out a review of the Integrated Governance Committee Charter in January 2023, one of the changes to group categories is:

- Voting Rights Members are members who have voting rights in approving meeting decisions. Voting Right Members consist of the Board of Commissioners of the Parent Entity and Independent Parties/Non-Board of Commissioners Committees of the Parent Entity who have voting rights.
- Non-Voting Rights Members are members who do not have voting rights in approving meeting decisions. Non-Voting Right Members consist of Independent Commissioners from each member of the Financial Conglomeration and members of the Sharia Supervisory Board appointed by the Bank (if any) and Sharia Non-Bank LJKs as members.

For KTKT, it is to strengthen understanding of each Subsidiary and carry out incidental tasks in accordance with the direction of the Board of Commissioners, such as the need to monitor the financial conglomerate's capital adequacy, liquidity management and intragroup transactions. Integrated Governance is also strengthened through updating BRI's General Policy, one of which is through Approval of the 2023 General Policy on Integrated Governance to ensure that BRI is able to carry out activities optimally, able to realize goals dynamically, but still within the corridors of applicable regulations.

The Integrated Governance General Policy regulates the implementation of governance for the Main Entity and all Members of the BRI Financial Conglomeration and integrates regulations in various main aspects related to the relationship between BRI as the Main Entity and the Members of the BRI Financial Conglomeration. The implementation of Integrated Governance is adapted to the parenting style model for BRI Financial Conglomerate Members determined by BRI which can change according to conditions and strategies as a Conglomerate. The Implementation of Integrated Governance is monitored through a dashboard or management information system which includes important information related to the BRI Financial Conglomerate. The General Integrated Governance Policy is prepared based on the BRI Financial Conglomerate's Integrated

Governance Framework which contains five main pillars including Principles Commitment, Governance Structure, Governance Process and Governance Outcome.

The scope of the General Integrated Governance Policy for the BRI Financial Conglomerate is as follows:

1. Principles and Framework for the Implementation of Integrated Governance for the BRI Financial Conglomerate
2. Implementation of Integrated Governance, Implementation of Integrated Risk Management, Implementation of Integrated Compliance and implementation of Integrated Internal Audit
3. Management of BRI Financial Conglomerate Synergies

Organs and Committees Under the Board of Directors

Corporate Secretary

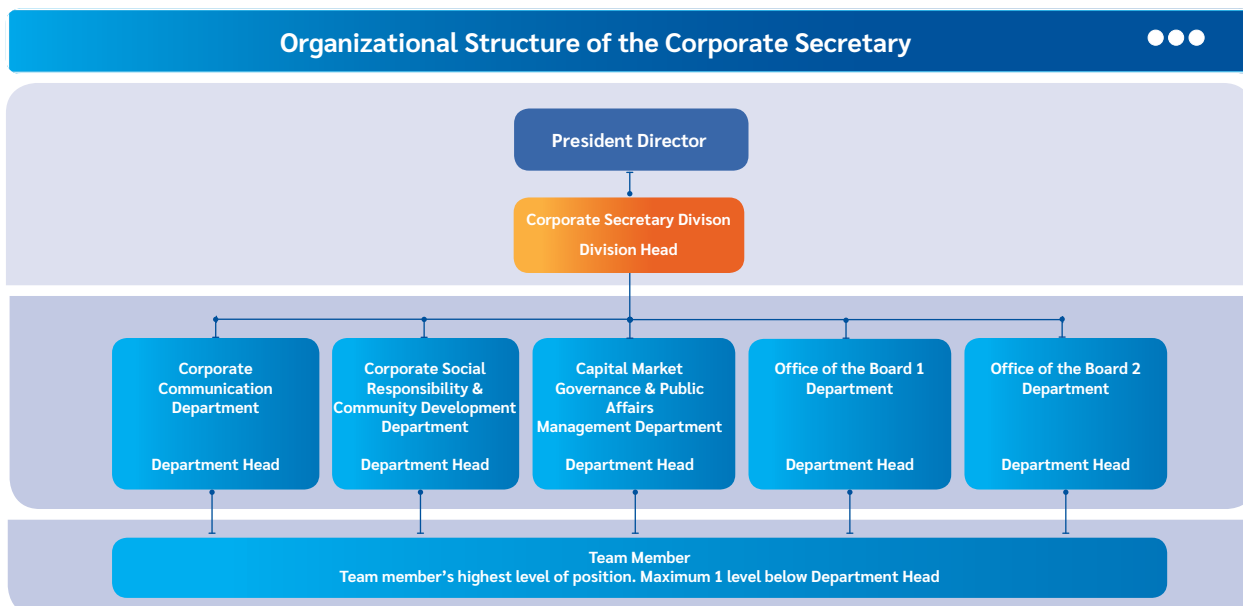
The Corporate Secretary has the responsibility to assist the Board of Directors and Board of Commissioners in implementing corporate governance in accordance with the capital market regulations, particularly in the disclosure to the public through the reporting to the government agencies and announcement on website as well as printed media (if mandatory), including the implementation of the GMS. The Corporate Secretary serves as a liaison between the Company and external parties such as capital market regulators, shareholders, media and other stakeholders.

Dasar Pengangkatan Sekretaris Perusahaan

Pembentukan Sekretaris Perusahaan didasarkan pada ketentuan dan peraturan yang berlaku yaitu:

1. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
2. Peraturan Menteri Negara BUMN No. PER-01/MBU/2011 sebagaimana telah diubah dengan PER-09/MBU/2012, Bagian Kesembilan mengenai Sekretaris Perusahaan.

Structure of Corporate Secretary



Function

- | | | | | |
|---|--|----------------------------------|---------------------------|---|
| • Media Relation & Publicatio | • Program Strategic & Communication TJSL & CSR | • Capital Market Governance | • BOC General Affair | • BOD General Affaris, dan BOD & SEVP Secretary |
| • Corporate Brand & Digital Communication | • Execution & Program Partnership | • Public Affairs Management | • BOC Executive Assistant | • Internal Corporate & BOD Event |
| • External Corporate Event & Sponsorship | • Monitoring, Quality Control, & Reporting | • Strategic & Project Portofolio | | • BOD Executive Assistant |
| • Communication Analysis & Research | | | | |

The Corporate Secretary leads the Corporate Secretary Division work unit in carrying out its functions with a position at the level of Executive Vice President. The Corporate Secretary Division is under the guidance of the Vice President Director and the Main Director. The Organization of the Corporate Secretary Division is in charge of:

1. Corporate Communication Department which manages the following functions:
 - a. Media Relation & Publication
 - b. Corporate Brand & Digital Communication
 - c. External Corporate Event & Sponsorship
 - d. Communication Analysis & Research
2. Corporate Social Responsibility & Community Development Department which manages the following functions:
 - a. Program Strategic & Communication TJSL & CSR
 - b. Execution & Program Partnership
 - c. Monitoring, Quality Control, & Reporting
3. Capital Market Governance & Public Affairs Management Department which manages the following functions:
 - a. Capital Market Governance.
 - b. Public Affairs Management.
 - c. Strategic & Project Portofolio.

4. Office of the Board 1 Department which manages the following functions:
 - a. BOC General Affairs, Internal BOC Activity & BOC Secretary
 - b. BOC Executive Assistant
5. Office of the Board 2 Department which manages the following functions:
 - a. BOD General Affaris, dan BOD & SEVP Secretary
 - b. Internal Corporate & BOD Event
 - c. BOD Executive Assistant

The Appointment and Termination of The Corporate Secretary

1. Pool of Candidates for Corporate Secretary candidates through the Talent Committee (Human Capital Committee).
2. Nomination of Candidate for Corporate Secretary by the Board of Directors.
3. Discussion of EVP Corporate Secretary Division Candidates.
4. Discussion of the proposed EVP Corporate Secretary Division.
5. Approval by the Board of Commissioners.



Functions, Duties and Responsibilities of The Corporate Secretary

The duties and responsibilities of the Corporate Secretary include, among others:

General Duties and Responsibilities

1. The Corporate Secretary should at least:
 - a. Ensuring the Company compliance with the prevailing laws and regulations regarding information disclosure and the implementation of GCG.
 - b. Following the developments of the capital market, in particular the applicable stipulations and laws and regulations in the capital market.
 - c. Providing services to stakeholders for any required information relating to the condition of the Company.
 - d. Providing input to the Board of Commissioners and the Board of Directors to comply with the prevailing laws and regulations in the capital market.
 - e. Providing information required by the Board of Commissioners and Board of Directors periodically and/or at any time if requested.
 - f. Assisting the Board of Commissioners and Board of Directors in implementing the Company's GCG which includes:
 - Information disclosure to the public, including the availability of information on the Company Website.
 - Timely submission of reports to regulators.
 - Organizing and documenting the meetings of the Board of Directors and/or the Board of Commissioners (assisted by the Secretary of the Board of Commissioners).
 - Implementation of corporate orientation programs for the Board of Commissioners and/or Board of Directors.
 - g. Acting as a liaison officer or contact person between the Company and stakeholders.
 - h. Administering and recording the Company documents, including but not limited to the Shareholders Register, Special List and Minutes of Board of Directors Meetings, Board of Commissioners Meetings, and GMS.
 - i. Conducting corporate communication activities in order to maintain and enhance the Company's corporate image, including implementing external event programs, providing corporate sponsorship and managing the Company's museums;
 - j. Managing the function of preparing the Company's Annual Report, as well as the publication of Financial Statements and other important information/reports in print media, electronic media and the Company's Website to related parties/regulators in accordance with the prevailing laws and regulations.

- k. Organizing GMS and public expose.
 - l. Carrying out other activities required for corporate action.
2. To increase knowledge and understanding in carrying out its duties, the Corporate Secretary shall attend education and/or trainings.

Communications

1. Managing the functions of policy development, implementation and evaluation of the Company's communication/publication strategy.
2. Develop, implement and evaluate external event programs and Company sponsorship;
3. Managing the BRI Purwokerto Museum.

Corporate Social Responsibility (CSR) and Community Development

Developing and refining strategies, mapping target program recipients, analyzing proposed activities, implementing activities, managing websites, and preparing CSR & Community Development reports

Capital Market Governance and Public Affairs Management

1. Manage fulfillment and compliance as a Public Company
2. Manage Corporate Secretary Division portfolio projects
3. Manage stakeholder management
4. Manage the company's secretarial, administrative and documentation activities

Office of The Board of Director and Commissioner

1. Manage the communication function between the Board of Commissioners, Directors and SEVP with internal and external parties of the Company.
2. Manage the implementation function of granting rights and facilities to the Board of Commissioners, Directors and SEVP.
3. Preparation and breakdown of the budget work plan (RKA) as well as evaluation of the realization of the budget for granting rights and facilities.
4. Manage the function of preparing and analyzing materials for speeches, papers, hearings, presentations, interviews and other supporting materials for the Board of Commissioners, Directors and SEVP.
5. Managing the agenda of the Board of Commissioners, Directors and SEVP, BRI's internal activities, as well as implementation and evaluation of protocols for all activities of the Board of Commissioners, Directors and SEVP

Meeting

1. Ensuring the implementation of the Board of Directors Meeting periodically at least 1 (one) time every month.
2. Ensuring the implementation of the Board of Commissioners Meeting at least 1 (one) time in 2 (two) months.
3. Ensuring the implementation of the Board of Directors – Board of Commissioners Meetings periodically at least 1 (one) time in 4 (four) months.
4. Ensuring the Meeting is held in accordance with the Articles of Association, Guidelines and Rules of the Meeting and other stipulations.
5. Becoming a liaison for the Board of Commissioners, Board of Directors and SEVP in coordinating the agenda of routine and incidental meetings.
6. Ensuring the agenda of the Meeting requires decision making or matters that have a major impact on the welfare of the Company.
7. If necessary, reminding the Board of Commissioners and Board of Directors that each discussion meeting will be focused primarily on the implementation of their duties and responsibilities.
8. If necessary, reminding the Board of Commissioners and Board of Directors that the level of authority for matters delegated is correct and obeyed.
9. Ensuring the Minutes of Meeting are administered in accordance with the stipulations.

General Meeting of Shareholders (GMS)

1. Ensuring the implementation of the Annual GMS by the Board of Directors within the period of minimum 5 (five) months following the ended of fiscal year or implementing other GMS at any time as required for the interest of the Company.
2. Ensuring the series of convention and administration of the GMS are in accordance with prevailing stipulations.
3. Ensuring the appointment of the GMS Chairman prior to the GMS convention.
4. Ensuring the GMS activity has included the decision making in every agenda.
5. Coordinating with related independent parties (Notary and Share Registrar) for the efficiency of the GMS convention.
6. Coordinating with related divisions on the formulation and scenario in the GMS agenda.
7. Ensuring the GMS announcements and invitations have been implemented according to the Articles of Association and other rules.

Enhancement of Knowledge

1. Ensuring each member of the Board of Commissioners and Board of Directors receives an adequate introduction (orientation) program at the first opportunity and thereafter based on the needs. The objective of this program is to provide brief insights to each member of the Board of Commissioners and Board of Directors regarding the Company hence new members can immediately contribute to the Company. Particularly for new members of the Board of Commissioners,

the induction program is determined by the President Commissioner and/or determined by the needs of members of the Board of Commissioners. Furthermore, for new members of the Board of Directors, the induction program is determined by the President Director and/ or determined by the needs of the members of the Board of Directors. If there is a condition that the President Commissioner and/ or President Director are new members, then the orientation program is determined by Vice President Commissioner or Vice President Director or 2 (two) Commissioners or 2 (two) Directors in accordance with the provisions of the President Commissioner and/or the substitute President Director according to applicable stipulations.

2. Minimum requirements for basic information or knowledge by the Corporate Secretary shall include:
 - a. Internal information or knowledge, among others:
 - Articles of Association;
 - Duties, responsibilities and authorities of members of the Board of Commissioners and members of the Board of Directors;
 - Vision, Mission and goals of the Company;
 - The Company's strategic plan;
 - The Company's financial performance;
 - Segmentation of the Company's business, products and services;
 - Bank risk management, risk profile, risk assessment and monitoring;
 - Organizational structure of the Company;
 - Function of Internal and External Audit Units;
 - Other relevant information that can assist the duties and performance of members of the Board of Commissioners and members of the Board of Directors.
 - b. External information or knowledge, including:
 - External developments covering political, economic, social and technological aspects, etc.
 - The Company's position among competitors, customers and other stakeholders.
 - Roles and relations with the authorities in the government in the monetary sector, as well as other competent authorities.
 - Relevant laws and regulations.
 - Other external information that relevant to the Board of Commissioners and Board of Directors.
 - c. Preparation and distribution of documents during the induction/orientation period for newly appointed members of the Board of Commissioners and/or Directors, include:
 - Charter of the Board of Commissioners and the Board of Directors
 - The Company Articles of Association and its amendments.
 - The latest Annual Report.
 - Management contracts and update of the Company plans.
 - Organizational structure of the Company.
 - Other documents, as requested by the Board of Commissioners and Board of Directors.



3. Discussion on continuous self-development with the relevant Boards of Commissioners and Directors and preparing training programs plans with related work units.
4. Compiling information on trainings, both conducted domestically and abroad, based on information and cooperation with related divisions.
5. Determining/providing recommendations on training programs according to the needs of the Board of Commissioners and Directors or at the request of the Board of Commissioners and Directors.
6. The Company orientation/induction program may take the form of presentations, meetings, visits and document studies or other programs deemed appropriate to the needs and requests of the Board of Commissioners and Directors.
7. The implementation of education/training follows the applicable educational requirements at BRI Corporate University.

Shareholders Registry and Ownership

1. The Corporate Secretary assists the Board of Directors in managing the Shareholders Registry and Special Share Ownership (Series A Dwiwarna),
2. The Corporate Secretary assists the Board of Commissioners and Directors in reporting shares ownership to the Financial Services Authority upon shares ownership, either directly or indirectly, in a public company $\geq 5\%$ of the paid-up capital of the company.
3. The Corporate Secretary assists the Board of Commissioners and Directors in reporting shares ownership to the Financial Services Authority if there is a change in their ownership in a public company $\geq 0.5\%$ (zero point five percent) of the company shares paid up, either in 1 (one) or multiple transactions.
4. The reports referred to in number 2) and number 3) must be submitted to the Financial Services Authority no later than 10 (ten) days after the ownership or change in ownership of the shares of the public company occurred.

Coordination of Annual Report Preparation

1. The Annual Reports include at least Financial Highlights Data, Board of Commissioners and Board of Directors Reports, Company Profile, Management Discussions and Analysis on the Company Performance, GCG, Financial Information and other information deemed relevant in accordance with the developments of prevailing laws and regulations. and the latest best practices.
2. The Annual Report is completed no later than the 4th (fourth) month after the end of the current financial year and not later than the shareholder's acceptance prior to the GMS.

3. Approval of the Annual Report is carried out at the GMS and shall be in one of the GMS agenda items.
4. The Corporate Secretary coordinates with related work units in preparing the Annual Report).

Capital market

1. Following the developments in the capital market, particularly regarding the prevailing capital market regulations.
2. Providing input to the Board of Directors to comply with the stipulations related to the capital market and other related regulations.
3. As a contact person representing the Company to the Capital Market Financial Services Authority, the Indonesia Stock Exchange and Series A Dwiwarna Shareholders.

Other

1. Manage the implementation of risk management in the Corporate Secretary Division.
2. Preparing a Functional Work Plan (RKF) and Work Plan & Budget (RKA) in the Corporate Secretary Division.
3. Managing Human Capital, meeting the needs of plan of employees, improve competence and encourage performance so that the management of Human Capital runs according to the policies in force in the Corporate Secretary Division.
4. Providing documents/data/information related to audit implementation and realization of follow-up audits at the Corporate Secretary Division.
5. Preparing reports at the Division/Department level to comply with applicable regulations and the needs of other work units or related agencies.
6. Managing logistics and secretarial affairs at the Division/Department level, including the use of logistics and secretarial related costs in accordance with applicable regulations.
7. Managing the development of application platforms/systems in coordination with related divisions.
8. Improving policies/provisions related to the output (work results) of the Corporate Secretary Division and other work units (including among others: Service Level Agreement/SLA, Operational Procedure Book/BPO, etc.).
9. Coordinating and cooperating at the Division/Department level, as well as fostering good relations with other work units, institutions or agencies or agencies or third parties, including, among other things, the procurement and implementation of Cooperation Agreements (PKS) related to the duties of the Corporate Secretary Division.

Profil Sekretaris Perusahaan

Periode Januari – Agustus 2023



Aestika Oryza Gunarto

Corporate Secretary

Indonesian citizen, born in Jakarta, in 1970.
Age 53 years as of December 2023. Domiciled
in Jakarta



LEGAL BASIS FOR APPOINTMENT

Served as Corporate Secretary of BRI since September 2, 2020 based on the Decree of the Board of Directors No. Nokep: 140.e-DIR/KHC/07/2019 July 22, 2020 and the Board of Commissioners Approval Letter No. SR.20-KOM/07/2020 dated July 2, 2020 regarding Approval for the Replacement of the Head of the Corporate Secretariat Division. The appointment of the new BRI Corporate Secretary has been reported to the OJK and published on the BRI website and the Indonesia Stock Exchange.



WORK EXPERIENCE

He started his BRI career in 1991 with various positions including:

- Branch Manager, Jakarta Jatinegara Branch Office, Jakarta Jatinegara, Jakarta Regional Office 1 (06-01-2014 to 11-30-2015)
- Acting Head of Directors Bureau, Head Office Directors Bureau, Head Office (12-01-2015 to 11-30-2016)
- Deputy Head of Division, Secretariat and Protocol Division, Head Office, Head Office (01-12-2016 to 04-30-2019)
- Deputy Regional Head for Business Sector, Business Sector Makassar Regional Office, Makassar Regional Office (01-05-2019 to 31-10-2019)
- Deputy Regional Head for Business Sector, Business Sector Semarang Regional Office, Semarang Regional Office (01-11-2019 to 31-05-2020) Deputy Regional Head for Business Sector, Small Business Sector Semarang Regional Office, Semarang Regional Office (01-06-2020 to 05-08-2020)
- Acting Executive Vice President, Corporate Secretary Division Head Office, Head Office (08-06-2020 to 11-05-2020)
- Executive Vice President, Corporate Secretary Division Head Office, Head Office (06-11-2020 to Now)



DOUBLE FUNCTION

-



EDUCATIONAL BACKGROUND

- Bachelor of Corporate Economics, Atma Jaya University, Yogyakarta (1994)
- Master of Marketing Management, Padjadjaran University Bandung (2005)



CERTIFICATION

Risk Management Certification Level 5



Period August 2023 – Present



Agustya Hendy Bernadi

Corporate Secretary

Indonesian citizen, born in Bogor, in 1979. Age 44 years as of December 2023. Domiciled in Jakarta



LEGAL BASIS FOR APPOINTMENT

Served as BRI Corporate Secretary since August 1, 2023 based on Directors' Decree No. 1613-DIR/HCB/08/2023 dated August 1, 2023 and the Board of Commissioners' Approval Letter SR.26-KOM/07/2023 dated 27 July 2023 concerning Approval of the Replacement of the Head of the Corporate Secretariat Division. The appointment of the new BRI Corporate Secretary had been reported to the OJK and published on the BRI website and the Indonesian Stock Exchange.



WORK EXPERIENCE

He started his BRI career in 2005 in various positions, including:

- Manager, Investor Relations Desk, Head Office (10-01-2012 to 02-28-2015)
- Head of Financial Institution Banks & Overseas Work Unit Management, International Business Division, Head Office (03-01-2015 to 06-30-2018)
- Deputy General Manager/Operations Manager, BRI New York Agency (07-01-2018 to 05-08-2022)
- Department Head International Business Division, Head Office (09-05-2022 to 31-7-2023)
- Division Head Corporate Secretary, Head Office (1-8-2023 until now)



DOUBLE FUNCTION

-



EDUCATIONAL BACKGROUND

- Bachelor of Agricultural Economics, Bogor Agricultural Institute, Bogor (2001)
- Master of Strategic Management, Bogor Agricultural Institute, Bogor (2009)
- Master of Business Administration, University of Florida, United States (2012)



CERTIFICATION

Level 2 Risk Management Certification

Corporate Secretary Competency Development Program

Name	Types of Training and Development Materials Competence/Training	Time and place Implementation	Organizer
Aestika Oryza Gunarto*	Leadership in a Technology Driven World	June 2023, London	Imperial College Business School
	Risk Management Specialist - Liquidity Risk Management	July 2023, Jakarta	BSPD
Agustya Hendy Bernadi**	BSPD Upskilling Department Head "Strategy Execution 4DX" (including general accounting and legal material)	2023, Jakarta	Dunamis

* Finished the term of office in August 2023

** Started the term of office in August 2023

Implementation of Duties of the Corporate Secretary in 2023

Relationship With Mass Media

	Year 2023	Printed	Online	TV	Total	BRI Liga 1	Grand Total	Quarter
Q1	January	527	10.539	19	11.085	4.144	19.373	
	February	432	10.296	35	10.763	5.002	20.767	63.432
	March	422	13.206	32	13.660	4.816	23.292	
Q2	April	268	9.117	7	9.392	3.833	17.058	
	May	350	8.919	19	9.288	1.035	11.358	42.419
	June	285	10.198	30	10.513	1.745	14.003	
Q3	July	387	15.594	74	16.055	7.567	31.189	
	August	303	13.946	39	14.288	6.626	27.540	85.916
	September	348	15.814	45	16.207	5.490	27.187	
Q4	October	355	18.635	37	19.027	5.549	30.125	
	November	318	17.661	48	18.027	4.851	27.729	86.401
	December	383	18.669	41	19.093	4.727	28.547	
Grand Total		4.378	162.594	426	167.398	55.385	222.783	



2023











BRI LIGA 1



Implementation of corporate communications is carried out by involving various media as strategic partners, including print, TV and online media. Communication is carried out through the publication of press releases, which during 2023 has reached a total of 540 press releases by the Company, with a total uptake by the media of 222,783 reports in all media.

MSMEs are still the main news theme for BRI. MSMEs as BRI's business focus have a key role in developing the national economy which directly drives BRI's performance growth. For this reason, the narrative in the BRI release places more emphasis on empowering MSMEs and the people's economy. Apart from that, publications regarding BRI's financial performance, shares and achievements are also BRI's main news themes to improve its positive image in the eyes of the public and also as an information reference for investors.

In relation to BRI as the sponsor of the highest caste football league in Indonesia, namely BRI Liga I, which is the most popular sport in Indonesia, it contributes greatly to BRI's overall

reporting. Therefore, until the end of December 2023, a total of 55,385 news articles regarding BRI Liga 1 will appear on print, TV and online media platforms.

Apart from that, the Corporate Secretary also carries out routine monitoring of activities on social media to maintain and improve BRI's positive image. BRI's positive image is built through pillar content regarding corporate values & achievements, work at BRI, and financial management which is packaged with attractive treatment that is suitable for social media users. So in the fourth quarter BRI's positive image on social media reached 93 percent. The Corporate Secretary as the superior of the BRI Information & Documentation Management Officer (PPID) carries out his duties in coordinating public information services. Throughout 2023, PPID BRI received 12 requests for information from the public, all of which were fulfilled in accordance with applicable regulations. The excellent performance of public information management earned BRI the title of "Main Informative in the BUMN Category" in the 2022 Monitoring and Evaluation (Monev) of Public Information Openness for Public Bodies by the Central Information Commission with a score of 97.19.



The Corporate Secretary also acts as a spokesperson to answer various questions from journalists, accompanies the BRI Board of Directors in interviews with the media, organizes press conferences to improve the company's image, and monitors and clarifies negative news or issues that could reduce BRI Bank's reputation. .

ACTIVITIES WITH MASS MEDIA IN 2023

During 2023, BRI carried out activities with Mass Media including:

No	Event	Waktu	Media/Lembaga	Pembahasan	Type
1	Meeting with Media Tempo	Wednesday, January 18, 2023	Redaktur Tempo	Kerja Sama BRI & TEMPO.Co	Media Relation
2	Dinner with CNBC	Tuesday, January 31, 2023	CNBC	BRI Performance and Banking Issues	Media Relation
3	Meeting with Media Tempo	Friday, February 2, 2023	President Director	Agenda Fourfeo BRI	Media Relation
4	Meeting with Media Kontan	Friday, February 10, 2023	President Director Kontan	Potential for BRI – Kontan Collaboration	Media Relation
5	Lunch with Emtek Group	Tuesday, February 14, 2023	Emtek Group	Potential for BRI - Emtek Collaboration	Media Relation
6	Meeting with Kontan	Tuesday, February 14, 2023	Deputy chief of editor Kontan	Regular BRI & Kontan Collaboration	Media Relation
7	Meeting with Tribunnews.com	Monday, February 20, 2023	Deputy chief of editor Kontan, Marketing	BRI Periodic Cooperation	Media Relation
8	Meeting with MNC Group	Tuesday, February 21, 2023	News Director MNC, Chief of editor MNC Group	Media Gathering	Media Relation
9	Meeting bersama Suara.com	Wednesday, February 22, 2023	President Director Suara.com	Discussion of KUR Content	Media Relation
10	Halal Bi Halal Pemred	Wednesday, March 1, 2023	BOD BRI & Subsidiary	BRI Performance and BRI Optimism 2023	Pemred Gathering
11	Sepak bola FH BUMN Bersama Pemimpin Redaksi	Friday, March 3, 2023	FH BUMN Chief of editor National Media	Football Activity	Media Relation
12	Golf bersama Infobank	Saturday, March 4, 2023	CEO Infobank	Golf Activity	Media Relation
13	Fourfeo Cup 2023	Friday, March 10, 2023	Tempo Media Group (TMG)	Football Activity	Media Relation
14	Meeting bersama Republika	Tuesday, March 14, 2023	Republika	KUR	Media Relation
15	Lunch bersama MNC Portal Indonesia (MPI)	Tuesday, May 9, 2023	AE dan Tim Redaksi MPI	Evaluation of Collaboration	Media Relation

No	Event	Waktu	Media/Lembaga	Pembahasan	Type
16	Pendampingan Stakeholder dan Media	May 12-18, 2023	Kementerian BUMN, Direksi BRI, Media MNC, Emtek, Republika	SEA Games coverage	Media Relation
17	Meeting Bersama B-Universe Berita Satu	Tuesday, May 23, 2023	Direktur Utama B-Universe	Discussion of Media & CSR Cooperation	Media Relation
18	Meeting Bersama Media Olahraga (Sport Star, Bola Sport, Super Ball, Top Skor, Indo Sport)	Thursday, May 25, 2023	Pemred Media	Discussion of BRI League 1 Publication Cooperation	Media Relation
19	Meeting Bersama Bisnis Indonesia	Wednesday, June 7, 2023	Pemred	Discussion of Program Cooperation	Media Relation
20	Gathering Bersama Media (Republika, Idx Channel, Bisnis.com)	Monday, June 19, 2023	Pemred Media	Watching together FIFA Matchday Indonesia vs Argentina	Media Relation
21	Meeting Bersama Kompasiana	Thursday, July 27, 2023	Business Head	Content Plan Soceng	Media Relation
	Meeting bersama Trans TV	Wednesday, August 2, 2023	AE Trans TV	Cooperation Discussion	Media Relation
22	Meeting Fun Football bersama Rakyat Merdeka	Tuesday, August 9, 2023	Menteri BUMN, PSSI, Direksi BRI, Pemred	Technical Discussion of the Fun Football Event	Media Relation
23	Gathering bersama Ikatan Jurnalis Televisi (IJTI)	Thursday, August 24, 2023	Ketua IJTI	Cooperation Discussion	Media Relation
24	Lunch bersama Promedia	Friday, September 8, 2023	CEO Promedia	Cooperation Discussion	Media Relation
25	Media Gathering & Trofeo Cup	Tuesday, September 12, 2023	Direksi BRI, Pemred, Redaktur Media	Media Gathering & Fun Football	Media Relation
26	Media Gathering dengan TV One	Wednesday, September 26, 2023	Pemred	Cooperation Discussion	Media Relation
27	Lunch Bersama Harian Kompas	Wednesday, October 11, 2023	GM Kompas	Discussion of Cooperation ahead of the 128th Anniversary	Media Relation
28	Focus Group Discussion Pemred Media	Friday-Saturday, October 6-7, 2023	Pemred Media Nasional	Insight Stakeholder	Media Gathering
29	Media Day	Wednesday-Thursday, December 27-28, 2023	Perwakilan Media Tier 1	Program Media	Media Gathering

Apart from that, the Corporate Secretary also held the BRI Fellowship Journalism 2023 program, namely a program providing Master's scholarships to journalists at state universities in Indonesia. In 2023, through this program BRI will provide scholarships to 45 journalists.

Organizing GMS

During 2023, the Company has held 1 (one) GMS on March 13 2023 as reported in the GMS sub-chapter in the Corporate Governance Chapter in this Annual Report.

Transparency in Submission of Reports and Openness of Information

During 2023, the Corporate Secretary has carried out information disclosure reports, routine reports, incidental reports and/or data requests by regulators. Reporting details have been submitted in the Sub-Chapter Transparency of Report Submission in the Corporate Governance Chapter in this Annual Report.



Internal Audit Work Unit

PERFORMANCE SUMMARY OF THE INTERNAL AUDIT WORK UNIT

Implementing good governance in the banking industry is needed to face increasing risks, dynamics and complexity. One part of implementing governance in the banking industry is the implementation of an effective internal audit function. The Internal Audit Work Unit is responsible for implementing an effective internal audit function in the Company in accordance with Financial Services Authority Regulation Number 1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks which includes at least:

1. Assist the President Director and Board of Commissioners in carrying out supervision
2. Make analyzes and assessments in the fields of finance, accounting, operations and other activities through audits;
3. Identify all possibilities to improve & increase the efficiency of use of resources and funds; and
4. Provide suggestions for improvements and objective information about the activities examined at all levels of management

In order to assess the effectiveness of the implementation of the internal audit function, a review has been carried out by Public Accounting Office Tanudiredja, Wibisana, Rintis & Partners or PwC. Based on the results of this review, in general the activities carried out by Internal Audit Work Unit are in accordance with regulatory provisions and the International Standard for the Professional Practice of Internal Auditing. In line with this, in 2023 the ISO 9001:2015 Quality Management System recertification will be carried out. ISO certification is given to all Internal Audit Work work units including the Audit Standard & Quality Development Division, Audit Head Office, and 18 Regional Audit Offices throughout Indonesia. This shows that Internal Audit Work has implemented a quality management system in every Internal Audit Work activity, so that it can realize the vision of Internal Audit Work BRI to become a reliable strategic business partner in order to achieve BRI's vision and become a benchmark of best practice for the Internal Audit Work Unit in Indonesia.

Furthermore, in order to support the effective implementation of the internal audit function, Internal Audit Work implements the following programs:

1. Review of Internal Audit Work Effectiveness and Strategy Improvement and review of the quality of audit and advisory activities by updating Strategy, New Audit Framework, IT Audit and Strategic Advisory so as to increase added value for auditees.
2. Analytical Data Optimization
The use of audit tools by utilizing technology in order to predict and detect potential risks that may arise in a business process and increase audit efficiency and quality.
3. Audit Management System
Internal Audit Work has enhanced the audit management system of Internal Audit Work BRI and Internal Audit Work subsidiaries as follows:
 - a. BRI Audit Management System (BRISMA)
BRI Audit Management System (BRISMA) is a suite of applications in the field of audit management that facilitates the establishment of audit standards at all stages of the internal audit process at BRI from the planning to monitoring stages. The BRISMA application is web-based and can be accessed online and is integrated with the BRISTARS application and other audit tools owned by Internal Audit Work BRI.
 - b. BRI Integrated Audit Management System (BRISMA) Internal Audit Work
Audit management application that facilitates the establishment of audit standards at all stages of the internal audit process for subsidiary companies, namely BRI Life and BRI Finance. The BRISMA application is a web-based application and can be accessed online.
4. Implementation of Internal Control over Financial Reporting Audit (ICoFR)
Implementation of the Internal Audit Work function in implementing ICoFR in the company to ensure that internal control over Financial Reports is running effectively in the company.
5. Implementation of Agile Audit
Carry out audit activities for increasingly dynamic changes in business processes so as to minimize risks that may occur.
6. Strengthening Advisory Function
MenUpdate the Advisory Framework by adjusting the mechanism for effective advisory activities.

7. Enhancement Risk Control Matrix/Risk Control Library Information Technology
Updating risk and control information related to IT General Control and IT Application Control by involving the 1st line, 2nd line and 3rd line. Including enhanced mapping of product taxonomy data with IT Assets/supporting applications to assist the risk assessment process and determining audit objects.
8. Strengthening Synergy and Collaboration between 1st line, 2nd line and 3rd line
Implementation of regular communication with 1st line and 2nd line through the GRC (Governance, Risk Management and Compliance) Forum, sharing Early Warning System tools, and regular monitoring as a strategy to improve organizational governance, risk management and compliance with applicable regulations.
9. Implementation of ISO 9001:2015
The Internal Audit Work Unit has received ISO 9001:2015 Quality Management System certification for The Internal Audit Work Unit's business processes which is carried out periodically every year.
10. Human Capital Development
Internal Audit Work carried out programs to continuously increase auditor competency through the implementation of professional certification, BRILian Specialist Development Program, BRILian Leadership Development Program, internships, guest auditors and the One Hour With You Program (knowledge sharing involving 1st line, 2nd line with 3rd line)
11. Integrated Internal Audit Work
BRI's Internal Audit Work has an obligation to improve the quality of Subsidiary Companies' Internal Audit Work which is reflected in the maturity value of each Subsidiary Company. Programs that have been implemented to support Integrated Internal Audit Work include:
 - a. Annual Audit Planning
 - b. Individual & Joint Audit
 - c. Quality Assurance Improvement Program
 - d. Review policies & procedures owned by Internal Audit Work Subsidiaries
 - e. Monitoring offsite financial performance and Internal Audit Work performance of Subsidiary Companies.
 - f. Submission of Implementation Reports and Principal Internal Audit Work Audit Results of Subsidiary Companies to the Integrated Internal Audit Work and Integrated Internal Audit Work Reports to the President Director, President Commissioner and Integrated Governance Committee
 - g. Placement of BRI Internal Audit Work auditors in Subsidiary Internal Audit Work, Subsidiary Internal Audit Work benchmarks to BRI Parent Internal Audit Work and secondment programs.
 - h. Assistance with enhancement of Internal Audit Work audit tools for Subsidiary Companies and joint use of the BRISMA 2.1 Audit Management System
 - i. Liaison Officer and Monitoring follow-up to external audit findings.

Legal References

1. Financial Services Authority Regulation no. 17 of 2023 concerning Implementation of Governance for Commercial Banks.
2. Financial Services Authority Regulation no. 1/POJK.03/2019 dated 29 January 2019 concerning Implementation of the Internal Audit Function in Commercial Banks.
3. Financial Services Authority Regulation no. 11/POJK.03/2022 dated 7 July 2022 concerning the Implementation of Information Technology by Commercial Banks.
4. Financial Services Authority Regulation no. 29/POJK.03/2022 dated 27 December 2023 concerning Cyber Resilience and Security for Commercial Banks.
5. Financial Services Authority Regulation No.18/POJK.03/2014 dated 18 November 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
6. Financial Services Authority Regulation No.38/POJK.03/2016 dated 1 December 2016 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Banks.
7. Financial Services Authority Regulation No.34/POJK-03/2016 dated March 22, 2016 concerning the Implementation of Risk Management for Commercial Banks.
8. Financial Services Authority Circular No.35/ SEOJK03/2017 dated 7 July 2017 concerning Standard Guidelines for Internal Control Systems for Commercial Banks.
9. Financial Services Authority Regulation No.45/POJK.03/2020 dated October 14, 2020 concerning Financial Conglomerates.
10. Financial Services Authority Regulation No56/POJK.04/2015 dated December 29, 2015 concerning the Establishment and Guidelines for Preparing the Internal Audit Unit Charter.
11. Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia Number PER-2/MBU/03/2023 of 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.

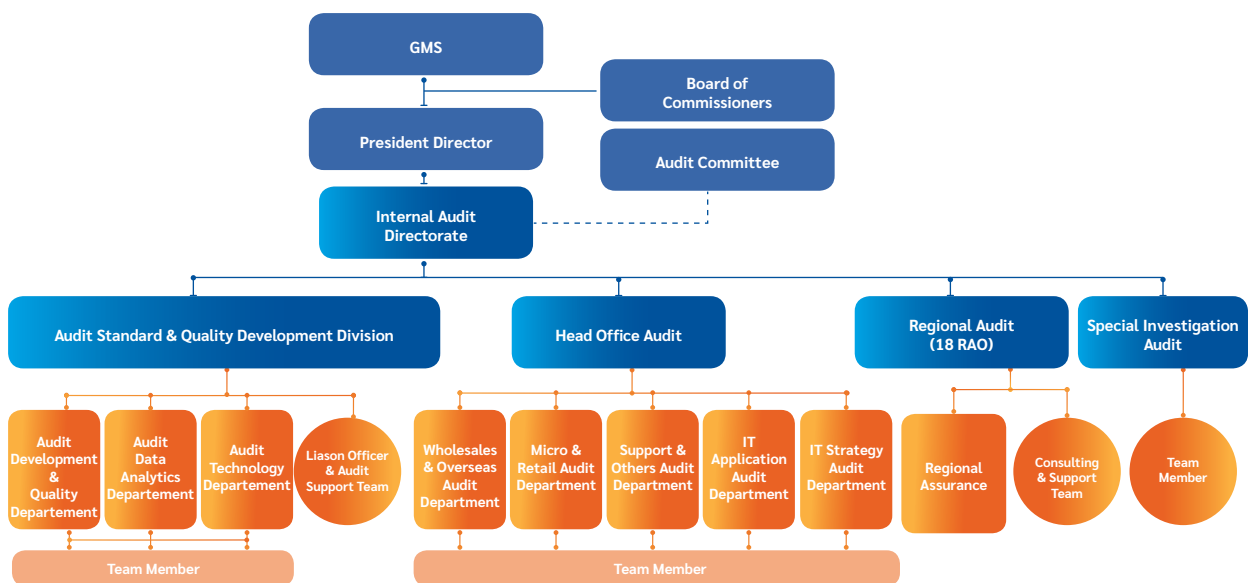
As part of the implementation of Good Corporate Governance, the Internal Audit Unit (IAU) has a pivotal role in supporting strategic business objectives through effective assurance and consulting activities in accordance with the direction and strategy of the company. The effective implementation of the Internal Audit Unit function can provide assurance to the company regarding the quality and effectiveness of the internal control system, risk management and governance systems to protect the organization and the company's reputation. In order to support the company's aspirations as The Most Valuable Bank in South East Asia and Home to the Best Talent in 2022 which is translated



into the destination statement in 2021 as the Most Valuable Banking Group in Indonesia, IAU applies a more agile audit approach. In order to improve performance, quality and meet stakeholder expectations. In carrying out its roles and functions, IAU is supported by an independent organizational structure, adequate number and competence of auditors, development of agile audit methodologies and tools. The IAU also continuously improves synergy with the 1st line and 2nd line functions through coordination, collaboration and regular and effective communication in order to increase the effectiveness of risk management, control and good corporate governance.

Organization Structure of Internal Audit Unit

In carrying out its roles and functions, The Internal Audit Work Unit is supported by an independent organizational structure and an adequate number and competency of Auditors. BRI's The Internal Audit Work Unit is led by SEVP The Internal Audit Work Unit who is under the President Director and has a line of communication with the Board of Commissioners through the Audit Committee. SEVP The Internal Audit Work Unit oversees the Audit Standard & Quality Development Division; Head Audit Office, and 18 (eighteen) Regional Audit Offices, and Special Investigation Audit. The following is the The Internal Audit Work Unit Organizational Structure.



The Internal Audit Work Unit structurally consists of Work Units that carry out audit activities and work units that carry out the development of Audit Standards and Quality as follows:

Work Unit that carries out audit activities

a. Regional Audit Office

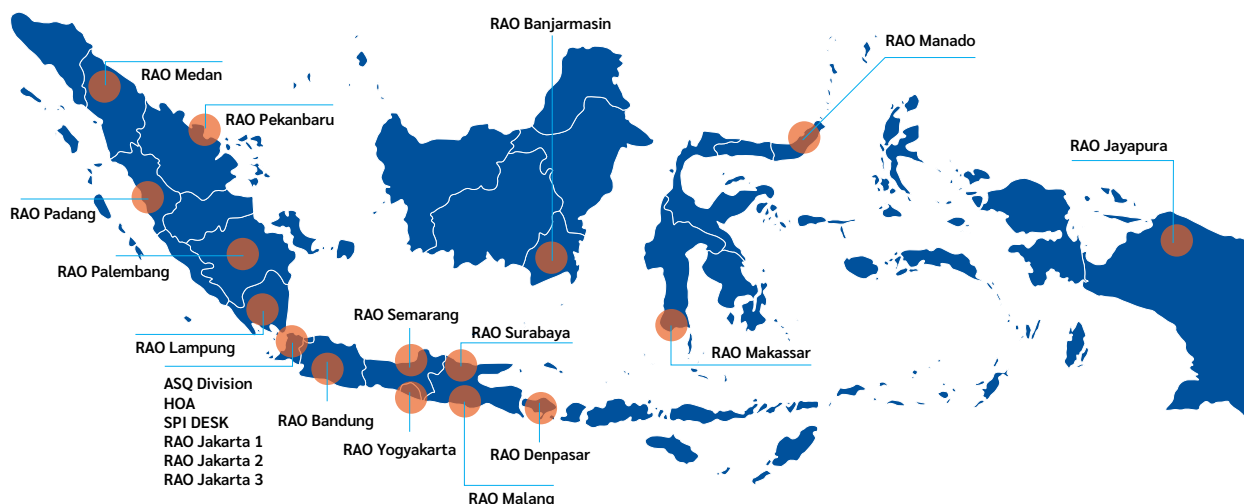
Carry out all audit activities and provide consulting services as a strategic business partner with the audit objects of Regional Offices, Branch Offices, Priority Service Centers, Sub Branch Offices, Cash Offices and BRI Units in their work areas. Currently BRI has 18 (eighteen) Regional Audits, which is one of BRI's strategies so that The Internal Audit Work Unit's role as a Strategic Business Partner and assurance function can be more effective and efficient considering that the organizational structure, authority, duties and responsibilities for managing BRI's business and assets are decentralized.

b. Head Office Audit

Carrying out all audit (assurance) activities and providing consulting services as a strategic business partner with the audit object of the Head Office Work Unit, work units involved in the process of managing and using Information System Technology (including the development and operational processes of Core and Non-Core Banking applications ; TSI infrastructure operations in the Data Center, Disaster Recovery Center and all Work Units; information security; applications; TSI infrastructure; TSI development strategies and policies; IT risk management; TSI support and End User Computing, Special Branch Offices, Overseas Work Units, BRI Financial Conglomerate LJK (Subsidiary Companies and Related Companies), and Subsidiary Companies outside the BRI Financial Conglomerate LJK which BRI owns more than 50%. The Audit Head Office also carries out reviews of several things that have been regulated by the regulator, including Anti-Fraud Strategy, Implementation Integrated Risk Management and Capital Management.

- c. Special Investigation Team
Carrying out investigations into indications of fraud and whistleblowing system complaints with the authority of audit objects for all BRI Work Units. The Special Investigation Desk is under and directly responsible to the Head of The Internal Audit Work Unit BRI.

Audit Standard & Quality Development Division prepares the vision, mission and strategy of The Internal Audit Work Unit BRI, carries out audit quality evaluations by The Internal Audit Work Unit BRI staff, independent parties and internal quality assurance for The Internal Audit Work Unit subsidiary companies, carries out studies and designs software and hardware to support audit implementation, carries out analysis and preparing audit, liaison officer & support team results reports as well as developing and managing analytical tools for audit data. The following are the positions of 18 (Eighteen) BRI Regional Audit Offices spread throughout Indonesia:



Position of the Intern Audit Unit in the Organizational Structure

Structurally, BRI IAU is directly responsible to the Main Director and has a line of communication with the Board of Commissioners through the Audit Committee, so that it can support the implementation of independent and objective audit and consulting activities. The IAU organization is led by the SEVP Internal Audit Work Unit.

Appointment and Termination of SEVP Internal Audit Unit

The SEVP Internal Audit Unit is appointed and terminated by the President Director following the approval of the Board of Commissioners by taking into account the recommendations of the Audit Committee. The appointment of SEVP IAU has been reported to the Financial Services Authority.



Profile of the Head of Internal Audit Unit



Triswahju Herlina

SEVP Internal Audit Work Unit

Indonesian citizen, born in Madiun, in 1968. Age 55 years as of December 2023. Domiciled in Jakarta



LEGAL BASIS FOR APPOINTMENT

Appointed as SEVP BRI Internal Audit Work Unit since March 2022 based on Directors Decree No.339- DIR/HCB/03/2022 dated March 7, 2022 and approved by the Board of Commissioners No. R.07- KOM/01/2022 dated January 25, 2022. The appointment of the new BRI Internal Audit Work Unit SEVP had been reported to the OJK and published on the BRI website and the Indonesia Stock Exchange



WORK EXPERIENCE

- SEVP The Internal Audit Work Unit BRI (March 2022 - present)
- Regional CEO BRI Surabaya (November 2019 – March 2022)
- Division Head of Agribusiness (August 2019 – October 2019)
- Division Head of Medium Business (July 2018 – July 2019)
- Deputy Regional Leader RO Yogyakarta (March 2016 – June 2018)
- Deputy Regional Leader RO Malang (October 2012 – February 2016)



EDUCATIONAL BACKGROUND

- Bachelor of Business Administration from Brawijaya University, Malang (1990)
- Master of Agribusiness Management from Gadjah Mada University, Yogyakarta (2005)



CERTIFICATION

- Qualified Internal Auditor
- Level 4 Risk Management Certification



Bangkit Ngabdianto

Division Head Audit Standard & Quality Development

Indonesian citizen, born in Tuban, in 1980. Age 43 years as of December 2023. Domiciled in Jakarta



LEGAL BASIS FOR APPOINTMENT

Directors Decree Number R.331-DIR/HCB/01/2022 04 July 4, 2022 Division Head Audit Standard & Quality Development.



WORK EXPERIENCE

- EVP Audit Standard & Quality Development Division (October 2023 - present)
- SVP Audit Standard & Quality Development Division (June 2022 - October 2023)
- VP Audit Intern Wilayah BRI Manado (January 2020 – September 2020)
- VP Audit Intern Wilayah BRI Denpasar (October 2020 – June 2020)
- *Group Head* Satuan Kerja Audit Intern BRI Jakarta (August 2017 – December 2019)



EDUCATIONAL BACKGROUND

Bachelor of Electrical Engineering (2004)



CERTIFICATION

- Certified Information Systems Auditor (CISA)
- Certified Fraud Examiner (CFA)
- Qualified Internal Auditor (QIA)



Donny Permana

**Internal Audit Head
(Head Office Audit)**

Indonesian citizen, born in Kaban Jahe, in 1969.
Age 54 years as of December 2023. Domiciled
in Jakarta



LEGAL BASIS FOR APPOINTMENT

Served as Internal Audit Head (Head Office Audit) since May 2023 based on BRI Official Transfer letter No. R.473-DIR/HCB/05/2023 Date May 12, 2023 TMT May 1, 2023



WORK EXPERIENCE

- Internal Audit Head (Head Office Audit) May 1, 2023 – Present
- Regional Chief Audit Malang Region January 2022 – April 30, 2023



EDUCATIONAL BACKGROUND

- Bachelor of Laws from Parahyangan University, Bandung (1992)
- Master of Notarial Affairs from the University of Indonesia (2000)



CERTIFICATION

- Qualified Internal Auditor (QIA)
- Certified Internal Audit Executive (CIAE)
- Level 4 Risk Management Certification

Internal Audit Charter

Internal Audit Work Unit owned an Internal Audit Charter in accordance regarding Number BRI KU.02-DIR/ASQ/12/2022 dated December 30, 2022 which refers to OJK Regulation Number 1/POJK. 03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, and refers to the International Standards for the Professional Practice of Internal Auditing (ISPPA) from the Institute of Internal Auditors (IIA).

BRI Internal Audit Charter is a guideline for the implementation of the internal audit function for the audit carried out by the Internal Audit Unit (IAU), initiation of IAU communication with inspected work units, inspection of bank activities and IAU's authority in accessing the bank records, documents, and physical assets. On integrated IAU function in the financial conglomerate, the IAU has the Integrated Internal Audit Charter of the Financial Conglomerate as the main guideline for integrated governance that must be obeyed by all Integrated IAU in the Financial Conglomerate.

Duties and Responsibilities of the Internal Audit Unit

1. Assisting the duties of the President Director and the Board of Commissioners in oversight by describing operationally both the planning, implementation and monitoring of audit results.
2. Make independent, objective and professional analysis and assessments on finance, accounting, operations, and other activities through audits at all levels of BRI Work Units, and conduct special examinations if necessary.
3. Identify all possibilities to improve and enhance the efficient use of resources and funds.

4. Provide suggestions for improvements and objective information on the activities examined at all levels of management.
5. Prepare standards for the implementation of internal audit functions that at least cover the matters stipulated in the Internal Audit Professional Standards as a guide for Internal Auditors in carrying out their duties.
6. Become a Liaison Officer for BRI external parties in relation to the audit function.

Responsibilities of the Head of Internal Audit Work Unit

1. Ensuring the implementation of the internal audit function in accordance with the Internal Audit Professional Standards and the Internal Audit Code of Ethics.
2. Selecting competent human resources according to the needs in carrying out Internal Audit Work Unit 's duties.
3. Ensuring that the internal audit function was supported by adequate audit resources, methodologies, tools and techniques.
4. Ensuring compliance with internal audit policies and procedures, unless these policies and procedures conflicted with the Internal Audit Charter. Any conflicts that exist would be resolved or communicated to the President Director and the Audit Committee.
5. Ensuring all assurance and consulting activities carried out in accordance with the Professional Standards for Internal Auditing.
6. Preparing measures for assessing the success of performance and achieving the objectives of the Internal Audit Work Unit.
7. Ensuring that the principles of integrity, objectivity, confidentiality and competence had been implemented and upheld.



8. Ensuring Internal Audit Work Unit The Internal Audit Work Unit members to take part in continuous professional development and other training in accordance with the development of complexity and the Bank's business activities.
9. Preparing and reviewing the internal audit charter periodically.
10. Preparing an annual audit plan and budget allocation for the implementation of the internal audit function.
11. Ensuring that the implementation of internal audit was in accordance with the internal audit plan.
12. Reporting significant findings to the Board of Directors for immediate corrective action.
13. Monitoring corrective actions on significant findings.
14. Reporting the monitoring results of follow-up improvements on significant findings to the Board of Directors and the Board of Commissioners, with a copy to the Audit Committee and the Director in charge of the compliance function periodically.
15. In the event that there was use of external party services for internal audit activities, Internal Audit Work Unit ensured that:
 - a. Transfer of knowledge was organized between external parties to members of the Internal Audit Unit considering the temporary use of external party expert services.
 - b. The use of external party services did not affect the independence and objectivity of the Internal Audit Work Unit function.
16. Internal Audit Unit BRI as Internal Audit Work Unit holding company:
 - a. Determine the strategy for implementing the internal audit of the subsidiary company
 - b. Formulate internal audit principles that included audit methodology and steps for implementing quality control.
 - c. Ensure that the internal audit function in Subsidiaries run effectively.
 - d. Conduct audits in accordance with the internal audit plan, including objectives and scope, proper assignment and adequate supervision, documentation of work programs and test results as well as communication of assignment results accompanied by conclusions and recommendations of related parties.
17. Ensure that in the event that there was a request for an expert witness from the Internal Audit Work Unit ranks, the Internal Audit Unit can assign a specific Auditor to act as an expert witness by taking into account competence, knowledge, expertise and experience in accordance with the case at hand.
18. Ensure that if there was a request for audit documents by an external party (related to litigation), coordination was made with the Legal Division or Legal Officer.
19. Prepare and review the internal audit charter periodically.
20. The Head of The Internal Audit Work Unit obtains a written and transparent work assessment from the President Director and Audit Committee.
21. In carrying out the duties and responsibilities, the Head of The Internal Audit Work Unit must have adequate competence and ability to lead an independent and effective internal audit function as required by the regulator.

Authority of the Internal Audit Work Unit

The Internal Audit Work Unit has the least authority:

1. Access all information in full, free and unlimited about BRI's records, information, workers, funds and assets, locations/ areas and other resources related to the duties and functions of Internal Audit Work Unit, including to subsidiaries/ affiliates/financial service institutions owned BRI, relating to the implementation of audits and consulting.
2. Conduct verification, interviews, confirmations and other inspection techniques to customers or other parties related to the implementation of audits and consultations.
3. Communicate directly with the Board of Directors, Board of Commissioners and the Audit Committee.
4. Hold regular and incidental meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee.
5. Participate in strategic meetings without voting rights, such as Board of Directors Meetings, ALCO Meetings, Risk Management Committee Meetings, and others.
6. Coordinate activities with external auditors related to external auditor inspection activities.
7. Allocate resources, set frequencies, determine scope of work, and apply techniques needed to achieve audit objectives.
8. Get help from other work units or use external party services (such as advisory services) in conducting audits if necessary.

Composition of Internal Audit Unit Personnel

The IAU is committed to continue developing the quality, knowledge, skills and competencies of the Auditors through continuous professional development. The following is the data on the number of The Internal Audit Work Unit Auditors.

Position	Total
SEVP	1
EVP	2
VP / Dept. Head	8
Team Member ASQ	49
Team Member HOA	59
Team Member SPI	6
Regional Chief Audit	16
Regional Assurance Head	15
Team Member Regional Assurance	429
Team Leader Consulting & Support	16
Team Member Consulting & Support	78
Total	679

Professional Certification of Internal Audit Unit Personnel

To ensure the implementation of quality audit assignments, BRI IAU is supported by professional audit staff, which among them have attained the national and international certificates, as follows

:

Certification Name	Number of participants
Certified Fraud Examiner (CFE)	21
Certified Information System Auditor (CISA)	12
Computer Hacking Forensic Investigator (CHFI)	4
Certified Qualified Internal Auditor (QIA)	57
Certified Bank Internal Audit (CBIA)	39
Certified Forensic Auditor (CFrA)	16

In improving audit quality in providing assurance and consulting services, The Internal Audit Work Unit BRI supports auditors by providing certification outside of audits as follows:

No	Certification Name	Number of participants
1.	Certified Ethical Hacker (CEH)	4
2.	Certified Data Center Professional (CDCP)	1
3.	Certified Financial Planer (CFP)	1
4.	COBIT 5 Foundation Certificate (COBIT 5)	2



No	Certification Name	Number of participants
5.	Lead Auditor ISO 9001:2015 IRCA Ap-proved	1
6.	Lead Auditor ISO 37001:2016	1
7.	Lead Auditor ISO 27001:2013 and ISO 19011:2011	2
8.	Certified Data Center Specialist (CDCS)	1
9.	Business Continuity Certified Planner (BCCP)	1
10.	Certified Statement Analysis (CSA)	2
11.	Big Data Administrator (BIG DATA)	4
12.	Kepatuhan	1
13.	Certified Governance Risk and Compliance Professional (CGRCP)	2
14.	General Banking	98
15.	Manajemen Risiko Level 1	104
16.	Manajemen Risiko Level 2	30
17.	Manajemen Risiko Level 3	5
18.	Manajemen Risiko Level 4	2
19.	Sertifikasi LSP BRI Level Manager	1
20.	Sertifikasi LSP BRI Level Supervisor	45
21.	Sertifikasi LSP BRI Level Auditor	287

The Internal Audit Work Unit Formal Educational Qualifications

Education	Total
S1	598
S2	69
Other	679

Competency Development Program for Internal Audit Unit

In addition, continuing education is carried out through on job training, development and enhancement education (Inclass, In House Training, Public Courses and Seminars) and Auditor professional certification. The education provided to students with the following details:

No	Program Name	Number of Participants
1	COP (Community Of Practice)	138
2	BLDP	69
3	BSDP (1,2,3)	2495

No	Program Name	Number of Participants
4	BLRP	10
5	SOCIALIZATION	681
6	IHT SPECIAL REQUEST	160
7	FPK/FGD	55
8	PUBLIC COURSE DN	15
9	PUBLIC COURSE LN	9
10	DELIVERY & CERTIFICATION COMPETENCY TEST	263
11	SESPIBANK	1
TOTAL		3896

Participation in The Internal Audit Professional Association

To advance the insight and professional competence of internal audit, ISU has participated in the internal audit professional association, one of which is the participation of IAU BRI in external organizations, such as:

No	Association Name	Objective	Membership Position
1	Ikatan Auditor Internal Bank (IAIB)	Chief Auditor Communication Forum for Indonesia to improve the quality of audits in Indonesia and to strengthen the foundation of Audit knowledge on changes occurring in Indonesian Industry	Supervisory Board of the Bank Internal Auditors Association (IAIB)
2	Forum Komunikasi Satuan Pengawasan Intern (FKPSI)	Association of Internal Audit Units for BUMN, BUMD, Government Agencies and BUMN Subsidiaries which are professional, independent and non-political	Member

Certification of Internal Audit Unit

The Internal Audit Unit recertified ISO 9001:2015 related to the Quality Management System from the Indonesian SGS Certification agency in January 2024 with no major or minor findings. The Internal Audit Unit BRI can maintain the ISO 9001:2015 certificate which was valid until December 2023, in this case The Internal Audit Unit BRI received ISO Certification for 21 years since the first ISO 9001:2000 certification was carried out in 2002. The ISO certification was given to all Internal Audit Unit work units including Audit Standard & Quality Development Division, Head Office Audit, Digital & Information Technology Audit and 18 Internal Audits for BRI Regions throughout Indonesia. This shows that The Internal Audit Unit BRI had implemented a quality management system in every audit, so that it could contribute to realizing the vision of Internal Audit Unit BRI to become a reliable strategic business partner in order to achieve BRI’s vision and become a benchmark of best practice for the Internal Audit Unit in Indonesia.

Internal Audit Code of Ethics

1. Integrity
Honest, building trust which is the basis of professional internal auditors in implementing duties and responsibilities.
2. Objectivity
Objectivity principle Internal Auditors conduct a balanced assessment of all matters that are relevant and are not unduly affected by personal interests or other parties in giving consideration; Auditor Internal shall practice objective behavior in collecting, evaluating and communicating information on the activities/ processes being tested.
3. Confidentiality
Respect the value and ownership of information received and do not disclose that information without legal authority, except as required by law or profession.
4. Competence
Applying knowledge, skills, and experience required in providing internal audit services.





The Internal Auditor's commitment to the Code of Ethic is stated by signing the Internal Audit Code of Ethic Declaration and renewed annually. This is done so that each Auditor is reminded of the Code of Ethics that must be upheld and adhered to.

Independence and Objectivity of BRI The Internal Audit Work Unit

The Internal Audit Work Unit as the 3rd line is structurally independent of the 1st line function (Operational Work Unit) and the 2nd line function (Risk Management Board and Compliance Officer). The position of The Internal Audit Work Unit in the company is under the direct supervision of the President Director and has access to communication (communication line) with the Board of Commissioners (in this case, with the Audit Committee). This supports the independence and objectivity of audit implementation and reporting to express their views and thoughts without influence or pressure from management or other parties related to BRI. The Internal Audit Work Unit's communication with the Audit Committee is in the form of coordination and the submission of reports on audit results regularly. To maintain the objectivity of the Internal Auditor, changes are made to the assignment periodically. In addition, Internal Audit Work must be reviewed by an independent auditor as needed, at least every 3 (three) years. The review is carried out by an Independent Public Accounting Firm or other independent party appointed by the President Director based on the recommendation of the Audit Committee. If there is a violation of independence and objectiveness, BRI's Internal Audit Work is obliged to disclose it to the President Director and Audit Committee.

Audit Information Management System

The Internal Audit Work Unit has an adequate Audit Information Management System known as the **BRI Audit Management System (BRISMA)**. BRISMA is a suite of applications in the field of Audit Management that facilitates the establishment of audit standards at all stages of the internal audit process at BRI starting from the planning, implementation, documentation to monitoring stages.

Audit Methodologies

The Internal Audit Unit applies the risk based audit (RBA) method in carrying out the audit function by focusing on highrisk areas. The determination of universe audit is carried out by taking into account the company's objectives, risks evaluation that potentially may hamper the achievement of Company objectives and ensuring the existing internal control system can mitigate risks. With this methodology, the audit implementation is focused on areas with high risk potential that can affect the Company's goals achievement. To support the efficiency and effectiveness of risk based audits, IAU uses the Computer Assisted Audit Technique (CAAT's) as an analytical audit device to determine audit priorities, audit scope and sample of audits.

In addition to audit activities, the Internal Audit Work Unit carries out early detection (early warning signal) of potential risks through off site monitoring activities carried out by the Audit Work Unit. The audit role in the Early Warning Signal is expected to provide early detection of increased risks that occur in the Work Unit. Implementation of off site monitoring is supported by the development of risk indicators through big data technology. To realize The Internal Audit Work Unit's role as a Strategic Business Partner, several things have been carried out, including conveying suggestions, ideas and input for improving policies, holding communication forums between the Regional Audit Office and the Regional Office, the Teaching Auditor Program, consultation activities, and sharing knowledge, especially related to internal control, risk management and GCG. This activity is a manifestation of The Internal Audit Work Unit's vision as a strong and trusted SBP that can provide added value to companies in order to achieve BRI's vision. Through these activities, it is hoped that it can improve the risk awareness culture, compliance culture and GCG culture at all work unit levels.

Brief report on the Implementation of Internal Audit Activities In 2023

Audits are carried out in accordance with the Annual Audit Planning (PAT) which has received approval from the President Director and President Commissioner. Until December 2023, The Internal Audit Work Unit will carry out regular audits and non-regular audit activities with the following details:



1. The Head Audit Office and Regional Audit Office have implemented 3,115 work units or reached 108% of the 2023 PAT with the following details:

Work Unit	Total Audit Objects (Population)	Total PAT 2023	Realization of Regular Audit (Dec 23)	Achievements PAT 2023
Division		3	3	100%
Regional Office	18	18	18	100%
Special Branch Office	1	1	1	100%
Branch Office	447	294	322	110%
Sub Branch Office	563	333	357	107%
Cash Office	519	306	314	103%
BRI Unit	5156	1903	2.077	109%
Overseas Work Unit	5	2	2	100%
Subsidiary	10	3	3	100%
RAO Support & Administration Function	18	18	18	100%
Grand Total	6.737	2.881	3.115	108%

2. Head Audit Office, Regional Audit Office, and Special Audit Investigation Desk have carried out activities outside the Regular Audit with audit project details as follows:

Work Unit	Realization of Non Regular Audits (Dec 23)
Audit Spesial	402
Audit Tematik	133
Audit Investigasi	216
Surprise Audit	930
Formal Consulting	65
Informal Consulting	1.369

In addition to the regular audit activities mentioned above, The Internal Audit Work Unit carries out regulatory audit activities (with specific scope and objectives in accordance with regulatory provisions). In 2023, The Internal Audit Work Unit will carry out 5 (five) regulatory audit activities, namely:

1. Bank Indonesia Compliance Assessment Results Report (LHPK).
2. Anti Money Laundering & CFT BRI Timor Leste.
3. Management of Cash Deposited by Bank Indonesia.
4. Customer Guarantee Data Reporting (Single Customer View).
5. Reporting and Requesting Debtor Information (SLIK).

Furthermore, The Internal Audit Work Unit also carried out a thematic audit with the aim of obtaining a profile picture of the adequacy and effectiveness of internal control as a whole (end to end process). During 2023 The Internal Audit Work Unit with 133 (one hundred and thirty three) thematic audit projects consisting of:

1. 16 (sixteen) thematic themes for the Head Office Division with a total of 73 (seventy three) audit projects.
2. 4 (four) thematic themes related to the use of Information Technology with a total of 60 (sixty) audit projects.

The Internal Audit work unit has carried out the ICoFR Phase II Audit with a scope covering aspects of IT General Control (ITGC), IT Application Control (ITAC) and Process/Transaction Level Control (PLC) which includes Micro, Retail, Consumer, Corporate, Financial Reporting processes. and Customer Deposits for Division, Office, Sub Branch Office, Cash Office and BRI Unit work units.



Intern Audit Work Unit Meeting

The Internal Audit Work Unit has a meeting policy, namely being able to hold periodic and incidental meetings with the Board of Directors, Board of Commissioners and the Audit Committee. The BRI Internal Audit Work Unit can attend strategic meetings without having voting rights, such as ALCO meetings, Risk Management Committee meetings and other committees.

During 2023, The Internal Audit Work Unit has held 165 times meetings with the Board of Directors, Board of Commissioners, Committees under the Board of Commissioners and Committees under the Board of Directors, with details as follows

Information	Number of Meetings
Board of Commissioners	43
Directors	53
Board of Commissioners and Directors	19
Audit Committee	19
Risk Management Monitoring Committee	9
Integrated Governance Committee	7
Product Committee	15
Total	165

Findings and Follow-Up on Audit Results

The Internal Audit Work Unit carries out regular monitoring of commitments to improve internal control weaknesses in accordance with recommendations from The Internal Audit Work Unit, Supervisors and External Auditors. The results of monitoring the implementation of management commitments up to December 2023 are as follows:

No	Examining Agency	Number of Commitments			
		Total Commitment	Finished	Not finished yet	
				Within the deadline	Missed the deadline
1	Financial Services Authority	276	271	5	0
2	Indonesian Financial Audit Agency (BPK)	458	401	57	0
3	Bank Indonesia (BI)	201	150	51	0
4	Public Accounting Office Ernst & Young (EY)	147	138	9	0
Total		1.082	960	122	0

Internal Auditor

Hasil pemantauan terhadap pelaksanaan komitmen manajemen sampai dengan Desember 2023 sebagai berikut:

No	RPM Monitoring Results	Number of Recommendations	% Recommendation
1	Adequate	58.335	99.468%
2	Inadequate	14	0.000%
3	Under Monitoring	298	0.005%
Total		58.647	100%

Synergy with Assurance Providers

The Internal Audit Work Unit coordinates and collaborates with other control functions, especially in terms of mapping the coverage of assurance (covering significant risks, parties providing assurance, etc.). This is done to help identify gaps and duplication of insurance coverage as well as assist The Internal Audit Work Unit to evaluate the adequacy of assurance services for each risk. The results of the mapping are discussed with other control functions to obtain agreement on the coordination of activities in minimizing duplication of work, maximizing efficiency, and increasing the effectiveness of assurance coverage.

Risk Management Unit**RISK MANAGEMENT DIRECTORATE PERFORMANCE SUMMARY 2023**

In 2023, Bank Rakyat Indonesia (BRI) continued to emphasize its commitment to proactive and adaptive risk management. In line with the achievements in 2022, BRI implemented a risk management strategy that was more dynamic and responsive to business changes as the key to maintaining company sustainability amidst market challenges full of uncertainty.

BRI continued to increase its focus on holistic risk management, which included improving the internal monitoring system, a more sensitive risk appetite and risk profile, as well as strengthening the organizational structure and supporting technology.

The Risk Management Directorate continued to strive to instill a strong risk awareness culture in every unit and level of workers, through intensive training and capacity building programs. The aspiration 'Managing Risk for Sustainable Business, Operational Excellence & Banking Resilience' continued to be the main driver for achieving optimal performance.

BRI also increased capabilities in identifying and responding to early warning signals, enabling companies to react more quickly and effectively to potential risks. The integration of the latest information technology in our risk management system increased our capacity in data analysis

The soft landing strategy was still being implemented considering that post-covid-19 conditions still putting pressure on customers' conditions to recover, especially in the MSME segment. Optimization of credit risk management continued to be carried out and shows significant improvements. There was a recorded decrease in Loan at Risk (LAR) of 12.54% (down 457 bps YTD) which was offset by adequate reserves with LAR coverage of 53.66%, which reflects the effectiveness of the risk management strategy implemented.

On the other hand, BRI succeeded in optimizing extracomptable income recovery with an achievement of Rp. 16.2 T (Recovery Rate 49.18%) which grows Year on Year 36.61% to 2022

In facing increasingly complex operational and digital challenges, BRI is taking strategic steps to strengthen operational and digital risk management. Success in this management is a critical aspect to maintain the reliability and security of our services to customers. In 2023, BRI has implemented a series of initiatives designed to reduce frequency and losses on the operational side and increase mitigation against IT security threats.



Risk management is applied to all bank activities with reference to the risk management provisions stipulated by the Regulator. The risk management process consists of identifying, measuring, monitoring and controlling risks carried out continuously by the three lines model.

First line carried out bank operational activities to provide services to customers, including managing risk to achieve company goals. The second line assisted the first line in managing risk by providing support in the form of risk and control assessment, monitoring, and evaluation of risk management implementation. The third line provided assurance on the adequacy of control and the effectiveness of the implementation of internal control by the first line and second line.

The Bank's risk management work units consisted of Market, Portfolio & Enterprise Risk Division, Operational Risk Division, Digital Risk Division, dan Credit & Product Risk Policy Division.

Duties and Responsibilities of Risk Management

The duties and responsibilities of the Risk Management Unit were as follows:

1. Developing policies, strategies, and guidelines for implementing enterprise risk management, loan, market, liquidity, operations, digital and business continuity management, as well as an Action Plan (Recovery Plan).
2. Preparing, evaluating and submitting proposals for determining the Risk Appetite, Risk Tolerance, Risk Limit, and Loan Portfolio Guideline to the Board of Directors by considering input from the Operational Work Unit.
3. Developing procedures and tools for risk identification, measurement, monitoring and control.
4. Designing and implementing the tools needed in the implementation of Risk Management.
5. Monitoring the implementation of policies, strategies, and guidelines for the implementation of risk management recommended by the Risk Management Committee (RMC) and/or those approved by the Board of Directors.
6. Monitoring the overall risk position/exposure (composite), as well as per type of risk, and per type of functional activity including monitoring of compliance with the risk tolerance and established limits.
7. Conducting stress testing every quarter or at any time if necessary, to determine the impact of changes in economic conditions on the portfolio or overall performance.
8. Periodically reviewing the risk management process based on audit findings and/or developments in risk management practices that apply internationally.
9. Reviewing proposed new products and/or activities, including assessment of the Bank's ability to carry out new activities and/or products and review of proposed changes to systems and procedures.
10. Evaluating the accuracy of the model and the validity of the data used to measure risk, when using the model for internal and/or regulatory purposes.
11. Providing recommendations to the Operational Work Unit and/or to RMC in accordance with the authority regarding the amount or maximum risk exposure that could be accepted by the Bank.
12. Preparing and submitting risk profile reports to the Board of Directors and Commissioners every quarter. The frequency of reporting could be increased in the event that market conditions change rapidly.
13. Conducting periodic reviews and/or as needed to ensure the adequacy of risk management policies, strategies and guidelines, the accuracy of the risk assessment methodology and the adequacy of the risk management information system.
14. Preparing and submitting certain reporting obligations in accordance with applicable regulations to the regulator.

Profile of The Head of The Division in Risk Management



Dodo Marjanto

Operational Risk Division Head

Indonesian citizen, born in Semarang in 1972. Age 51 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Economics in Accounting, Diponegoro University



WORK EXPERIENCE

- Operational Risk Division Head (August 2023-present)
- Credit Restructuring & Recovery Division Head (May 2023-July 2023)
- Regional Risk Management Head RO Semarang (November 2022-April 2023)
- Regional Risk Management Head RO Denpasar (September 2021-June 2023)
- Regional Risk Management Head RO Bandar Lampung (October 2020-August 2021)



LEGAL BASIS FOR APPOINTMENT

Directors' Decree Number R.697-DIR/HCB/07/2023 dated July 20, 2023 concerning Transfers of BRI Officials.



Nugroho Pancayogo

Digital Risk Division Head

Indonesian citizen, born in Pontianak in 1978. Age 45 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Physics, Bandung Institute of Technology (2001)
- Bachelor of Science in Mechatronics, University Fachhochschule Ravensburg - Weingarten (2003)



WORK EXPERIENCE

- Division Head, Digital Risk Management (2023 - present)
- Department Head, IT Enterprise Architecture Department (2021 - 2023)
- VP Application Management & Operation Division (2020 - 2021)



CERTIFICATION

- Sertifikasi Manajemen Risiko Level 3
- Information Technology Infrastructure Library (ITIL)



LEGAL BASIS FOR APPOINTMENT

Serves as Digital Risk Division Head in accordance with NOKEP Decree 395.e-DIR/HCB/09/2023



Ety Yuniarti

Market, Portfolio & Enterprise Risk Division Head

Indonesian citizen, born in Klaten in 1981. Age 42 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Electrical Engineering UGM (2003)
- MBA Melbourne Business School (2012)



WORK EXPERIENCE

- Head of Market, Portfolio & Enterprise Risk Division (2021)
- Head of Micro, SME, Consumer Credit Risk & Policy Division (2020)
- Deputy Head of Asset, Liabilities & Management Information Systems Division (2019)
- Head of Equity Management & Strategic Investment (2018)
- Head of Investor Communication (2015)



CERTIFICATION

- Risk Management Certification Level 4
- Indonesian Professional Certification Authority



LEGAL BASIS FOR APPOINTMENT

Served as Market, Portfolio & Enterprise Risk Division Head based on Board of Directors Decree No. 214.e-DIR/HCB/05/2022 dated 01 May 2022



Nugroho Ari Brawono

**Credit & Product Risk Policy
Division Head**

Indonesian citizen, born in Tangerang in 1968. Age 55 years as of December 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- S1 – Faculty of Animal Husbandry, Department of Animal Production, Diponegoro University (1991)
- Masters in Agribusiness Management, Bogor Agricultural Institute (2004)



WORK EXPERIENCE

- Division Head Credit & Policy Product Risk Policy Division (2023)
- Vice President Compliance Division (2020)
- Assistant Vice President Compliance Division (2020)
- Head of Credit Compliance (2017)



CERTIFICATION

- Level 2 Risk Management Certification
- Lever Manager Banking Compliance Certification
- Credit Officer Level 3 Certification



LEGAL BASIS FOR APPOINTMENT

Appointed as Credit & Product Risk Policy Division Head since February 1, 2023 based on Directors' Decree No.S.22.e-DIR/HCB/02/2023 dated February 6, 2023

Competency Development of Risk Management

Education and competency development programs for 2023 were as follows:

- BRILiaN Specialist Development Program (BSDP) Risk Management Specialist
 - Risk Data Analytics & Modelling
 - Regulatory Risk Assessment
 - Liquidity Risk Management
 - Cyber Risk Management
 - Asset and Liability Risk Management
 - Operational Risk
 - CRAS (Credit Risk Analysis System)
 - GRC Integrated Risk Management
 - Credit Risk Analyst
 - Credit & Product Risk Policy
 - Wholesale Credit Risk Analyst
 - Credit Restructuring and Recovering
 - Risk Upgrade Series Module in 2023
- BRILiaN Specialist Development Program (BSDP) Market Risk Management
 - Level Basic
 - Level Intermediate
 - Level Advance
- BRILiaN Specialist Development Program (BSDP) Operational Risk Management
 - Fraud Risk Management
 - Business Continuity Planning
- BRILiaN Specialist Development Program (BSDP) Digital Risk Management
 - Cybersecurity Risk Management – Transforming Governance Security and Compliance in Cloud Era
 - Emerging Technology Synthesis – Archer Administration I
- BRILiaN Specialist Development Program (BSDP) BRC – URC
 - Level Basic
 - Level Intermediate
- KBBUMN Education – BRI Group Boosting The Attitude Program

Risk Management Certification

Employees who already have risk management certification at BRI in 2023 are as follows:

No	Certification Level	Participant
1	1	3.330
2	2	734
3	3	161
4	4	50
5	5	15
Total		4.290

Implementation of Risk Management Functions In 2023

- Determination of Risk Appetite Statement (RAS) and Risk Limit**
In formulating Risk Management policies and strategies, the Board of Directors of BRI has established a Risk Appetite Statement (RAS) in the form of statements that are

quantitative, qualitative, and zero tolerance. RAS is reviewed annually or from time to time by taking into account changes in BRI's business plans and objectives as well as changes in business environmental conditions. RAS is used as an objective guide in making strategic decisions related to risk management and as a tool for Management in implementing good business governance.

Furthermore, the RAS is reduced to the risk limit for each risk indicator. The determination of RAS and risk limits is carried out by taking into account the level of risk to be taken as well as the overall strategy and targets of the Bank. The set risk limits include overall (composite) risk, per type of risk, and per functional activity. The determination of risk limits is used as a guide for Work Unit activities to manage the type and amount of risk that is acceptable.

2. Preparation of a Systemic Bank Recovery Plan and Resolution Plan

As one of the Systemic Banks in Indonesia, BRI had an obligation to prepare an Action Plan (Recovery Plan) regulated in POJK No. 14/POJK.03/2017 Concerning Action Plans and Resolution Plans regulated in PLPS No.1 of 2021 Concerning Resolution Plans for Commercial Banks.

The Action Plan document contained a mechanism that was expected to prevent, recover, and/or improve BRI's financial condition as a result of the financial crisis or other financial market disturbances that had an impact on capital, liquidity, profitability and asset quality that endangered BRI's business continuity. Meanwhile, the Resolution Plan Document contained information about the Bank and the resolution strategy as one of the considerations for IDIC in handling or resolving a Bank designated as a failed Bank.

In the Action Plan and Resolution Plan documents, there was an analysis of materiality and ratings to rank business lines, office networks and subsidiaries. The analysis was carried out using a materiality scorecard based on established quantitative and qualitative indicators. The rating was carried out to determine the level of materiality for business lines, ratings of subsidiaries and office networks.

In addition, there was an analysis of external business linkages based on several aspects, namely (1) Intrafinancial system assets, (2) Intra-financial system liabilities, and (3) securities outstanding as well as significant counterpart analysis (Obligors, Depositors, Treasury Counterparties) in accordance with common existing practices. Then a scenario analysis of the impact of changes in BRI was also carried out by conducting Stress Testing divided into 3 (three) scenarios, namely Idiosyncratic, Market-wide and a combination of the two. For the Idiosyncratic scenario, BRI developed scenarios related to the concentration of obligors and existing industries. For the Market-wide scenario, BRI developed

a stress test scenario based on projections of future macroeconomic issues. While the combination scenario was the worst scenario that comes from a combination of idiosyncratic and market wide.

Based on the stress-testing results, BRI then developed and determined recovery options based on indicators of capital, liquidity, profitability and asset quality. In addition, BRI also determined trigger levels for each indicator used to activate the implementation of the Action Plan (Recovery Plan). The trigger levels were sorted based on the levels of prevention, recovery and repair in accordance with POJK provisions no. 14 POJK.03/2017 concerning Action Plans (Recovery Plans). Then, in addition to implementing the Resolution Plan, BRI also prepared a resolution strategy that would be carried out by BRI in the event that BRI was designated as a Failing Bank by Deposit Insurance Agency. BRI Action Plan and Resolution Plan Disclosure Reports were submitted to internal and external parties with disclosure levels adjusted to each targeted audience.

3. Assessment of the Adequacy of New Bank Product Risk Management (PBB)

The product owner is required to conduct a self-assessment on every plan to issue a New Bank Product (PBB). Furthermore, the Risk Management Work Unit (SKMR) coordinated by the Operational Risk Division evaluated the adequacy of risk management against the plan to issue New Bank Product. In this assessment, Risk Management Work Unit ensured that every risk attached to the plan to issue New Bank Product and controls had been properly identified and measured. The process of assessing the adequacy of risk management involved Risk Management Work Unit in accordance with the areas of risk that were their authority. An assessment of the adequacy of risk management was also carried out on the plan to organize activities for the Bank's own activities as a form of implementation of the Bank's Risk Management.

The risk management policy for Pnew Bank Products issuance plans is regulated in Circular Letter no. 58-/DIR/ORD/11/2022 Book 6 concerning Product Operation Risk Management. The assessment of the adequacy of risk management from the Risk Management Work Unit is then used for further Bank product management processes, both within the bank's internal processes and with the Regulator in accordance with POJK No.13/POJK.03/2021 concerning the Implementation of Commercial Bank Products.



4. Increased Capability of Regional Risk Management (RRM)

The establishment of the Regional Risk Management (RRM) organization was carried out to strengthen the implementation of Risk Management at the Regional level in order to realize the risk management aspirations of “Managing Risk for Sustainable Business, Operational Excellent, and Banking Resilience”.

RRM in the Regional Office acts as a control tower that maintains the quality of the portfolio and operations at the Regional level and is led by an Officer at the Vice President (VP) level called the RRM Head. RRM’s organizational structure consists of an RRM Head who supervises Credit Risk Analyst (CRA) and Risk Management and Compliance (RMC).

CRA is domiciled in the Regional Office carrying out the credit risk management function, RMC is located in the Regional Office supervising the Branch Risk and Compliance (BRC) and BRI Unit Risk and Compliance (URC) which is located in Branch Offices and BRI Units.

In order to encourage the implementation of RRM’s role, during 2023 several activities have been carried out including:

- a. Implementation of the Risk Upgrade Series Webinar
- b. Implementation of the BSDP program for CRA, RMC, BRC, and URC
- c. Implementation of the Refreshment Strategic Initiative BRIVolution 2.0 for RRM Head, RMC Team Leader, and CRA Team Leader
- d. Development of Key Risk Indicator Dashboard (KRID)
- e. Implementation of Quality Assurance throughout RRM

BRC and URC as partners of Work Unit Leaders had the main task of ensuring the implementation of operational and compliance risk management in order to ensure achievement of performance targets, control of fraud and human error, implementation of BCM and OHS, as well as compliance with internal and external regulations in each work unit built.

5. Implementation of Risk Awareness Culture

Risk & Governance Culture is the basis for implementing the BRI One Culture national cultural theme to ensure the implementation of risk management in every banking activity. In 2023, Risk Culture provisions have been issued through SE.04-DIR/CTR/01/2023 dated January 31, 2023 regarding Corporate Culture Book 2 Risk Culture as a guide for BRILian people in implementing and supporting the implementation of Risk Culture.

Risk culture internalization programs that have been implemented include:

1. Culture Activation Program (CAP)
Each work unit has established a CAP to shape the behavior needed to achieve KPIs prudently through the activities specified in the CAP.

2. Build Worker Risk Awareness in Work Units
SKMR routinely delivers risk awareness media in the form of letters, media infographics, webinars, podcasts, e-learning, the Bank’s official social media accounts and email/WA/sms blasts.
3. Empowering Risk Officer
The involvement of the Risk Officer as the Transformation Driving Team is required in internalizing and ensuring that the implementation of risk culture is implemented. Thus, the MR function is strengthened through adjusting operational procedures and upgrading knowledge and technical skills through education/socialization.
4. Early Detection
The implementation of a risk culture needs to be supported by Early Warning System tools which can help mitigate or correct risk events early.
5. Business Process Review
Risk culture activities are reflected through the implementation of daily banking operational procedures. Thus, it is necessary to review the adequacy of control over operational procedures.

6. Implementation of Anti Fraud Strategy

In order to fulfill POJK Number 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks, as well as a form of commitment of the BRI Board of Directors and Board of Commissioners to provide zero tolerance for all forms of fraud incidents whether committed by internal parties or Externally to the Bank, BRI strengthens fraud control which is realized through the implementation of anti-fraud strategies. BRI’s anti-fraud strategy consists of:

1. Pillar 1 (Prevention)
It is the responsibility of all levels of the Bank to minimize the potential for fraud by strengthening awareness and an anti-fraud culture which is manifested by the willingness to sign an integrity pact by all levels of the Bank’s organization including the Board of Directors, Board of Commissioners and all BRILian personnel at least once a year. Programs implemented in the prevention pillar include: education and development of anti-fraud competency for all employees, increasing awareness for customers which is carried out regularly through the Bank’s social media platforms, identifying vulnerabilities in the Bank’s operational activities and/or business processes, as well as getting to know employees policies.
2. Pillar 2 (Detection)
It is the responsibility of all levels of the Bank to detect fraud that occurs within the Bank. Devices used to detect fraud include: Whistleblowing System, Fraud Detection System, surprise inspection activities that prioritize vulnerable business units or activities, as well as the implementation of a monitoring system.

3. Pillar 3 (Investigation, Reporting and Sanctions)
Investigation activities are carried out by the Fraud Investigation Function and the results are reported to the Board of Directors and Board of Commissioners, as well as Regulators, including recommendations for resolving cases in the form of applying disciplinary sanctions and/or legal processes in accordance with the Bank's internal provisions and applicable legal regulations.
4. Pillar 4 (Monitoring, Evaluation and Follow-up)
This is a monitoring activity regarding the follow-up to the results of fraud investigations as well as efforts to improve the internal control system to prevent the same fraud incident from recurring. The Board of Directors and Board of Commissioners actively carry out regular monitoring and evaluation of the implementation of anti-fraud strategies.

7. Strengthening Digital Risk Management

Along with the development of digitalization of the Bank's business, risk exposure in using digital platforms for banking services also increases. This increase in risk exposure requires a more adaptive and effective digital risk control process for the Bank in line with increasing infrastructure resilience and reliability of the Bank's digital services. BRI has published Implementation Guidelines for the Implementation of Digital Risk Management as a basis for assisting, monitoring and assessing the adequacy of digital risk implementation at BRI, through digital risk management tools including digital risk registers, key risk indicators, incident management, and digital risk management forums. Currently, to adapt to the Bank's business growth and in line with digital risk exposure which has the potential to increase due to the implementation of digitalization, BRI is enhancing the Integrated Risk Management (IRMS) for the Third Party Risk module as a risk management activity for IT service providers. BRI also has another strategic initiative, namely managing historical data to quantify the digital risk management process. In addition, as a form of support for the implementation of integrated governance for financial conglomerates, BRI and its Subsidiaries have a Revamp and Scale Up Adaptive Digital Risk Management Framework Project as a step to increase the value of digital risk management at BRI and Subsidiaries.

8. Implementation of Business Continuity Management (BCM) and K3 Management System

BRI is aware of and understands its role in providing banking products and services and maintaining business continuity, both under normal conditions and during disruptions or disasters. This prompted BRI to make certain policies to identify, test, and implement Business Continuity Management (BCM) as stipulated in Circular Letter No. SE.58-DIR/ORD/11/2022 dated November 22, 2022 and Standard Operating Procedure No. SO.05a-ORD/05/2023. BCM is a critical process for companies to maintain the continuity of business operations and minimize the impact that has the potential to arise when a disaster/crisis occurs

In addition, BRI's main commitment to the health and safety of employees' lives was met by implementing an Occupational Safety and Health Management System (SMK3) to minimize operational risks. The implementation of Occupational Safety and Health Management System at BRI was coordinated by the BCM and OHS Departments in the Operational Risk Division, under the Risk Management Directorate. BRI's Occupational Safety and Health Management System policy was regulated in Circular Letter Number: SE.50-DIR/MPE/12/2023 Book 1 concerning Business Continuity Management (BCM) and Book 2 Occupational Health and Safety Management System and SOP for Occupational Health and Safety Implementation as regulated in provision No. SO.05-ORD/05/2023.

During 2023, BRI implemented several BCM and SMK3 implementation programs consisting of: Disaster Threat Risk Assessment (PRAB), Business Impact Analysis (BIA), review and updating of the Business Continuity Plan (BCP), Disaster Recovery Plan (DRP), Emergency Response Plan (ERP), K3 risk and hazard assessment to identify the causes of workplace hazards or Hazard Identification Risk Assessment Determining Control (HIRADC) indicators, outreach and training for floor wardens, preparation of BCM and K3 risk awareness materials (Letters, Infographics, Videos, Podcasts, and others) as well as carrying out simulation activities and emergency response trials in all Regional Offices and Branch Offices to ensure workers' understanding in dealing with disturbances/disasters.

In addition to this, in order to ensure that the implementation of SMK3 at BRI is in accordance with statutory regulations, a certification of SMK3 implementation has been carried out in August 2023. Based on the results of the PT Multi Setifikasi Indonesia (MSI) Assessment, BRI received a score of 94.26% or SATISFACTORY criteria so that BRI has entitled to a GOLD CERTIFICATE.

9. Implementation of Basel III Credit Risk Minimum Capital Reform Standard Approach

As of January 1, 2023, BRI will start implementing the calculation of Risk-Weighted Assets (RWA) for Credit Risk in accordance with SEOJK No 24/SEOJK.03/2021 dated October 7, 2021 concerning Calculation of Risk-Weighted Assets for Credit Risk using a Standard Approach for Banks General.

Changes in the calculation methodology in these provisions include:

- a. changes in risk weights and more granular bucket numbers.
- b. more diverse portfolio category classifications.
- c. the need to carry out due diligence on counterparties to ensure understanding of the risk profile and characteristics of counterparties so that risk weighting does not depend solely on external ratings.



In implementing the implementation of the new calculation standards, BRI has developed a new calculation automation system, especially for loan asset classification and has been reported to the OJK every month since January 2023.

10. Implementation of Risk-Weighted Assets Calculation for Market Risk in accordance with Basel III (Fundamental Review of The Trading Book)

In the context of implementing SEOJK No.23/SEOJK.03/2022 dated 7 December 2022 concerning Calculation of Risk-Weighted Assets for Market Risk, BRI implemented the calculation (system and methodology) of Market Risk RWA in calculating the Minimum Capital Requirement (KPMM) ratio starting position January 2024. Trial reports related to implementation have been carried out for the positions June, September and December 2023. Updates to regulations related to Market Risk RWA aim to strengthen the capital owned by banks, overcome weaknesses resulting from the global financial crisis and minimize differences in capital models owned by banks.

11. Preparation for Implementing Minimum Capital for Operational Risk Using a Standard Approach

SEOJK No. 6/SEOJK.03/2020 dated April 29, 2020 concerning Calculation of Risk Weighted Assets (RWA) for Operational Risk Using the Standard Approach for Commercial Banks has been implemented starting January 2023. BRI has implemented the Operational RWA calculation using the Standard Approach which is reported to the OJK on March 31, 2023. This measurement is intended to measure a bank's capital adequacy against the amount of operational risk exposure for one year.

12. Credit Decision Engine & Credit Risk Model for Consumer Segment

Products in the consumer segment became mass products that required a fast and effective approval process, but required an accurate measurement of the risk of credit failure. For this reason, a review of the effective risk-based debtor scoring process was carried out periodically, both at the Credit Underwriting, credit monitoring and collection stages, with Application scoring, Behavior scoring and Collection scoring, which were managed centrally on the Credit Decision Engine so that monitoring and validation could be carried out on a regular basis.

13. Development of Early Warning Signals for Corporate and SME Credit

In order to improve credit risk monitoring, BRI developed an Early Warning System (EWS) system. The EWS system was built using internal and macro risk indicators and applying forward looking analysis. This EWS System development is applied to the Corporate and SME segments. The EWS system functions to produce signals (warnings) that are used by BRI as a reference in determining actions that need to be taken in the asset management process.

14. Changes in restructured credit policies affected by COVID-19

The spread of the COVID-19 outbreak has had a direct or indirect impact on the Indonesian economy, resulting in a decline in debtor business performance and capacity. In response to this, BRI made several policy changes for restructured loans affected by COVID-19, including those related to determining loan quality after restructuring, restructuring policies, periods, interest arrears relief, and restructuring schemes. As for the relaxation, BRI continues to pay attention to the precautionary principle by setting selective criteria for debtors who can accept the COVID-19 restructuring relaxation.

15. Development of Internal Rating Model Validation Methodology (Credit Risk Rating dan Credit Risk Scoring)

Based on the Basel Capital Accord and in accordance with OJK requirements, the internal model had to meet a minimum set of criteria. In line with the provisions of Basel and Circular Letter of the Financial Services Authority No.34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks, it was stated that banks needed to measure risk according to the characteristics and complexity of business activities. OJK also required that the Bank had a strong internal process to validate all components of the credit risk model used.

16. Real Time Basis Development in the Valuation Process (Marked to Market) as well as development of VaR automation and VaR Backtesting in the Guava application

Based on Basel II, all Treasury assets in the FVOCI and FVTPL portfolios must undergo a daily valuation or mark to market process as a step to mitigate the risk of interest rate risk and exchange rate risk which have an impact on the company's capital and profit and loss income. Considering the importance of calculations and information on the valuation/MTM of Treasury assets, an application was developed to obtain market rates automatically straight through processing into the Guava application so that MTM/valuation calculations and information become more accurate, faster, and minimize operational risks, namely human error.

Committees Under The Board of Directors

The Board of Directors formed a committee to assist in carrying out the duties and responsibilities of managing the bank. As of December 31, 2023, BRI has 10 (ten) Committees under the Board of Directors as follows:

1. Asset and Liability Committee (ALCO)
2. Risk Management Committee (RMC) and ESG Committee
3. Credit Committee
4. Capital & Investment Committee
5. Credit Policy Committee
6. Information Technology & Data Governance Steering Committee
7. Goods & Services Procurement Committee
8. Human Capital Committee
9. Product Committee
10. Project Management Office Steering Committee

Asset and Liability Committee (ALCO)

ALCO is a Committee at the Head Office which is responsible for formulating and determining asset and liability policies as well as setting Fund Transfer Price (FTP) rates.

Asset and Liability Committee (ALCO) Charter

In carrying out its duties ALCO refers to the Decree of the Board of Directors NOKEP: 1564-DIR/PPM/07/2023 concerning the Asset and Liability Committee (ALCO) of PT. Bank Rakyat Indonesia (Persero) Tbk. which regulates the Organization, Duties, Authority and Responsibilities, Work Procedures and Limited ALCO Meetings.

Duties and Responsibilities of Asset and Liability Committee (ALCO)

The Asset and Liability Committee (ALCO) has the following duties and responsibilities:

1. Determine optimal asset and liability management strategies and policies by taking into account potential risk, optimum yield generation and cost efficiency.
2. Determine the interest rates on deposit, lending rate (SBDK), fund transfer prices (FTP) and other pricing that have a direct impact on achieving net interest income (NII). ALCO can give authority to the appointed party to determine the matters in accordance with ALCO's decision.
3. Determine the Decision Makers authority in deciding of special interest rates for deposits, loans and/or other bank products.
4. Determine the Net Open Position (NOP) policy.
5. Monitor that the management of assets and liabilities in the company is carried out in accordance with the ALCO meeting's the decisions.

Structure of Asset and Liability Committee (ALCO) Membership)

Membership Structure	Position	Voting Rights
President director	Chairman	√
Vice Director	Substitute Chairman I (Concurrently permanent member with voting rights)	√
Director of Finance	Substitute Chairman II (Concurrently permanent member with voting rights)	√
Desk Head, Assets & Liabilities Management	Secretary (Concurrently permanent member with voting rights)	√



Membership Structure	Position	Voting Rights	Membership Structure	Position	Voting Rights
<ul style="list-style-type: none"> • Director of Wholesale & Institutional Business • Director of Small & Medium Business • Director of Consumer Business • Micro Business Director • Director of Network & Services • Director of Digital & Information Technology • Director of Risk Management • Director of Human Capital • SEVP Treasury & Global Services Business • SEVP Commercial Business • SEVP Ultra Micro Business • SEVP Operations • SEVP Human Capital Strategy • SEVP Change Management & Transformation Office • SEVP Fixed Asset Management & Procurement • Division Head, Agribusiness • Division Head, Manufacturing & Property • Division Head, Institutional Business • Division Head, Energy & Mining • Division Head, Infrastructure, Transportation, Oil & Gas • Division Head, Syndication & Non-Bank FI • Division Head, Transaction Banking • Division Head, Treasury Business • Division Head, Investment Services • Division Head, International Business 	<p>Permanent Members With Voting Rights</p>	<p>√</p>	<ul style="list-style-type: none"> • Division Head, Value Chain & Assets Product Development • Division Head, Small & Medium Sales Management 1 • Division Head, Small & Medium Sales Management 2 • Division Head, Card, Digital Lending, & Assets Product Development • Division Head, Consumer Sales Management 1 • Division Head, Consumer Sales Management 2 • Division Head, Wealth Management • Division Head, Micro Business Development • Division Head, Micro Sales Management • Division Head, Ultra Micro Business • Division Head, BRILink Business • Division Head, Social Entrepreneurship & Incubation • Division Head, Funding & Retail Payment Strategy • Division Head, Funding & Retail Payment Sales Management 1 • Division Head, Funding & Retail Payment Sales Management 2 		<p>√</p>
			<ul style="list-style-type: none"> • Division Head, Market, Portfolio & Enterprise Risk • Division Head, Credit & Product Risk Policy • Division Head, Wholesale Credit Risk Analyst • Division Head, Credit Restructuring & Recovery • Division Head, Planning, Budgeting & Performance Management • Division Head, Financial & Management Accounting • Division Head, Subsidiary Management • Division Head, Investor Relations • Division Head, Change Management • Division Head, Project Management Office • Division Head, Credit Operations 		<p>√</p>

Membership Structure	Position	Voting Rights
Director of Compliance SEVP Internal Audit	Permanent Members Without Voting Rights	-
Assets & Liabilities Management Desk	ALCO Supporting	-

Profile of Asset and Liability Committee (ALCO) Member

Profiles of ALCO members can be seen in the Profile of the Board of Directors section of this Annual Report.

Asset and Liability Committee (ALCO) Independence Statement

All members of ALCO had no affiliation with other Directors, Commissioners or Controlling Shareholders, they were not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliations or do business with BRI.

Training and/or Competence Improvement of Asset and Liability Committee (ALCO) In 2023

ALCO's training and/or competency improvement can be seen in the Board of Directors' Training and/or Competency Improvement section in this Annual Report.

Meeting and Implementation of Asset and Liability Committee (ALCO) In 2023

MEETING POLICY

- At least 1 (one) time in 1 (one) month the Asset and Liability Committee (ALCO) held an ALCO Meeting to discuss the management of the Company's assets and liabilities related to strategies and policies in terms of:
 - Development of bank performance.
 - The composition and growth of the bank's portfolio.
 - Allocation of productive assets, diversification of funding, and capital management.
 - Risk management includes market risk and liquidity risk.
 - Deposit interest rates, loan interest rates, basic credit interest rates, methodology and fund transfer price (FTP) interest rates, including other pricing, have a direct impact on achieving net interest income (NII).
- The ALCO Meeting is chaired by the Chairman of ALCO. In the event that the ALCO Chairman is unable to attend, the ALCO Meeting shall be chaired by the Substitute ALCO Chairman in sequence.

- Having coordination in holding the ALCO Meeting is the responsibility of the ALCO Secretary, including:
 - Preparing for the ALCO Meeting.
 - Preparing and presenting ALCO Meeting materials.
 - Ensuring that the ALCO Meeting was attended by at least 2/3 (two thirds) of ALCO Members to be held.
 - Preparing and distributing minutes of ALCO Meetings.
- ALCO meetings must be attended by at least 2/3 (two thirds) of ALCO Members. In the event that the Work Unit Leader who is an ALCO Member is unable to attend, the person concerned can appoint a replacement at the level of Department Head.
- For administrative efficiency related to organizational changes, additional Members can be proposed separately to the ALCO Chair through the ALCO Secretary where the approval letter for membership proposals becomes an integral part of the ALCO Decree.
- The decisions of the ALCO Meeting were taken by deliberation and consensus. In the event that full agreement could not be reached, the decision of the ALCO Meeting was considered valid with the approval of 50% (fifty percent) of the total ALCO Members with voting rights plus 1 (one) ALCO Member, including members of the Board of Directors, one of whom was the Chairman of ALCO or Substitute of ALCO Chairman.
- The Secretary of ALCO may invite relevant participants to attend ALCO according to the topics discussed in ALCO.
- In the event of a very urgent condition (contingency) for ALCO to implement, but the Chairman and/or Substitute Chairman is unable to chair the meeting, the Chairman of ALCO may delegate to one of the Directors to lead ALCO which decision letter is approved by the Chairman of ALCO and administered by Secretary of ALCO.
- Implementation of ALCO Overseas Work Unit refers to a separate decree prepared by each Overseas Work Unit considering several things such as organization, asset-liability management strategy, etc. which is coordinated by the Work Unit in charge of Overseas Work Unit. The results of the ALCO Overseas Work Unit implementation are reported to the Director and Work Unit in charge.

Limited ALCO Meetings

- The Asset and Liability Committee (ALCO) can incidentally hold a Limited ALCO Meeting to discuss asset and liability management related to BRI strategy and policies in the event that there is a special issue that must immediately receive a decision from the ALCO Meeting.
- The ALCO Chair or Alternate ALCO Chair and ALCO Secretary have the authority to determine ALCO Members who are requested to attend the Limited ALCO Meeting in a separate invitation letter.
- Limited ALCO Meetings must be attended by all ALCO Members who are requested to attend the Limited ALCO Meeting.



REALIZATION OF MEETINGS AND DUTIES ASSET AND LIABILITY COMMITTEE (ALCO) IN 2023

During 2023, ALCO has carried out its duties by holding 13 (thirteen) meetings. The discussion of the ALCO meeting is as follows.

No.	Date	Meeting agenda
1	Monday, January 9, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
2	Wednesday, February 8, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
3	Thursday, March 09, 2023	<ul style="list-style-type: none"> <i>Economic Update</i> <i>Update terkait makro ekonomi global & domestik</i> <i>Balance Sheet Management</i> <i>Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations</i> <i>Market Update</i> <i>Perkembangan harga saham BBRI</i>
4	Senin, 10 April 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
5	Wednesday, May 10, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
6	Monday, June 12, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
7	Monday, July 10, 2023	<ul style="list-style-type: none"> Economic Update Up dates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
8	Wednesday, August 9, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
9	Monday, August 21 2023 (Limited ALCO)	<ul style="list-style-type: none"> Balance Sheet Condition & Liquidity Latest B/S conditions, updates and liquidity limits Balance Sheet Management Liquidity normalization strategy and evaluation of ALCO decisions and Board of Directors Meetings Akselerasi Pelayanan DHE DHE potential for mobilizing foreign exchange savings and controlling transactions

No.	Date	Meeting agenda
10	Thursday, September 7, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
11	Wednesday, October 11, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
12	Thursday, November 9, 2023	<ul style="list-style-type: none"> Economic Update Update terkait makro ekonomi global & domestik Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices
13	Monday, December 11, 2023	<ul style="list-style-type: none"> Economic Update Updates related to global & domestic macroeconomics Balance Sheet Management Financial Performance, Liquidity & Market Risk, Profitability, and Recommendations Market Update Development of BRI share prices

Risk Management and Environmental, Social & Governance (ESG) Committee

Risk Management and Environmental, Social & Governance (ESG) Committee Charter

In carrying out its duties the Risk Management and Environmental, Social & Governance (ESG) Committee referred to the Decree of the Directors NOKEP: 872-DIR/PPM/06/2022 concerning Risk Management and Environmental, Social & Governance (ESG) Committee which regulated Organizations, Envoys and Attendance, Duties, Authorities and Responsibilities and Working Procedures.

Profile of Members of Risk Management And Environmental, Social & Governance (ESG) Committee

Profiles can be seen in the Profile of the Board of Directors in this Annual Report.

Independence Statement of Risk Management and Environmental, Social & Governance (ESG) Committee

All members have no affiliation with Other Directors, Commissioners or Controlling Shareholders, are not shareholders of the Company which may affect their ability to act independently, Commissioners, Directors or employees of companies that have affiliation or business with BRI.

Training and/or Enhancement of Risk Management And Environmental, Social & Governance (ESG) Committee In 2023

Training and/or competency improvement can be seen in the Board of Directors' Training and/or Competency Improvement section in this Annual Report.

Risk Management Committee

The committee responsible for the preparation of the Risk Management Policy and its amendments including the implementation of risk management policies and strategies.

DUTIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The Risk Management and ESG Committee for Risk Management had the following duties and responsibilities:

1. Establish Risk Management Policies and their amendments including implementation of risk management policies, risk management strategies and contingency plans if abnormal external conditions occurred.
2. Determine the risk measurement methodology and its changes.
3. Set limits and changes.
4. Determine the Risk Profile Value and Bank Soundness Level and follow up if necessary.

The Integrated Risk Management Committee (RMCT) has the following duties and responsibilities:

1. Establish Integrated Risk Management policies and their changes.



2. Determine corrective steps based on the evaluation results of the implementation of Integrated Risk Management in the form of:
 - a. Integrated risk profile report.
 - b. Report on individual risk profiles of Subsidiaries members of the BRI financial conglomerate.
 - c. Integrated capital analysis.

RISK MANAGEMENT COMMITTEE MEMBERSHIP STRUCTURE

The Risk Management Committee has the following composition of management and members:

Membership Structure	Position	Voting Rights
Direktur Utama	Chairman	√
Wakil Direktur Utama	Substitute Chairman (concurrently permanent member)	√
Direktur Manajemen Risiko	Permanent member	√
Direktur Keuangan	Permanent member	√
Direktur Human Capital	Permanent member	√
Direktur Kepatuhan	Permanent member	-
Seluruh Direktur atau SEVP Bidang Terkait	Non-Permanent Member	√
Division Head, Market, Portfolio & Enterprise Risk	Secretary	-
Pemimpin Unit Kerja Bidang Terkait	Non-Permanent Member	-
Committee Support Team		
Market, Portfolio & Enterprise Risk Division	Credit, Market, Liquidity and Strategic/Financial Risk Coordinator	-
Operational Risk Division	Risk Coordinator for Operational, Legal, Compliance and Reputation risks and as risk owner for operational risks	-
Credit & Product Risk Policy Division	Risk owner credit risk	-
Digital Risk	Risk Owner digital risk	-
Treasury Division	Risk Owner Market Risk	-
Asset & Liability Management Desk	Risk Owner Liquidity Risk	-
Compliance Division	Risk Owner Compliance Risk	-

Membership Structure	Position	Voting Rights
Head Office Internal Audit Work Unit	Providing input on the evaluation of the adequacy and effectiveness of the risk management process	-
Legal Division	Risk Owner legal risk	-
Corporate Secretary Division	Risk Owner reputation risk	-
Service & Contact Center Division	Risk Owner reputation risk	-
Planning, Budgeting & Performance Management Division	Risk Owner strategic/ financial risk	-

The Integrated Risk Management Committee (RMCT) has the following composition of management and members:

Membership Structure	Position	Voting Rights
President Director	Chairman	√
Vice Director	Alternate Chairman (concurrently Permanent Member)	√
Director of Risk Management	Permanent member	√
Director of Finance	Permanent member	√
Director of Human Capital	Permanent member	√
All Directors or SEVPs in Related Fields	Non-Permanent Member	√
Director of Compliance	Permanent member	-
President Director of Bank Raya	Permanent member	-
President Director of BRI Life	Permanent member	-
President Director of BRI Finance	Permanent member	-
President Director of BRI Ventura	Permanent member	-
President Director of BRI Danareksa Sekuritas	Permanent member	-
President Director of BRI Insurance	Permanent member	-
Main Director of Pegadaian	Permanent member	-
Main Director of PNM	Permanent member	-
Main Director of BRI Investment Management	Permanent member	-

Membership Structure	Position	Voting Rights
Director/SEVP in charge of the Risk Management Function in Subsidiary Companies, Members of the BRI Financial Conglomerate	Permanent member	-
Division Head, Market, Portfolio & Enterprise Risk	Secretary	-
Head of Work Unit in Related Fields	Non-Permanent Member	-
Committee Support Team		
Subsidiary Management Division	Manager in Monitoring Subsidiary Company risks	-
BRI Risk Management Work Unit	MPE, ORD, KR D and DRD as oversight functions	-
Internal Audit Work Unit	Independent assurance function	-

MEETINGS AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE TASKS IN 2023

Meeting Policy

- RMC meetings are held periodically at least 1 (one) time per quarter. RMCT meetings are regularly held at least every 6 (six) months.
- Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT) meetings can be held outside the regular schedule if there are significant and urgent issues, including:
 - There are significant changes to BRI's Risk Profile, which changes in business conditions can cause macroeconomic factors, violations of internal risk limits, or other factors.
 - Regulatory changes require a quick and immediate response or attitude from the organization.
 - Force majeure conditions occur caused by natural factors, human factors, external disturbances, and other disruptive factors.
 - Some factors cause the Board of Directors to decide to hold an RMC or RMCT Meeting.
- Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT) meetings discuss, review, and approve proposals and recommendations submitted at the meeting under applicable regulations—the proposals and recommendations include policies, strategies, and risk management procedures.
- Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT) meetings are chaired by the Committee Chair. If the Committee Chair cannot attend, the meeting will be chaired by an Alternate Chair.
- Rapat Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT) meetings can be held if attended by at least 2/3 (two-thirds) of the Committee Members and attended by the Committee Chair.

- Committee Meeting decisions are taken by deliberation and consensus. If no agreement is reached, the decision of the Committee Meeting is deemed valid with the approval of 50% (fifty percent) of the total Committee Members who have voting rights plus 1 (one) Committee Member, including the Committee Chair.
- The results of decisions at Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT) meetings can be annulled by the Board of Directors through Board of Directors Meetings.
- Coordination of the holding of Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT) meetings is the responsibility of the Secretary of the Risk Management Committee (RMC) and Integrated Risk Management Committee (RMCT)..

MEETINGS' REALIZATION AND IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE DUTIES IN 2023

No.	Date	Meeting Agenda
1	January 16, 2023	RMC : - Risk Profile QW 2022, - Mandatory Report & Monitoring - Discussion of Risk Issues
2	February 27, 2023	RMCT : - Integrated RAS 2023 - Integrated MR Mandatory Report - Integrated Risk Profile, PA Risk Profile & PA Risk Issue - Risk Maturity Index
3	March 24, 2023	RMC : - Mandatory Report & Monitoring - Discussion of Risk Issues
4	April 17, 2023	RMC : - Q1 2023 Risk Profile - Mandatory Report & Monitoring - Discussion of Risk Issues
5	May 15, 2023	RMC : - Mandatory Report & Monitoring - Discussion of Risk Issues
6	June 15, 2023	RMC : - Mandatory Report & Monitoring - Discussion of Risk Issues
7	July 26, 2023	RMC : - Q2 2023 Risk Profile - Mandatory Report & Monitoring - Discussion of Risk Issues
8	August 16, 2023	RMCT : - Integrated RAS Monitoring - Integrated MR Mandatory Report - Integrated Risk Profile, PA Risk Profile & PA Risk Issue - Risk Maturity Index
9	September 27, 2023	RMC : - Mandatory Report & Monitoring - Discussion of Risk Issues
10	October 17, 2023	RMC : - Q3 2023 Risk Profile - Mandatory Report & Monitoring - Discussion of Risk Issues



No.	Date	Meeting Agenda
11	November 22, 2023	RMC : <ul style="list-style-type: none"> - Risk Appetite Statement 2024 - Mandatory Report & Monitoring - Discussion of Risk Issues

Environmental, Social & Governance (ESG) Committee

The Environmental, Social & Governance (ESG) Committee prepares, implements, monitors, and evaluates ESG strategies, policies, and programs/initiatives.

DUTIES AND RESPONSIBILITIES OF THE ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG) COMMITTEE

1. Conduct reviews and evaluations regarding implementing policies or governance parameters for ESG initiatives and TJSL initiatives prepared by the relevant Work Units, which the Committee Support Team proposes.
2. Determine and recommend work programs (both existing and new) to be categorized as ESG initiatives and TJSL initiatives by existing parameters to the ESG Committee and circular approval.
3. Conduct reviews and evaluations related to the implementation of work programs that fall within the parameters of ESG initiatives and TJSL initiatives, as well as reporting data and information related to ESG.
4. Review ESG Rating reports, Investor concerns, or other Third Parties regarding the performance and implementation of BRI's ESG and TJSL.
5. Recommend material issues obtained from the results of reviews of ESG Rating reports, Investor concerns, or other Third Parties regarding the performance and implementation of BRI's ESG and TJSL.
6. Establish a follow-up plan for the results of the review and evaluation so that it can be proposed as a new work program, which the relevant Work Unit will follow up.
7. Provide the latest information to the Board of Directors and Board of Commissioners regarding all continually developing issues related to ESG and TJSL, including laws and regulations, global initiatives, business practices, and other important information related to ESG and TJSL.

ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG) COMMITTEE MEMBERSHIP STRUCTURE

Struktur Keanggotaan	Jabatan	Hak Suara
Main Director	Chairman	√
Deputy Main Director	Alternate Chairman (Concurrently Permanent Member)	√

Struktur Keanggotaan	Jabatan	Hak Suara
Division Head, Environmental, Social & Governance or ESG Management Work Unit	Secretary (Concurrently Permanent Member)	-
Director of Risk Management	Permanent Member	√
Finance Director	Permanent Member	√
Director of Compliance	Permanent Member	-
SEVP Change Management & Transformation Office	Permanent Member	√
All Directors or SEVPs in Related Fields	Permanent Member	√

MEETINGS AND IMPLEMENTATION OF ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG) COMMITTEE TASKS IN 2023

Meeting Policy

1. The Committee Support Team prepares and analyzes studies according to their respective scopes. ESG Committee meetings are held periodically at least 1 (one) time every 6 (six) months.
2. ESG Sector Committee meetings can be held outside the regular schedule if there are significant and urgent issues, including:
 - a. There is a significant change in BRI's ESG Rating, which changes in business conditions could cause macroeconomic factors, violations of ESG compliance and policy/governance, or other causal factors.
 - b. There have been changes to regulations related to ESG that require a quick and immediate response or attitude from the Company.
 - c. Some factors cause the Board of Directors to decide to hold an ESG Committee Meeting.
3. The committee Chair chairs ESG Committee meetings. In the event that the Committee Chair is unable to attend, the meeting will be chaired by an Alternate Chair.
4. ESG Committee meetings can be held if attended by at least 2/3 (two-thirds) of the Committee Members and attended by the Committee Chair.

Decisions at ESG Sector Committee meetings are taken by deliberation and consensus. In the event that no agreement is reached, the decision of the ESG Sector Committee meeting is deemed valid with the approval of 50% (fifty percent) of the total number of Committee Members who have voting rights plus 1 (one) Committee Member, including the Committee Chair.

Realization of Meetings and Implementation of Environmental, Social & Governance (ESG) Committee Duties in 2023

No.	Date	Meeting Agenda
1.	Monday, July 17, 2023	<ul style="list-style-type: none"> Overview of BRI Sustainability Implementation in 2023 Disclosure to BRI's Website Publishing TCFD Report Sustainability Indicators

Financing Committee

The Financing Committee is an operational committee that assists the Board of Directors in evaluating and/or deciding on loan applications for specific amounts and/or types of loans determined by the Board of Directors.

Financing Committee Charter

In carrying out its duties, the Financing Committee refers to the NOKEP Board of Directors Decree: S.469-DIR/KRD/03/2022 along with its amendments regarding the Financing Committee which regulates the Organization, Duties and Responsibilities as well as the Working Procedures.

Duties and Responsibilities of The Financing Committee

- Provide decisions on approving or rejecting loans by the authority limits determined by the Board of Directors, including choosing/changing the loan structure and terms.
- Conduct duties in providing loan decisions based on professional skills honestly, objectively, carefully, and thoroughly.
- Reject requests and/or influence from interested parties to provide loan approval that is only a formality or outside of sound loan principles.
- Sign the Loan Decision form (or other media determined by the Board of Directors and function as a loan decision) as proof of the loan decision and as a manifestation of the Financing Committee's responsibility.

The Financing Committee Membership Structure

- According to the type of authority it has, the Financing Committee is divided into:
 - Non-Restructuring Financing Committee, namely the financing committee which has the authority to decide on new loan initiatives, extensions, supplements, changes to terms, and other loan decisions not within the context of restructuring; and
 - Restructuring Financing Committee, namely the financing committee, has the authority to decide on credit initiatives in the context of restructuring performing loans and non-performing loans, loan settlement, loan write-offs, and write-offs.
- Each financing committee comprises members from Risk and Business functions.

- The structure and members of the credit committee are in accordance with the applicable Credit Decision Authority SE.
- Each loan committee is at the Head Office, Regional Office, Special Branch Office, and Overseas Work Unit

The membership structure of the Financing Committee is described as follows.

Membership Structure	Position	Function	Voting Rights
President Director	Permanent member	Risk	√
Vice Director	Permanent member	Risk	√
Director of Risk Management	Permanent member	Risk	√
Director of Finance	Permanent member	Risk	√
Director of Digital and Information Technology	Permanent member	Risk	√
Director of Human Capital	Permanent member	Risk	√
SEVP Change Management & Transformation Office	Permanent member	Risk	√
SEVP Fixed Asset Management & Procurement	Permanent member	Risk	√
SEVP Operations	Permanent member	Risk	√
SEVP Human Capital Strategy	Permanent member	Risk	√
Director of Wholesale and Institutional Business	Permanent member	Business	√
Micro Business Director	Permanent member	Business	√
Director of Small and Medium Businesses	Permanent member	Business	√
Director of Consumer Business	Permanent member	Business	√
Director of Networks and Services	Permanent member	Business	√
SEVP Commercial Business	Permanent member	Business	√
SEVP Treasury & Global Services Business	Permanent member	Business	√
SEVP Ultra Micro Business	Permanent member	Business	√

Profile of Financing Committee Members

This Annual Report shows The profile in the Directors' Profile section.

The Financing Committee's Statement of Independence

All members of the Financing Committee have no affiliation with other Directors, Commissioners, or Controlling Shareholders, nor



are they company shareholders, which could affect their ability to act independently: commissioners, Directors, and employees from companies with affiliations or Business with BRI.

Training and/or Improving The Competency of The Financing Committee In 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

Meeting And The Duties' Implementation of the Financing Committee in 2023

MEETING POLICY

1. A Financing Committee meeting is declared valid if it is attended by at least members of the Financing Committee following the composition of the Financing Committee in PDWK provisions, both in terms of the number and composition of the ranks of the Risk function and Business function and mandatory members of the Financing Committee are also required to attend.
2. Financing Committee meetings can be held physically or by conference via electronic media as agreed by each participating Credit Committee member.
3. The Financing Committee Secretary is responsible for coordinating activities for implementing the Financing Committee Meeting, such as the time and place of implementation, including documenting or compiling Financing Committee Meeting Minutes and providing Financing Committee Meeting Minutes.

REALIZATION OF THE MEETINGS AND IMPLEMENTATION OF THE FINANCING'S COMMITTEE DUTIES IN 2023

Month	Date	Financing Committee Meeting Implementation Date (Times)	Number of Decisions	Agenda	Quorum Attendance & Verdict
January	25, 31	2	10	Discussion and granting of corporate segment loan decisions	Quorum
February	7, 28	2	11		Quorum
March	7, 14, 21	3	21	Quorum	
April	4, 11, 18	3	27	Quorum	
May	3, 9, 15, 23, 29	5	27	Quorum	
June	6, 13, 20, 27	4	26	Quorum	
July	11, 18, 25	3	16	Quorum	
August	8, 9, 22, 29	4	18	Quorum	
September	5, 12, 18, 19, 26	5	14	Quorum	
October	3, 4, 10, 17, 23, 30, 31	7	22	Quorum	
November	21, 28	2	18	Quorum	
December	5, 12, 19, 28	4	28	Quorum	
TOTAL		44	238		

Capital & Investment Committee

The Capital & Investment Committee is a committee that is responsible for corporate action activities and management of subsidiary companies.

Duties and Responsibilities of the Capital & Investment Committee

The duties and responsibilities of the Capital & Investment Committee, based on Article 4 of the Directors' Decree Nokep: 871 -DIR/PPM/06/2022 dated June 2, 2022 concerning the Capital & Investment Committee, are as follows:

1. Related to Corporate Action
 - a. Reviewing the Corporate Action proposed by the Committee Support Team.
 - b. Determine and recommend corporate steps for further approval from the President Director/Deputy President Director either through a Board of Directors Meeting or circular approval.

2. Regarding the Management of Subsidiary Companies
 - 1) Determine the business plan, work plan, and company budget (RKAP) of the Subsidiary Company, including the Key Performance Indicators and dividend plan of the Subsidiary Company;
 - 2) Conduct performance reviews and determine performance improvement steps with the Directors of Subsidiary Companies;
 - 3) Evaluate and recommend Corporate Actions of BRI Subsidiary Companies (Initial Public Offering, limited public offering, acquisitions, mergers, additional capital, and divestment plans) for further approval from the President Director / Deputy President Director either through a Board of Directors Meeting or circular approval.
 - 4) Determine the decision if there is a deadlock on the Subsidiary Company's strategic synergy initiative with BRI.

Membership Structure of the Capital & Investment Committee

Membership Structure	Position	Voting Rights
Director of Finance	Chairman	√
Director of Risk Management	Substitute Chairman	√
Division Head, Subsidiary Management	(Concurrently permanent member)	-
Director or SEVP of Ana Company Business Development	Secretary	√
The relevant Director or SEVP	(Concurrently permanent member)	√
Director of Compliance	Permanent member	-

Capital & Investment Committee Member Profile

The members' profiles can be seen in the Directors' Profile section of this Annual Report.

The Financing Committee's Statement of Independence

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, nor are they shareholders of the Company, which could affect their ability to act independently: commissioners, Directors, and employees from companies with affiliations or business with BRI.

Training and/or Improving the Competency of the Capital & Investment Committee in 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

Meeting and the Duties' Implementation of the Capital & Investment Committee in 2023

MEETING POLICY

1. The Committee Support Team prepares and analyzes studies according to their respective scopes.
2. The study is presented at the Committee meeting by Committee Members and/or Support Team Members and/or representatives of Subsidiary Companies according to their respective scopes.
3. The Committee holds a meeting at least 1 (one) time per Quarter to discuss proposals, studies, and analyses originating from the Committee Support Team.
4. A meeting is declared to have a quorum if it is attended by a minimum of 50% (fifty percent) of all Committee members and must be attended by the Committee Chair or Alternate Committee Chair. Meetings can only be held if a quorum is reached.
5. The Chair chairs committee meetings. If the Chair is unable to attend, the Committee Meeting will be chaired by the Substitute Committee Chair.
6. The Committee Chair chairs the Capital & Investment Committee Meeting and has voting rights.
7. The Committee Secretary is responsible for coordinating the organization of Capital & Investment Committee Meetings, including:
 - a. Prepare agendas, schedules, and meeting places.
 - b. Preparing Meeting Minutes.
 - c. Monitor the implementation of meeting decisions
8. The Committee's recommendations and/or decisions are determined by deliberation and consensus by the Chairman and all members of the Committee. In the event that no agreement is reached, the recommendations and/or decisions of the Committee Meeting are considered valid if they are approved by 50% (fifty percent) of the total number of Committee Members who have voting rights + 1 (one) Committee Member including the Committee Chair.
9. The presence of the President Director and/or Deputy President Director increases the number of Permanent Members with voting rights.

REALIZATION OF MEETINGS AND IMPLEMENTATION OF DUTIES OF THE CAPITAL & INVESTMENT COMMITTEE IN 2023

During 2023, the Capital & Investment Committee has carried out its duties by holding 11 (eleven) meetings with the following details.



No.	Date	Meeting Agenda
1.	Thursday, 08 June 2023	Q1 2023 Performance Review & 2023 BRINS KPI Revision
2.	Thursday, 08 June 2023	Q1 2023 Performance Review & 2023 BRILIFE KPI Revision
3.	Tuesday, June 27 2023	Bank Raya New Business Model Portfolio Transfer Plan
4.	Monday, July 24 2023	Discussion of Project Blossom (Development of Subsidiary Companies Operating in the Multifinance Sector).
5.	Wednesday, August 2 2023	Performance Review Q2 2023 BRI Finance
6.	Wednesday, August 2 2023	Performance Review Q2 2023 BRI Insurance
7.	Wednesday, September 20 2023	Arrangement of PA PT Pegadaian
8.	Monday, 09 October 2023	BRI Group Integrated Governance Parenting Style
9.	Friday, October 27 2023	2024 - 2026 Business Plan, 2024 RKAP, and 2024 BRI Finance KPI
10.	Friday, October 27 2023	2024 - 2026 Business Plan, 2024 RKAP, and 2024 BVI KPI
11.	Friday, October 27 2023	2024 - 2026 Business Plan, 2024 RKAP, and 2024 BRINS KPI

Credit Policy Committee

The Credit Policy Committee is a committee at the Head Office whose task is to assist the Board of Directors in formulating BRI credit policies and providing suggestions for improvements to credit policies.

Credit Policy Committee Charter

In carrying out its duties, the Credit Policy Committee refers to the Decree of the Board of Directors NOKEP: 655-DIR/PPM/10/2021 concerning the Credit Policy Committee (KPP) which regulates Organization, Delegates and Attendance, Duties, Authority and Responsibilities, and Work Procedures.

Duties and Responsibilities of the Credit Policy Committee

- Provide input to the Board of Directors in the preparation of the Bank Credit Policy (KPB), especially the formulation of prudential principles in credit as regulated in the OJK Guidelines for Preparing Bank Credit Policies (PPKPB).
- Supervise the implementation of the Bank Credit Policy (KPB) in a responsible and sustainable manner and formulate alternatives and implementation solutions if there are obstacles.
- Conduct periodic reviews of the BRI Bank Credit Policy (KPB) at least once every 3 years.
- Carry out an evaluation of:
 - Correct implementation of the authority to decide on credit or provide funds.
 - Correctness in carrying out the process of granting credit or providing funds, development and quality of credit given to Parties Related to the Bank and certain large Debtors.
 - Correct implementation of the provisions on the Legal Lending Limit (LLL).
 - Compliance with statutory provisions and other regulations in the implementation of credit provision.
 - Settlement of problem loans in accordance with those stipulated in the Bank Credit Policy (KPB) .
 - Adequate allowance for losses due to credit impairment (CKPN) and write-off reserves.
 - Certain large debtors and credits on the Special Mention Credit list.

- Conduct a study assessing the effectiveness of the credit internal control system.
- Submit periodic reports at least once a year and provide input for improvements to the Board of Directors with a copy/copy to the Commissioners regarding:
 - Results of supervision of the implementation and implementation of the Bank Credit Policy (KPB).
 - Evaluation results in point 4.
- Monitor and evaluate the development and quality of the overall credit or financing portfolio.

The Membership Structure of the Credit Policy Committee

Membership Structure	Position	Voting Rights
President Director	Chairman	√
Vice Director	Substitute Chair (Concurrently Permanent Member)	√
Division Head, Credit & Product Risk Policy or Unit that Manages the Credit Policy Function	Secretary (Concurrently Permanent Member)	-
Director of Risk Management	Permanent member	√
Director or SEVP according to the relevant field/ supervisor, according to the committee agenda	Non-Permanent Member	√
Director of Compliance	Permanent member	-
SEVP Internal Audit Work Unit	Permanent member	-
Division Head under the relevant Risk Management Director, adapts to the committee agenda	Non-Permanent Member	-
Other Division Heads/ Desk Heads, adapt to the committee agenda	Non-Permanent Member	-

Profile of The Credit Policy Committee Members

The members' profiles can be seen in the Directors' Profile section in this Annual Report.

Statement of Independence of The Credit Policy Committee

All members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, nor are they shareholders of the Company, which could affect their ability to act independently; Commissioners, Directors, and employees from companies that have affiliations or business with BRI.

Training and/or Improving the Competency of the Credit Policy Committee in 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

Meetings and Duties Implementation of the Credit Policy Committee In 2023

MEETING POLICY

1. Changes or revisions to the KPB must be discussed first at the meeting. The KKP is obliged to hold a meeting to discuss the final Draft changes or modifications to the KPB before it is forwarded to obtain a decision from the Board of Directors.
2. The KKP meeting is held in the framework of a meeting to propose the preparation, changes, and revisions of the KPB, as well as related essential and urgent issues that require a quick and immediate response from the Company.
3. If there is an urgent problem to be discussed within the KKP, the relevant Work Unit can propose to the KKP Secretary to hold a KKP Meeting.
4. The Main Director chairs the KKP meeting as Chair of the KKP. In the event that the Chair of the KKP is absent, the meeting will be chaired by the Substitute Chair as regulated in Article 2 of this Decree.
5. Quorum KKP meetings are attended by 2/3 (two-thirds) of all committee members and must be accompanied by the Committee Chair or Substitute Committee Chair.
6. Any changes to the contents of the BRI KPB that are not material must be carried out circularly to all Directors and then submitted in writing to all KKP members.

Committee Meeting decisions are taken by deliberation and consensus. In the event that no agreement is reached, the decision of the Committee Meeting is considered valid if it is approved by 50% (fifty percent) of the total number of Committee Members present plus 1 (one) Committee Member.

REALIZATION OF MEETINGS AND IMPLEMENTATION OF DUTIES OF THE CREDIT POLICY COMMITTEE IN 2023

During 2023, the Credit Policy Committee has carried out its duties by holding 2 (two) meetings with the following details.

No.	Date	Meeting Agenda
1	April 6, 2023	<ul style="list-style-type: none"> - Group Limit Exposure - Presentation of Covid-19 Restructuring Policy post March 31, 2023
2	August 28, 2023	<ul style="list-style-type: none"> - Addition of Risk & Business ranks in the Financial Conglomeration of Directors - Addition to the List of Recipients of Decisions from the Delegation of Credit Authority (PDWK) of the Financial Conglomerate of Directors

Information Technology Steering Committee and Data Governance Committee

Information Technology Steering Committee

The Information Technology Steering Committee is a Committee at the Head Office that is responsible for providing direction and recommendations to the Board of Directors regarding information technology planning, governance, development, and operations.

INFORMATION TECHNOLOGY STEERING COMMITTEE CHARTER

In carrying out its duties, the Information Technology Steering Committee refers to the Directors' Decree NOKEP: 870-DIR/PPM/06/2022 concerning the Information Technology Steering Committee and Data Governance Committee, which regulates the objectives, organization, duties, authority, and responsibilities, and work procedures.

DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee has the following responsibilities:

1. The long-term Information Technology Strategic Plan aligns with the Corporate and Bank Business Plan outlined in BRI's ITSP.
2. Formulation of Crucial Information Technology policies, standards, and procedures.
3. Compatibility between approved Information Technology projects and BRI ITSP.
4. Suitability of the current technology architecture (baseline) with BRI's Information Technology architecture targets in supporting business capabilities.
5. Conformity between the implementation of the Information Technology project and the agreed project plan.
6. Compatibility between Information Technology and the needs of management information systems and the needs of the Bank's business activities.
7. Effectiveness of steps in minimizing risks on Bank investments in the Information Technology sector so that Bank investments in the Information Technology sector contribute to achieving the Bank's business objectives.
8. Monitor information technology performance and efforts to improve information technology performance.
9. Efforts to resolve various problems related to Information Technology that cannot be determined by the Information



Technology User and Operator Work Unit effectively, efficiently, and on time.

10. Adequacy and allocation of resources owned by the Bank.

MEMBERSHIP STRUCTURE OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

Membership Structure	Position	Voting Rights
Director of Digital & Information Technology	Chairman	√
Network & Services Director	Substitute Chairman	√
Department Head, IT Governance Management	(Concurrently permanent member)	-
1. Director of Risk Management 2. SEVP, Fixed Asset Management & Procurement 3. Division Head, IT Strategy & Governance 4. Division Head, Enterprise Data Management 5. Division Head, Application Management & Operations 6. Division Head, Digital Banking Development & Operation 7. Division Head, IT Infrastructure & Operations 8. Division Head, Information Security 9. Division Head, Operational Risk 10. Division Head, Digital Risk 11. Division Head, Distribution Network 12. Division Head, Service & Contact Center	Secretary	√
1. Director or SEVP of Related Fields; or 2. Division Head of Related Fields	(Concurrently permanent member)	√
Direktur Kepatuhan	Permanent member	-

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE MEMBERS

The profile can be seen in the Directors' Profile section in this Annual Report.

STATEMENT OF INDEPENDENCE OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, and are not shareholders of the Company, which can influence their ability to act independently, Commissioners, Directors, or employees of companies that have affiliations or do business with BRI.

TRAINING AND/OR IMPROVING THE COMPETENCY OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE IN 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

MEETINGS AND IMPLEMENTATION OF DUTIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE IN 2023

Meeting Policy

- The Information Technology Steering Committee and Data Governance Committee hold regular meetings at least 3 (three) times per year.
- The Director of Digital & Information Technology chairs committee meetings. If the Director of Digital & Information Technology cannot attend, the meeting will be chaired by the Alternate Chair as regulated in Articles 3 and 4 of this Decree.
- Committee meetings can be held if attended by at least 2/3 (two-thirds) of the Committee Members and attended by the Committee Chair.
- Committee Meeting decisions are taken by deliberation and consensus. In the event that no agreement is reached, the decision of the Committee meeting is considered valid if it is approved by 50% (fifty percent) of the total number of Committee Members (both permanent and non-permanent) present plus 1 (one) vote of the Committee Member.
- Coordination of the Information Technology Steering Committee and Data Governance Committee meetings is the responsibility of the Committee Secretary, with duties and responsibilities including:
 - Prepare and invite meetings
 - Prepare and present meeting materials
 - Prepare and distribute Meeting Minutes to Information Technology Steering Committee Members
 - Monitor the decisions of the Steering Committee, which are followed up in the relevant Work Units
- The presence of the President Director and/or Deputy President Director increases the number of Permanent Members with voting rights.

Realization of Meetings and Implementation of Duties of the Information Technology Steering Committee in 2023

During 2023, the Information Technology Steering Committee has carried out its duties by holding 3 (three) meetings, with the following details.

No.	Date	Meeting Agenda
1	April 3, 2023	1. Application Performance 2. Plans to increase the capacity of the core banking system host 3. Collaboration tools

No.	Date	Meeting Agenda
2	October 9, 2023	Approval of upgrades to the AS/400 engine operating system
3	December 27, 2023	1. IT Strategic Plan Review 2023 2. IT Resilience Strategy 3. IT Demand & Budget Posture FY2024

Data Governance Committee

The Data Governance Committee is a forum that provides direction regarding data governance, as well as giving decisions regarding leading issues in data that cannot be resolved at the Data Owners and Data Stewards level and the Data Management Office level.

DATA GOVERNANCE COMMITTEE CHARTER

In carrying out its duties, the Data Governance Committee refers to the Decree of the Board of Directors NOKEP: 870-DIR/PPM/06/2022 concerning the Information Technology Steering Committee and the Data Governance Committee which regulates the Goals, Organization, Duties, Authorities and Responsibilities, and Work Procedures.

DUTIES AND RESPONSIBILITIES OF THE DATA GOVERNANCE COMMITTEE

The Data Governance Committee has the following responsibilities:

1. Fulfilling the data needs of all BRI stakeholders.
2. Protection of data as a strategic asset of the Company.
3. Implement data policies and standards to enforce a good data management process framework and enterprise data quality.
4. Protection of the privacy and confidentiality aspects of customer and company data.
5. Protection from illegal data access, manipulation, and inappropriate use of data and information.
6. Use data effectively and bring value to the Company
7. Leading issues on data that cannot be resolved at the Data Owner and Data Steward level or the Data Management Function level.

DATA GOVERNANCE COMMITTEE MEMBERSHIP STRUCTURE

The Data Governance Committee organization consists of:

Membership Structure	Position	Voting Rights
Director of Digital & Information Technology	Chairman	√
Network & Services Director	Substitute Chairman	√

Membership Structure	Position	Voting Rights
Department Head, Strategy & Governance	Data (Concurrently permanent member)	-
1. Finance Director 2. Division Head, Enterprise Data Management	Secretary	√
1. Directors or SEVP related fields	(Concurrently permanent member)	√
Director of Compliance	Permanent member	-

PROFILE OF DATA GOVERNANCE COMMITTEE MEMBERS

The profile can be seen in the Directors' Profile section in this Annual Report.

STATEMENT OF INDEPENDENCE OF THE DATA GOVERNANCE COMMITTEE

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, and are not shareholders of the Company, which can influence their ability to act independently, Commissioners, Directors, or employees of companies that have affiliations or do business with BRI.

TRAINING AND/OR IMPROVING THE COMPETENCY OF THE DATA GOVERNANCE COMMITTEE IN 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

MEETINGS AND IMPLEMENTATION OF DUTIES OF THE DATA GOVERNANCE COMMITTEE IN 2023

Meeting Policy

1. The Information Technology Steering Committee and Data Governance Committee hold regular meetings at least 3 (three) times per year.
2. The Director of Digital & Information Technology chairs committee meetings. In the event that the Director of Digital & Information Technology cannot attend, the meeting will be chaired by the Alternate Chair as regulated in Articles 3 and 4 of this Decree.
3. Committee meetings can be held if attended by at least 2/3 (two-thirds) of the Committee Members and attended by the Committee Chair.
4. Committee Meeting decisions are taken by deliberation and consensus. In the event that no agreement is reached, the decision of the Committee meeting is considered valid if it is approved by 50% (fifty percent) of the total number of Committee Members (both permanent and non-permanent) present plus 1 (one) vote of the Committee Member.



5. Coordination of the Information Technology Steering Committee and Data Governance Committee meetings is the responsibility of the Committee Secretary, with duties and responsibilities including:
 - a. Prepare and invite meetings
 - b. Prepare and present meeting materials
 - c. Prepare and distribute Meeting Minutes to Information Technology Steering Committee Members
 - d. Monitor the decisions of the Steering Committee, which are followed up in the relevant Work Units
6. The presence of the President Director and/or Deputy President Director increases the number of Permanent Members with voting rights.

Realization and Meetings' Implementation of Data Governance Committee Duties in 2023

During 2023, the Data Governance Committee has carried out its duties by holding 1 (one) meeting, with the following details:

No.	Date	Meeting Agenda
1.	November 29, 2023	Update the stewardship matrix data domain party reference

Human Capital Committee

The Human Capital Committee is a Committee at the Head Office that has the authority to determine strategic and operational policies in the field of Human Capital and aims to increase effectiveness, efficiency, and transparency in decision-making in human capital management and improve the quality of human capital management based on the principles of Good Corporate Governance.

Human Capital Committee Organization PT Bank Rakyat Indonesia (Persero) Tbk. Consist of:

1. Human Capital Planning & Policy Field --> HCS
2. Talent Field --> HCB
3. Performance Management Field --> HCS
4. Ethics & Discipline --> HCB
5. Job Evaluation Field --> PPM/OD

Human Capital Committee Charter

In carrying out its duties, the Human Capital Committee referred to the Directors' Decree, BRI Directors' Decree Nokep: 603-DIR/PPM/03/2023 dated March 29, 2023 concerning the Human Capital Committee of PT. Bank Rakyat Indonesia (Persero) Tbk. which regulated the objectives, organization, scope and work procedures.

Profile of Members of the Human Capital Committee

The profile can be seen in the Directors' Profile section in this Annual Report.

Statement of Independence of the Human Capital Committee

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, and are not shareholders of the Company, which can influence their ability to act independently, Commissioners, Directors, or employees of companies that have affiliations or do business with BRI.

Training and/or Improving the Competency of the Human Capital Committee in 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

Meeting Policy

1. The committee Chair chairs Human Capital Committee meetings. In the event that the Committee Chair is absent, the Human Capital Committee Meeting will be chaired by the Substitute Committee Chair.
2. All members of the Human Capital Committee have the same duties and responsibilities.
3. Organizing Human Capital Committee meetings is the responsibility of the Committee Secretary, which includes, among other things:
 - Prepare meeting agendas;
 - Presenting meeting materials;
 - Preparing Meeting Minutes;
 - Follow up and/or forward meeting results to the relevant Work Unit as needed.
4. If there is an important and urgent issue that requires a solution and/or attitude from the Human Capital Committee, the relevant Work Unit can propose to the Committee Secretary to hold a Human Capital Committee Meeting.
5. A meeting meets a quorum if it is attended by a minimum of 50% (fifty percent) plus 1 (one) of all Committee members and must be attended by the Committee Chair or Alternate Committee Chair.
6. The Human Capital Committee's decisions are determined by deliberation and consensus by the members present. In the event that no agreement is reached, the decision of the Human Capital Committee is declared valid and binding if 50% (fifty percent) of the total Committee Members plus 1 (one) Committee Member vote in agreement with the following provisions:
 - In the event that there are Directors in the Management or Committee Members, the Committee Chair or Substitute Committee Chair and the Human Capital Director vote in favor.
 - In the event that there are no Directors in the Management or Committee Members, the Committee Chair votes in favor.
7. The Committee's approval is stated in a document signed by the Chairman and Committee Members present.
8. In the event that a Human Capital Committee meeting cannot be held, the Human Capital Committee can decide between a Circular Service Note with the approval of the Committee Chair and other Committee Members.
9. The Human Capital Committee can invite other related parties as resource persons if necessary.

10. The presence of the President Director and/or Deputy President Director increases the Permanent Members' voting rights.

Human Capital Committee For Human Capital Planning & Policy

DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL COMMITTEE FOR HUMAN CAPITAL PLANNING & POLICY

- Determine development strategy priorities and policy direction and improve the quality of BRI's human capital by referring to the Bank Business Plan (RBB) and BRI Corporate Plan.
- Establish strategic policies, career management, and corporate culture in the field of human capital.
- Determine the remuneration of the Board of Commissioners and Directors of Subsidiary Companies.

MEMBERSHIP STRUCTURE OF THE HUMAN CAPITAL COMMITTEE FOR HUMAN CAPITAL PLANNING & POLICY

Membership Structure	Position	Voting Rights
President director	Chairman	√
Vice Director	Alternate Chairman (Concurrently permanent member)	√
Division Head Human Capital in charge of Policy	Secretary (Concurrently permanent member)	√
Director of Human Capital	Permanent member	√
1. Directors or SEVP related fields 2. Division Head, Human Capital Strategy function 3. Division Head, Human Capital Development function 4. Division Head, Human Capital Business Partner function 5. Division Head, Corporate Culture 6. Division Head, Learning function	Non-permanent members	√

IMPLEMENTATION OF THE HUMAN CAPITAL COMMITTEE FOR HUMAN CAPITAL PLANNING & POLICY IN 2023

No.	Date	Meeting Agenda
1.	February 1, 2023	Proposed 2022 Pool Bonus Payments
2.	April 3, 2023	Strategic Workforce Planning
3.	May 8, 2023	Proposed Salary Increase for BRI Employees
4.	June 5, 2023	Corporate Title Evaluation

No.	Date	Meeting Agenda
5.	June 12, 2023	Human Capital Strategic Issues & Responses
6.	November 3, 2023	Determination of Remuneration for Subsidiary Company Commissioners
7.	November 21, 2023	Rejuvenation of Conditions for Incompetent Performance Workers

Human Capital Committee for Talent Field

DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL TALENT COMMITTEE

- Determining team member transfers, including determining the management of Subsidiary and Affiliated Companies.
- Determination of Talent Clusters, including identification and determination of top talent.
- Determination of Succession Plans for all positions.
- Determination of the Talent Pool based on the Employee's expertise.
- Conduct a Talent Review.

MEMBERSHIP STRUCTURE OF THE TALENT FIELD HUMAN CAPITAL COMMITTEE

Talent Field 1 (for Workers with the Corporate Title Senior Executive Vice President, Executive Vice President, Senior Vice President, Vice President and Class I Branch Leaders including Workers who will be assigned as Directors of Subsidiary Companies)

Membership Structure	Position	Voting Rights
President Director	Chairman (Concurrently Permanent Member)	√
Vice Director	Alternate Chairman (Concurrently Permanent Member)	√
Division Head Human Capital Business Partner	Secretary (Concurrently Permanent Member)	-
1. All Directors (Talent Committee 1 for Senior Executive Vice President Level Employees) 2. All Directors and SEVP (Talent Committee 1 for Executive Vice President, Senior Vice President level workers including workers who will be assigned as Directors of Subsidiary Companies) 3. Director of Human Capital and Director or SEVP according to the Field/Guardian who will release and the talent is addressed according to the Committee's discussion (Talent Committee 1 for Vice President Level Workers and Class I Branch Leaders)	Permanent member	√



Talent Field 2 (for level workers with the Corporate Title Assistant Vice President and Senior Manager)

Membership Structure	Position	Voting Rights
Director of Human Capital	Chairman (Concurrently Permanent Member)	√
Division Head, Human Capital Business Partner	Secretary	-
Director or SEVP according to the field/coach who will release and to whom the talent is directed according to the Committee's discussion	Permanent member	√

Talent Field 3 (for Workers with the Corporate Title Manager)

Membership Structure	Position	Voting Rights
Division Head, Human Capital Business Partner	Chairman (Concurrently Permanent Member)	√
Team Leader, Human Capital Business Partner in charge of Talent Management	Secretary	-
Department Head, Human Capital Business Partner in charge of Talent Management	Permanent member	√

Talent Field 4 (for position level workers with the Corporate Title Assistant Manager, Officer, and Assistant in Division/Regional Office/KCK/Regional Audit Office Work Units and Supervision)

Membership Structure	Position	Voting Rights
Division Head/Regional CEO/Branch Leader Special/Regional Audit Head	Chairman (Concurrently Permanent Member)	√
Regional Human Capital Business Partner! Office Center	Secretary	-
Department Head/ Regional Head/ Regional Assurance Head according to related field/coach, adjust accordingly with the committee agenda	Permanent member	√

MEETING AND IMPLEMENTATION OF DUTIES OF THE HUMAN CAPITAL COMMITTEE FOR TALENT IN 2023

Talent Committee	Total Meetings
Talent Committee 1	26 times
Talent Committee 2	40 times

Talent Committee

Total Meetings

Talent Committee 3	126 times
Talent Committee 4	740 times

Human Capital Committee for Performance Management

DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL COMMITTEE FOR PERFORMANCE MANAGEMENT

1. Determine KPIs for Directorates, Work Units 1 Level below BOD (including Regional Offices), Branch Offices, Sub-Branch Offices, and BRI Units.
2. Evaluate the performance challenges of work units 1 Level below BOD (including Regional Offices).
3. Evaluate Leader Orientation of Work Unit Leaders 1 Level below BOD (including Regional Offices) and Department Heads at Head Office.

MEMBERSHIP STRUCTURE OF THE HUMAN CAPITAL COMMITTEE FOR PERFORMANCE MANAGEMENT

Planning Sub Sector 1 (for KPI Directorate, Sub-Directorate, Regional Office, Branch Office, KCP and BRI Unit)

Membership Structure	Position	Voting Rights
President Director	Chairman (Concurrently Permanent Member)	√
Vice Director	Alternate Chairman (Concurrently permanent member)	√
Division Head Planning, Budgeting, & Performance Management Division	Secretary (Concurrently Permanent Member)	-
All Directors or SEVP	Permanent member	√

Meanwhile, Planning Sub-Sector 2 (For KPI Division/Desk/Team BOD-1) is chaired by the Finance Director with Voting Rights.

The Evaluation Sub Sector consists of:

Sub Sector Challenge Evaluation and method Used 1 (for Regional Office Performance, Regional Audit Office and Division/Desk/Team BOD-1)

Membership Structure	Position	Voting Rights
President Director	Chairman (Concurrently Permanent Member)	√
Vice Director	Alternate Chairman (Concurrently permanent member)	√

Membership Structure	Position	Voting Rights
1. Division Head Planning, Budgeting, & Performance Management Division 2. Division Head Human Capital Strategy & Policy Division	Secretary (Concurrently Permanent Member)	-
All Directors or SEVP	Permanent member	√

Meanwhile, the Sub-Sector of Challenge Evaluation and Method Used 2 (For Kanca Performance) is chaired by the CEO.

Sub Sector Leadership Orientation & Individual Performance Predicate 1 (For Leadership Orientation & Performance Predicate of BOD-1 Work Unit Leaders)

Membership Structure	Position	Voting Rights
President Director	Chairman (Concurrently Permanent Member)	√
Vice Director	Alternate Chairman (Concurrently permanent member)	√
1. Division Head Human Capital Strategy & Policy 2. Division Head, Planning, Budgeting & Performance Management	Secretary (concurrently Permanent Member with Voting Rights)	-
All Directors or SEVP	Permanent member	√

Leadership Orientation & Individual Performance Predicate Sub-Sector 2 (For Leadership Orientation & Performance Predicate for Corporate Bank Employees 2) is chaired by the Director or SEVP Sector, while Leadership Orientation & Individual Performance Predicate Sub-Sector 3 (For Leadership Orientation & Branch Leader Performance Predicate) is chaired by Regional CEO.

MEETING AND DUTIES' IMPLEMENTATION OF THE HUMAN CAPITAL COMMITTEE FOR PERFORMANCE MANAGEMENT IN 2023

No.	Date	Meeting Agenda
1.	February 6, 2023	Implementation of Band 1 Individual Performance Assessment in 2022
2.	7 to February 9, 2023	Implementation of Band 2 Individual Performance Assessment in 2022
3.	7 to February 10, 2023	Implementation of Individual Performance Assessment for Branch Leaders and Sub-Branch Leaders in 2022

Human Capital Committee for Ethics & Discipline

DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL COMMITTEE FOR ETHICS & DISCIPLINE

Decide cases of Disciplinary Violations by considering the recommendations provided by the Examination Team according to the methods or procedures regulated in the applicable Disciplinary Regulations.

MEMBERSHIP STRUCTURE OF THE HUMAN CAPITAL COMMITTEE FOR ETHICS & DISCIPLINE

Ethics & Discipline Committee 1 for employees at Corporate Band 1 and Corporate Band 2 levels with Corporate Titles: Executive Vice President, Senior Vice President and Vice President

Membership Structure	Position	Voting Rights
President Director	Chairman (Concurrently permanent member)	-
Vice Director	Substitute Chairman (Concurrently permanent member)	-
Division Head, Human Capital Business Partner	Secretary	-
1. Director of Human Capital 2. Compliance Director	Permanent member	√
The relevant Director or SEVP	Non-Permanent Member	√

Ethics and Discipline Committee 2 for Corporate Band 3 level employees with Corporate Title: Assistant Vice President and Senior Manager

Membership Structure	Position	Voting Rights
Director of Human Capital	Chairman (Concurrently permanent member)	-
Division Head, Human Capital Business Partner or other designated Band 1 level official	Substitute Chairman	-
1. Director/SEVP of Related Fields 2. Director/SEVP Coaching	Permanent Member	√

Ethics and Discipline Committee 3 for employees at Corporate Band 5 to Corporate Band 7 with Corporate Titles: Manager, Assistant Manager, Officer and Assistant



Membership Structure	Position	Voting Rights
Division Head Human capital Business Partner, Regional CEO, Special Branch Leader, Regional Audit Head	Chairman (Concurrently permanent member)	-
Department Head Human capital Business Partner Division, Department Head Regional Human capital Business Partner or other appointed official/in charge of Human capital	Secretary	-
1. Division Head for related fields, Regional Banking Head for related areas, Regional Internal Audit Deputy 2. Division Head of Responsible Worker, Regional Operation Head, Department Head of Human Capital Business Partner Division	Permanent Member	√

MEETING AND IMPLEMENTATION OF DUTIES OF THE HUMAN CAPITAL COMMITTEE FOR ETHICS & DISCIPLINE IN 2023

No.	Date	Agenda
1	January 30, 2023	Decision of Ethics and Discipline Committee
2	February 7, 2023	Decision of Ethics and Discipline Committee
3	February 15, 2023	Decision of Ethics and Discipline Committee
4	February 28, 2023	Decision of Ethics and Discipline Committee
5	March 02, 2023	Decision of Ethics and Discipline Committee
6	March 6, 2023	Decision of Ethics and Discipline Committee
7	March 17, 2023	Decision of Ethics and Discipline Committee
8	April 13, 2023	Decision of Ethics and Discipline Committee
9	April 12, 2023	Decision of Ethics and Discipline Committee
10	May 10, 2023	Decision of Ethics and Discipline Committee
11	May 11, 2023	Decision of Ethics and Discipline Committee
12	May 16, 2023	Decision of Ethics and Discipline Committee
13	June 27, 2023	Decision of Ethics and Discipline Committee
14	July 5, 2023	Decision of Ethics and Discipline Committee
15	July 17, 2023	Decision of Ethics and Discipline Committee
16	August 3, 2023	Decision of Ethics and Discipline Committee
17	August 4, 2023	Decision of Ethics and Discipline Committee
18	August 6, 2023	Decision of Ethics and Discipline Committee
19	August 16, 2023	Decision of Ethics and Discipline Committee
20	September 15, 2023	Decision of Ethics and Discipline Committee
21	September 21, 2023	Decision of Ethics and Discipline Committee
22	September 27, 2023	Decision of Ethics and Discipline Committee
23	September 29, 2023	Decision of Ethics and Discipline Committee

No.	Date	Agenda
24	November 2, 2023	Decision of Ethics and Discipline Committee
25	November 13, 2023	Decision of Ethics and Discipline Committee
26	November 23, 2023	Decision of Ethics and Discipline Committee
27	December 14, 2023	Decision of Ethics and Discipline Committee
28	December 21, 2023	Decision of Ethics and Discipline Committee
29	December 29, 2023	Decision of Ethics and Discipline Committee

Human Capital Committee for Job Evaluation

DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL COMMITTEE FOR JOB EVALUATION

The Human Capital Committee for Job Evaluation is responsible for determining Position Classes.

MEMBERSHIP STRUCTURE OF THE HUMAN CAPITAL COMMITTEE FOR JOB EVALUATION

Membership Structure	Position	Voting Rights
Director of Finance	Chairman	√
Director of Human Capital	Substitute Chairman	√
Department Head, Organization Development, Planning, Budgeting & Performance Management Division	Secretary	-
1. Director of Risk Management 2. Division Head, Planning, Budgeting & Performance Management 3. Division Head, Human Capital Strategy & Policy	Anggota Tetap	√

MEETING AND DUTIES IMPLEMENTATION OF THE HUMAN CAPITAL COMMITTEE FOR JOB EVALUATION IN 2023

No.	Date	Meeting agenda
1.	February 28, 2023	Human Capital Committee for Job Evaluation Transaction Banking Division
2.	March 8, 2023	Human Capital Committee for Job Evaluation Institutional Business Division
3.	March 9, 2023	Human Capital Committee for Job Evaluation in the context of implementing organizational changes December 2022 Phase 1
4.	April 10, 2023	Human Capital Committee for Job Evaluation in the context of implementing organizational changes December 2022 Phase 2
5.	April 14, 2023	Human Capital Committee for Job Evaluation in the context of implementing organizational changes December 2022 Phase 3

No.	Date	Meeting agenda
6.	May 4, 2023	Human Capital Committee for Job Evaluation in the Context of Adjusting Job Grades for the Corporate Business Division and Treasury Business Division
7.	May 19, 2023	Human Capital Committee for Job Evaluation in the context of implementing organizational changes in December 2022 Phase 4
8.	June 16, 2023	Human Capital Committee for Job Evaluation Small Business Head and Metro Area Branch Leader
9.	August 15, 2023	Human Capital Committee for Job Evaluation in the context of implementing organizational changes in August 2023
10.	November 13, 2023	Human Capital Committee for Job Evaluation for Regional Micro Banking Organizations and Special Branch Offices

Product Committee

The Product Committee is a committee at the Head Office which has the task and responsibility of providing decisions on proposals for developing new products and services, developing existing products and services, discontinuing existing products and services, deciding on product and service bundling over the authority of the Director or SEVP for Product Ownership, and provide input and recommendations to the Board of Directors regarding product and service development strategies.

Product Committee Charter

In carrying out its duties, the Product Committee refers to the Decree of the Board of Directors NOKEP: 213-DIR/CDS/06/2021 concerning the Product Committee, which regulates Organization and Work Procedures.

Duties and Responsibilities of the Product Committee

1. Provide decisions on proposals for developing new products/services or developing existing products/services above the authority of the Director/SEVP for Product Ownership.
2. Provide decisions regarding the termination of products/services that are already running above the authority of the Director/SEVP for Product Ownership.
3. Provide decisions on bundling products and/or services above the authority of the Director/SEVP for Product Ownership.
4. Provide input and recommendations to the Board of Directors regarding product and/or service development strategies.

Product Committee Membership Structure

Product Committee 1; Wholesale Segment

Membership Structure	Position	Voting Rights
Vice Director	Chairman	√
Director of Finance	Alternate Chairman (Concurrently Permanent Member)	√
Division Head, Corporate Development & Strategy	Secretary	-
a. Director of Risk Management b. Network & Services Director c. Director of Digital & Information Technology d. SEVP Operations e. SEVP Change Management & Transformation Office	Permanent member	√
1. Director of Institutional & BUMN Relations* 2. SEVP Treasury & Global Services* 3. SEVP Corporate Business	Non-Permanent Member	√
1. Compliance Director 2. SEVP Internal Audit Work Unit	Permanent member	-

* There are cross-segment products

Product Committee 1; Non Wholesale Segment

Membership Structure	Position	Voting Rights
Vice director	Chairman	√
Director of Finance	Alternate Chairman (Concurrently Permanent Member)	√
Division Head, Corporate Development & Strategy	Secretary	-
1. Director of Risk Management 2. Network & Services Director 3. Director of Digital & Information Technology 4. SEVP Operations 5. SEVP Change Management & Transformation Office	Permanent member	√
1. Micro Business Director* 2. Consumer Director 3. Director of Small and Medium Business*	Non-Permanent Member	√
1. Director of Compliance 2. SEVP Internal Audit Work Unit	Permanent member	-

* There are cross-segment products



Product Committee 2; Wholesale Segment

Membership Structure	Position	Voting Rights
Director of Finance	Chairman	√
Director of Risk Management	Substitute Chair (Concurrently Permanent Member)	√
Division Head, Corporate Development & Strategy	Secretary	-
1. Director of Institutions & BUMN* 2. Director of Digital & Information Technology 3. Network & Services Director 4. SEVP Corporate Business 5. SEVP Treasury & Global Services* 6. SEVP Operations 7. SEVP Change Management & Transformation Office	Non-Permanent Member	√
1. Director of Compliance 2. SEVP Internal Audit Work Unit Permanent member -	Permanent member	-

* There are cross-segment products

Product Committee 2; Non Wholesale Segment

Struktur Keanggotaan	Position	Voting Rights
Membership Structure	Chairman	√
Director of Finance	Alternate Chairman (Concurrently Permanent Member)	√
Director of Risk Management	Secretary	-
1. Director of Institutions & BUMN* 2. Director of Digital & Information Technology 3. Network & Services Director 4. SEVP Corporate Business 5. SEVP Treasury & Global Services* 6. SEVP Operations 7. SEVP Change Management & Transformation Office	Non-Permanent Member	√
1. Director of Compliance 2. SEVP Internal Audit Work Unit Permanent member -	Permanent member	-

* There are cross-segment products

Profile of Product Committee Members

The profile can be seen in the Directors' Profile section in this Annual Report.

Statement of Product Committee Independence

All members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, and are not shareholders of the Company, which could affect their ability to act independently; Commissioners, Directors, and employees from companies that have affiliations or business with BRI.

Training and/or Improving the Competency of the Product Committee In 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

Meeting and Implementation of Duties of the Product Committee in 2023

MEETING POLICY

- Product Committee meetings are held periodically at least 1 (once) time every 6 (six) months or in accordance with business needs and developments.
- Meetings outside regular meetings can be held with the following criteria:
 - A significant change in business conditions requires rapid and immediate product development or discontinuation.
 - Regulatory changes occur that require a response in product development or product discontinuation quickly and immediately.
 - Other factors that cause the Board of Directors to decide to hold a Product Committee Meeting.
- The chair of the Product Committee chairs Product Committee meetings.
- If a Product Committee Member is absent, the duties and authority of the Product Committee Member are replaced by a Substitute Director under the applicable Decree. The Substitute Director has two capacities in the Product Committee: Substitute Director and Member of the Product Committee in making decisions.
- Product Committee meetings can be held if attended by the Chair of the Committee and attended by Members with Voting Rights with the following criteria:

No	Product Committee	Attendance Requirements
1	Product Committee 1	Minimum 3 (three) Members with Voting Rights
2	Product Committee 2	Minimum 2 (two) Members with Voting Rights

* From the Members with Voting Rights present, there is a minimum of 1 (one) Director

6. Committee Meeting decisions are taken by deliberation and consensus. In the event that no agreement is reached, the decision of the Committee Meeting is deemed valid with the approval of 50% (fifty percent) of the total Committee Members who have Voting Rights plus 1 (one) Committee Member, including the Committee Chair.
7. Coordination of the organization of Product Committee Meetings is the responsibility of the Committee Secretary.
8. If a Product Committee meeting cannot be held, the Product Committee can make a decision through a Circular Service Note with the approval of the Committee Chair and other Committee Members. The Secretary of the Product Committee carries out the decision-making process through Circular Service Notes.
9. Minutes of the Product Committee Meeting are signed by the Product Committee Secretary and the Chair of the Product Committee and submitted to all SEVP Directors and Work Units at BRI Head Office related to the Product Committee decision in question.

REALIZATION OF MEETINGS AND IMPLEMENTATION OF DUTIES OF THE PRODUCT COMMITTEE IN 2023

No.	Date	Meeting Agenda
1	February 16, 2023	Evaluation of Stage 1 Rollout and Kupedes Rollout Applications throughout Indonesia up to. Rp500 Million
2	March 2, 2023	1. Proposed Integration of Pawn Agent Features in BRILink Mobile 2. Update on Internet Banking Web Closing
3	March 30, 2023	1. Progress Update of Product Committee Follow-up 2. Evaluation of Savings Products 3. Proposed Bailout Credit (Same Day Bailout & Special Bailout Feature)*
4	June 27, 2023	Sabrina 3.0
5	July 24, 2023	1. Progress Update of Product Committee Follow-up 2. Proposed Development of Gold Investment Features at BRImo 3. Proposed BRImo Epayment Development
6	November 20, 2023	Debit Contactless
7	November 22, 2023	1. Ceria Product Review (CDD). 2. Product Evaluation Monitoring Report (LMEP) 2023 and List of Bank Product Development Plans (RPPB) 2024.

Goods and Services Procurement Committee

The Goods and Services Procurement Committee is a committee at the Head Office that has the duty and authority to evaluate and make decisions on requests for the results of a procurement with a specific value.

Charter of the Goods and Services Procurement Committee

In carrying out its duties, the Goods and Services Procurement Committee refers to the Directors' Decree NOKEP: 656-DIR/PPM/10/2021 concerning the Goods and Services Procurement Committee which regulates the Organization, Duties, Authority and Responsibilities, as well as Work Procedures.

Duties and Responsibilities of the Goods and Services Procurement Committee

1. Carry out procurement decisions in a professional, honest, responsible, objective, accountable, and thorough manner.
2. Avoid conflicts of interest in granting procurement approval.
3. Evaluate and provide input on the proposed procurement.
4. Give a decision to approve or reject the procurement according to the limits of their authority if it is held through a Committee meeting.
5. Provide procurement decisions through:
 - a. Minutes of Directors' Meetings, or
 - b. Procurement Committee Meeting Minutes or
 - c. Circular Service Note.

Membership Structure of the Goods & Services Procurement Committee

PROCUREMENT COMMITTEE I (PROCUREMENT VALUE > RP200 BILLION)

Membership Structure ¹	Position	Voting Rights
Vice Director	Chairman	√
Division Head, Procurement & Logistic Operations or Procurement Function Management Work Unit	Secretary	√
Director of Finance	Permanent member	√
Director of Risk Management	Permanent member	√
Director/SEVP User ²	Permanent member	√
SEVP AT Management and Procurement	Permanent member	√
Director of Compliance	Permanent member	-
Relevant Director/SEVP ³	Non-Permanent Member	√



PROCUREMENT COMMITTEE II (PROCUREMENT VALUE > RP. 100 BILLION TO RP. 200 BILLION)

Membership Structure ¹	Position	Voting Rights
Vice director	Chairman	√
Division Head, Procurement & Logistic Operations or Procurement Function Management Work Unit	Secretary	√
Director of Finance	Permanent member	√
Director of Risk Management	Permanent member	√
Director/SEVP User ²	Permanent member	√
SEVP AT Management and Procurement	Permanent member	√
Relevant Director/SEVP ³	Non-Permanent Member	√

PROCUREMENT COMMITTEE III (PROCUREMENT VALUE > RP30 BILLION TO RP100 BILLION)

Membership Structure ¹	Position	Voting Rights
SEVP Fixed Asset Management and Procurement	Chairman	√
Division Head, Procurement & Logistic Operations or Procurement Function Management Work Unit	Secretary	√
Director of Risk Management	Permanent member	√
Director/SEVP User ²	Permanent member	√
Relevant Director/SEVP ³	Non-Permanent Member	√

PROCUREMENT COMMITTEE IV (PROCUREMENT VALUE > RP. 7.5 BILLION TO RP. 30 BILLION)

Membership Structure ¹	Position	Voting Rights
SEVP Fixed Asset Management and Procurement	Chairman	√
Division Head, Procurement & Logistic Operations or Procurement Function Management Work Unit	Secretary	
Director/SEVP User ²	Permanent member	√
Relevant Director/SEVP ³	Non-Permanent Member	√

Notes:

- 1) In their position or as a substitute official.
- 2) If the Director of Compliance or SEVP in charge of Internal Audit acts as a User, the official authorized to provide approval is the Director of Risk Management.
- 3) Director or SEVP of the relevant Division/Work Unit Supervisor according to the type of procurement object.

Profile of Goods & Services Procurement Committee Members

The profile can be seen in the Directors' Profile section in this Annual Report.

Statement of Independence of the Goods & Services Procurement Committee

All committee members have no affiliation with other Directors, Commissioners, or Controlling Shareholders. They are not shareholders of the Company, which could affect their ability to act independently; Commissioners, Directors, and employees from companies with affiliations or business with BRI.

Training and/or Improving the Competency of the Goods & Services Procurement Committee In 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.

Meetings and Duties Implementation of the Goods & Services Procurement Committee in 2023

MEETING POLICY

1. The Procurement Committee's decision is taken at the Procurement Committee meeting. Procurement Committee meetings are held with the relevant Procurement Work Unit facilitator at the Head Office or other places.
2. The decision of the Procurement Committee is taken unanimously and is considered approved if all Committee Members with voting rights who are present or representing them agree.
3. If a Procurement Committee Member is absent, the duties and authority of the Procurement Committee Member are replaced by a Substitute Director or SEVP in accordance with the Substitute Director's Decree. The Substitute Director or SEVP can act in the Committee in two capacities, namely as a Substitute Officer and in his capacity as a Member of the Goods and Services Procurement Committee.
4. If a Procurement Committee meeting cannot be held, the Procurement Committee can make a decision through a Circular Service Note with the approval of the Committee Chair and other Committee Members.
5. If the Board of Directors has decided the procurement of goods and services through a Board of Directors Meeting, the decision in question is equated with the conclusion of the Goods and Services Procurement Committee as evidenced by the Minutes of the Board of Directors' Meeting.
6. The duties and responsibilities of the facilitator for Procurement Committee meetings are carried out by the Secretary of the Procurement Committee, including:
 - a. Coordinate the preparation of Committee meeting materials.
 - b. Prepare meeting agendas, schedules, and meeting places.
 - c. Carrying out correspondence, document reproduction, and committee document archiving functions.

- d. Prepare minutes of meetings and minutes of the Goods and Services Procurement Committee.
- e. Distribute Committee decisions to be followed up by related Work Units.

REALIZATION OF MEETINGS AND DUTIES IMPLEMENTATION OF THE GOODS AND SERVICES PROCUREMENT COMMITTEE IN 2023

Procurement Committee	Procurement Value (Rp.-)	Amount of Procurement
Procurement Committee I	1.809.170.116.000	3
Procurement Committee II	789.692.437.000	6
Procurement Committee III	2.235.127.346.395	43
Procurement Committee IV	2.660.121.741.828	168

Project Management Office Steering Committee

The Project Management Office Steering Committee is a committee at the Head Office. The Work Unit is tasked with conducting studies and establishing rules as well as monitoring project stages starting from planning and implementation to evaluation of strategic project management based on specific criteria, as well as providing support to the processes, systems, and human resources that carry out the strategic project in question.

Project Management Office Steering Committee Charter

In carrying out its duties, the Project Management Office Steering Committee refers to the Directors' Decree NOKEP: B.869-DIR/PPM/06/2022 concerning the Project Management Office Steering Committee which regulates the Organization and Work Procedures.

DUTIES AND RESPONSIBILITIES OF THE PROJECT MANAGEMENT OFFICE STEERING COMMITTEE

1. Provide direction at the corporate level regarding project strategy at BRI.
2. Make decisions on proposals to resolve problems in project management that the division head of the project management office needs help deciding on.
3. Decide on the proposed budget reallocation between projects as stated in the Project Work Plan and then be guided by the applicable provisions.
4. Make decisions on matters that have yet to be regulated in the Project Management Implementation Guidelines (PP PM).
5. Approve and ratify the proposed project after the Company Budget Work Plan (RKAP) has received approval.
6. Provide direction and decisions regarding accelerated project completion.

7. Establish criteria for projects monitored by the Project Management Office (PMO).
8. Decide which projects are included and which are excluded from PMO Monitoring.
9. Determine project prioritization to be implemented by the Project Owner Work Unit and Project Support Work Unit.
10. Provide decisions related to projects, including approving, changing, or canceling project plans and implementation.
11. Provide direction on the results of the Post Implementation Review (PIR), which has been carried out as part of the lessons learned in the implementation of the next project.

Project Management Office Steering Committee Membership Structure

Membership Structure	Position
Main Director/Deputy Director	Chairman
SEVP CMT (concurrently as Permanent Member with Voting Rights)	Substitute Chairman
Division Head PMO (concurrently as Permanent Member without Voting Rights)	Secretary
1. Director of Digital & Information Technology 2. Director of Risk Management 3. Finance Director 4. Director of Network & Services	Permanent Member with Voting Rights
1. Director or SEVP for Project Owner 2. Director or SEVP of Project Support 3. Project Owner Work Unit Leader 4. Project Support Work Unit Leader Non-Permanent Member	Non-Permanent Member

Profile of Project Management Office Steering Committee Members

The profile can be seen in the Directors' Profile section in this Annual Report.

Statement of Independence of Project Management Office Steering Committee

All members have no affiliation with other Directors, Commissioners, or Controlling Shareholders, and are not shareholders of the Company, which can influence their ability to act independently; commissioners, directors, or employees of companies that have affiliations or do business with BRI.

Training and/or Improving Project Management Office Steering Committee Competencies In 2023

Training and/or competency improvement can be seen in the Training and/or Competency Improvement section of the Board of Directors in this Annual Report.



Meeting and Duties Implementation of Project Management Office Steering Committee in 2023

MEETING POLICY

1. PMO SC meetings are held periodically at least 3 (three) times per year.
2. Meetings outside of regular meetings can be held with the following criteria:
 - a. Significant changes in business conditions require rapid and immediate changes regarding project implementation or project termination.
 - b. Regulatory changes require a quick and immediate response from the organization, especially in project implementation or project termination.
 - c. Some conditions encourage the holding of a PMO SC Meeting.
3. The PMO SC meeting is chaired by the Main Director/Deputy Main Director as Chair of the PMO SC. If the President Director/Deputy President Director is unable to attend, the position at the meeting as Chair of the SC PMO can be replaced by an Alternate Chair.
4. The presence of Members with Voting Rights at the PMO SC Meeting cannot be represented. If a Member with Voting Rights is unable to attend, his position at the meeting can be replaced by a Substitute Director following applicable regulations.
5. PMO SC meetings can be held if attended by the Chair of the Committee and attended by a minimum of 3 (three) Members with Voting Rights. Of the 3 (three) Committee Members with Voting Rights present, there is at least 1 (one) Director.
6. Committee Meeting decisions are taken by deliberation and consensus. In the event that no agreement is reached, the decision of the Committee Meeting is considered valid if it is approved by 50% (fifty percent) of the total Committee Members who have voting rights plus 1 (one) Committee Member, including the Committee Chair.

7. Decisions in PMO SC meetings are documented in the PMO SC Minutes.
8. Duties and responsibilities of the Committee Secretary include:
 - a. Coordinate the preparation of committee meeting materials.
 - b. Prepare meeting agendas, schedules, and meeting places.
 - c. Carrying out correspondence, document reproduction, and committee document archiving functions.
 - d. Prepare Minutes of Committee Meetings and Minutes.
 - e. Distribute Committee decisions for follow-up to relevant Work Units.

REALIZATION OF MEETINGS AND DUTIES IMPLEMENTATION OF PROJECT MANAGEMENT OFFICE STEERING COMMITTEE IN 2023

During 2023, the Project Management Office Steering Committee has carried out its duties by holding 3 (three) meetings, with the following details:

No.	Date	Meeting Agenda
1	Thursday, April 06, 2023	1. Portfolio Highlights 2. Moonshot Update 3. Brivolution 2.0 Value Tracking 4. Determination of Commitments and Decisions by all PMO SC Members present.
2	Thursday, November 23, 2023	Presentation of Preventive Action Business and Operational material Determination of Commitments and Decisions by all PMO SC Members present
3	Monday, November 27, 2023	1. Strategic Initiative Portfolio - update October 2023 2. Transformation Effectiveness Assessment 3. Post Implementation Review 4. Progress Update: Migration of Population Identification Numbers as Taxpayer Identification Numbers Determination of Commitments and Decisions by all PMO SC Members present.

Implementation of Governance In Providing Remuneration for Commercial Banks Following POJK 45/POJK.03/2015

Remuneration and Nomination Committee

The Remuneration and Nomination Committee has been explained in the Remuneration and Nomination Committee Sub Title of the Corporate Governance Chapter in this Annual Report.

Remuneration Policy Preparation Process

The process of preparing remuneration policies includes:

1. **Background and Objectives of Remuneration Policy**
In order to protect and retain workers, it is necessary to regulate remuneration policies that can maintain and increase worker motivation and encourage the creation of a conducive work climate. The Company prepares Remuneration policies to attract potential workers, retain competent workers, and maintain worker motivation to perform superiorly.
2. **Implementation of a review of the previous year's remuneration policy, along with improvements.**
The Company prepares Remuneration policies based on practices in the labor market in the banking sector and continually reviews and updates them under changes and business developments while still paying attention to the Company's capabilities. In 2023, the Nomination and Remuneration Committee has discussed adjustments to internal provisions related to the remuneration of the Board of Directors and Board of Commissioners, as per the KPI of the Nomination and Remuneration Committee.
3. **Mechanism to ensure that remuneration for employees in the control unit is independent of the work unit they supervise.**

In supporting BRI's aspirations to build a Performance Driven Culture, the implementation of the BRI remuneration system is carried out by paying attention to its alignment with the achievement of KPI-based work unit and individual performance. The preparation of KPIs is carried out through decreasing performance targets (cascading) either fully, partially or contributively so that the performance targets of the assisted work units will be different but support the achievement of the performance targets of the control work units. Apart from that, to ensure the objectivity of the assessment, evaluation of the performance of work units at BRI is also carried out in stages through the Performance Management Committee by higher work units. Furthermore, the individual performance assessment will be adjusted to the performance achievements of the individual and work unit which will ultimately have an impact on the amount of remuneration obtained.

Scope of Remuneration Policy and Its Implementation Per Business Unit, Per Region, and in Subsidiary Companies or Branch Offices Located Overseas

In order to harmonize differences in cost levels between regions, the Company provides assistance in adjusting cost levels in the form of Premium Allowances. The Company conducts reviews of Premium Allowances, if necessary, in accordance with developments in the cost level in each region and the Company's capabilities. The Subsidiary Company has a separate

Remuneration Policy, which the Subsidiary Company itself prepares. In order to harmonize differences in cost levels between regions, the Company assists in adjusting cost levels in the form of Premium Allowances.

Remuneration is Associated with Risk

The remuneration received by workers is linked to the level of risk associated with their role and is determined based on their Person Grade and Job Grade in a wage structure that outlines their pay from the lowest to the highest position. Each job has a specific wage range that includes the minimum, midpoint, and maximum wage. The remuneration amount reflects the burden and potential risks involved in the job. The higher the position, the greater the duties and responsibilities of the team member in making decisions that significantly impact the Company's risk profile. For this reason, the Company has identified Material Risk Takers (MRT) based on the potential risks associated with their position. The Company defers payment of a portion of the variable remuneration for designated Material Risk Takers. When it comes to bonuses or performance incentives, a nominal amount is deferred, and this amount can be subject to a clawback if there is a risk rating of 4 (moderate to high) or worse in the last quarter before the deferred payment is made.

Performance Measurement is Linked to Remuneration

Performance measurements associated with remuneration include:

1. **Remuneration policy for performance appraisal.**
In order to encourage employees to perform superiorly, the company has a variable compensation program for employees who successfully achieve and exceed performance targets. Workers with high performance will also receive high variable compensation. On the other hand, workers who underperform will receive low variable compensation or no variable compensation at all.
2. **Individual remuneration method based on company performance, work unit performance, and individual performance.**
In providing variable compensation for workers, the amount of compensation received by workers depends on the company's performance achievement, work unit performance, and individual performance, where each component has an independent target achievement indicator, weight, and multiplier factor.
3. **Method of adjusting remuneration for unachieved performance.**
At the beginning of the year, the company determines the conditions that employees must meet to obtain variable compensation, one of which is the performance that must be achieved. Workers who do not meet the specified requirements will not receive variable compensation.



Remuneration Adjustments are Linked to Performance and Risk

Remuneration adjustments are linked to performance and risks, which include:

- Remuneration policy regarding variable amounts and criteria which are suspended based on the Joint Decree of the Board of Directors and Board of Commissioners Number 09-KOM/BRI/11/2017 and S.1023-DIR/KPS/11/2017 dated 30 November 2017 concerning Governance The remuneration of PT Bank Rakyat Indonesia (Persero) Tbk., has been determined as follows:
 - Part of the variable remuneration will be deferred for parties designated as MRT.
 - The amount of suspension for the Board of Directors and Board of Commissioners is a maximum of 20% of the bonus.
- Remuneration policy for deferred variables whose payments are postponed or canceled (Malus)
The company can postpone the payment of deferred variable remuneration (malus) to MRT if conditions occur in the form of:
 - It is proven that there is Individual Fraud.
 - Restatement of the company's financial report is the basis for determining variable remuneration.
 - The risk rating in the last quarter before the payment of deferred variable remuneration is 4 (Moderate to High) or worse.

Name of Extern Consultant and Consultant's Duties Related to Remuneration Policy

One of the company's remuneration principles is externally competitive, where compensation is given at a competitive level with the banking industry. In connection with this, the company collaborates with Willis Towers Watson, who is tasked with carrying out benchmarking and/or Salary Surveys under the company's requests regarding remuneration policies.

Remuneration Packages and Facilities Accepted by the Board of Directors and Board of Commissioners

Types of Remuneration and Facility	Amount Received in 1 (One) Year			
	Directors		Board of Commissioners	
	People	Million Rp.	Million Rp.	People
Salaries, bonuses, routine allowances, bonuses and other facilities in the form of in-kind	12	367.512	11	140.065

Types of Remuneration and Facility	Amount Received in 1 (One) Year			
	Directors		Board of Commissioners	
	People	Million Rp.	Million Rp.	People
Other facilities in kind (housing, health insurance, etc so on) which: a. can be owned; b. cannot be owned	12	16.714	11	12.560
Total	12	384.227	11	152.625

* Including Mr. Hadiyanto was honorably dismissed in accordance with the decision of the 2023 BRI AGMS on March 13 2023.

Remuneration Packages Grouped Into Income Levels Received by the Board of Directors and Members of the Board of Commissioners in 1 (One) Year

Amount of Remuneration per Person in 1 (One) Year *	Number of Directors	Number of Commissioners**
Above Rp2 billion	12	10
Above Rp1 billion up to. Rp2 billion	-	1
Above Rp500 million up to. Rp1 billion	-	-
Rp500 million and below	-	-

Note:

*) received in cash

** Termasuk Sdr. Hadiyanto yang diberhentikan dengan hormat sesuai keputusan RUPST BRI Tahun 2023 pada tanggal 13 Maret 2023.

Variable Remuneration

- Forms and reasons for selecting variable remuneration.
Compensation for workers is provided within a fair, competitive system framework, and in accordance with the Bank's needs and capabilities. Compensation is divided into 2 (two), namely:
 - Fixed compensation consists of basic wages and allowances.
 - Variable compensation given to workers is based on performance achievements, namely as follows:
 - Short Term Incentives.
Short Term Incentives are variable compensation promised by the Company at the beginning of the year to Marketers. Short Term Incentives aim to encourage the motivation of Marketers, providing direct rewards for achieving and exceeding individual targets, work unit targets and company targets.

- Bonus.
Bonuses are variable compensation that is not promised by the Company. Bonuses are given to employees in order to provide appreciation for the Company's performance achievements.
2. Reasons for differences in variable remuneration (Directors, Board of Commissioners and Employees).
- a. BRI applies the Position Group concept, which consists of Support, Business, Marketing Advisor and Marketing Advisor. The provision of variable remuneration will differ between job groups, which is adjusted to a constant amount per position group in question.
 - b. The company provides greater variable compensation for Marketers, this is due to the following reasons:
 - Marketers are profit makers.
 - Encourage marketers to exceed predetermined targets.
 - Appreciation to Marketers.

Factors that cause differences in variable compensation are based on considerations of performance and competency achievements, including work unit performance and company performance.

Number of Board of Directors, Board of Commissioners, and Employees Receiving Variable Remuneration During 1 (One) Year

Variable Remuneration	Amount to Received in 1 (One) Year					
	Directors		Board of Commissioners*		Employee	
	Person	Million (Rp.)	Person	Million (Rp.)	Person	Million (Rp.)
Total	12	306.949	11	117.069	77.007	5.819.797

* Including Mr. Hadiyanto was honorably dismissed in accordance with the decision of the 2023 BRI AGMS on March 13 2023.

Position and Number of Parties Who are Material Risk Takers

The positions and number of parties who become Material Risk Takers (MRT) are determined based on the number of management in the reporting year period as follows:

1. Directors (12 people)
2. Board of Commissioners (10 people)
3. Senior Executive Vice President (SEVP) (7 people)

Shares Options Owned by the Board of Directors, Board of Commissioners and Executive Officers

Description/Name	Number of Shares Owned (shares) Given (shares)	Number of Options		Price Option (Rp)	Vested
		Which Given (sheet share)	Which Has Been Executed (shares)		
Directors*	-	-	-	-	-
Board of Commissioners*	-	-	-	-	-
Executive Officer	Achmad Royadi	290.400	290.400	2.240	30/11/2021
	Triswahju Herlina	290.400	290.400	2.240	30/11/2021
Total	580.800	580.800	580.800	2.240	

* The Board of Directors and Board of Commissioners do not receive share options.



Highest and Lowest Salary Ratio

Salary Ratio	2023	2022
Highest and Lowest Employee Salaries	66,2	47,14
Highest and Lowest Directors' Salaries	1,18	1,25
Highest and Lowest Commissioner Salaries	1,11	1,11
Highest Directors' and Highest Employees' Salaries	3,16	2,36

Number of Recipients and Total Amount of Variable Remuneration That is Unconditionally Guaranteed

There is no variable compensation that is guaranteed unconditionally.

Number of Employees Subject to Termination of Employment and Total Nominal Severance Paid

Nominal amount of severance pay paid per person in 1 (one) year	Number of Employees
Above Rp1 billion	80
Above Rp500 million up to Rp1 billion	757
Rp50 million and below	708

Total Amount of Variable Remuneration That is Deferred

No	The MRT side	Variable Remuneration which is Suspended	
		Cash (Rp Million Nett)	Share (shares)
1	SEVP	2.405	-
2	Board of Commissioners	12.676*	1.197.600**
3	Directors	-	14.522.365

* For Independent Commissioners

** For Non-Independent Commissioners

Total amount of deferred variable remuneration paid during 1 (one) year

No	MRT	Deferred Variable Remuneration	
		Cash in Million Rupiah (Unlock) 2023	Share Sheet (Unlock) 2023
1	SEVP	845	-
2	Board of Commissioners	1.822*	280.400**
3	Directors	-	4.304.601

* For Independent Commissioners

** For Non-Independent Commissioners

Amount of Remuneration Given In One Year

A. Fixed Remuneration*)

1. Cash	Rp 77.086
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank	-

B. Variable Remuneration*)

	Nope Postponed	Postponed
1. Cash	Rp381.617	Rp7.936
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank **	-	Rp34.465

Note:

*) Only for MRT and expressed in million rupiah

Quantitative Information

Types of Variable Remuneration*)	Remainder Still Pending	Total Deductions During the Reporting Period		
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A)+(B)
Cash (in million rupiah)	12.413	-	-	-

Types of Variable Remuneration*)	Remainder Still Pending	Total Deductions During the Reporting Period		
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A)+(B)
Shares/ share-based instruments issued by the Bank (in shares and a nominal value of millions of rupiah, which is a conversion of the shares)	11.154.964 shares	-	-	-
Jumlah				

Note: *) Only for MRT

Performance-Based Long-Term Compensation Policy

Performance-based long-term compensation is provided in the form of Long Term Incentives (LTI) and share ownership by Employees and/or Management. Following the Extraordinary GMS on 3 October 2003, as stated in Deed No. 6, Notary Imas Fatimah, S.H., the shareholder approved the issuance of option shares, which will be implemented in 3 (three) stages. Stock options are granted to Directors and workers in certain positions and positions who meet the specified requirements (Management Stock Option Plan (MSOP).

Stock Ownership Program by Employees and/or Management (ESOP/MSOP)

To increase team member engagement and increase their sense of belonging to the Company and to provide long-term motivation/incentives to achieve the Company's performance targets that have been set, BRI also has a Share Ownership Program for BRI Employees, which is provided periodically, namely:

a. Employee Stock Allocation (ESA)

The share ownership program in the form of the Stock Allocation Program was provided in 2016 and 2020 through 4 stages to all levels of workers who meet the criteria consisting of length of service, individual performance, and team member track record in carrying out their responsibilities.

b. Employee Stock Option Plan (ESOP)

Share ownership program in the form of share purchase options at a special price in 2020. This program is given to certain level workers who are BRI's Top Talent and meet the performance and Capacity/Potential criteria.

As the Company's commitment to increasing team member engagement and productivity and creating a sense of ownership of employees towards the Company, the Company will implement a similar share ownership program for employees next year.

Number of Shares and/or Options

Program	Number of Shares (2021)	Additions in 2023*
ESA 1	589.800	21.100
ESA 2	1.554.300	32.300
ESA 3	268.953.200	33.900
ESA 4	283.113.000	414.300
Special ESA	30.720.900	-
ESOP 1	72.029.200	-
ESOP 2	76.896.900	-
Discretionary Pool	674.600	-

* Granting ESA or additional shares in 2023 as a continuation of the previous program

The Implementation Period

The vesting period, or the period during which the team member's rights to shares still depend on the specified conditions, is as follows:

Program	Vesting Period
ESA 1	Vesting 1 1 January 2017 – 31 January 2018 (Applies to all Corporate Titles)
	Vesting 2 January 1, 2019 – January 31, 2019 (Only applies to Corporate Title VP, EVP & SEVP)
ESA 2	January 2, 2020 to January 31, 2020
ESA 3	January 2, 2020 to March 31, 2021
ESA 4	January 2, 2020 to December 31, 2021
ESOP 1	May 15, 2020 to October 31, 2020
ESOP 2	May 15, 2020 to May 31, 2021
ESA 2023	January 2 to December 31, 2024



Requirements of Eligible Employees and Management

The program for granting several Company shares in the form of ESA is given to employees who meet the grant and vesting program requirements, such as meeting the minimum work period, achieving company performance and individual performance in the specified period, as well as the team member's track record in carrying out their responsibilities. Meanwhile, other team member share ownership programs are provided in the form of granting the right to purchase some company shares, namely in the form of an ESOP, aimed at employees who fall into the BRI High Potential Talent & Value Creator category, namely those who meet the performance and Capacity/Potential criteria.

Implementation Prices or Determination of Implementation Prices

In the Employee Stock Ownership Program (ESOP) program provided by BRI to employees who meet the requirements, the share acquisition price will be determined at a particular time; namely, for the ESA 1 program, it is Rp3,630 per share, ESA 2, 3, and 4 of Rp4,410 per share, ESOP of Rp2,240,- per share.

Public Accountant

Appointment of Public Accountant

The procurement procedure for a Public Accounting Firm (KAP) is as follows:

1. The technical, HPS preparation, and procurement teams procure KAP audit services.
2. The Audit Committee is the Coordinator of the Technical Team, HPS, Preparation, and Procurement teams. It is responsible for reporting all KAP audit service procurement activities to the Board of Commissioners.
3. The method for procuring KAP audit services is carried out using the Direct Selection Method, guided by the provisions and procedures for procurement of goods and services that apply at BRI.

Public Accounting Firm, Name of Accountant, Fee, and License of the KAP

Year	Public accounting firm	KAP period	Name of Accountant (Responsible Partner)	AP period	Audit Service Fee*	AP Permission
2023	Purwanto, Sungkoro & Surja	8th period	Christophorus Alvin Kossim	4th period	Rp15.922.000.000	AP.1681
2022	Purwanto, Sungkoro & Surja	7th period	Christophorus Alvin Kossim	3rd period	Rp13.925.000.000	AP.1681
2021	Purwanto, Sungkoro & Surja	6th period	Christophorus Alvin Kossim	2nd period	Rp13.715.296.000	AP.1681
2020	Purwanto, Sungkoro & Surja	5th period	Christophorus Alvin Kossim	1st period	Rp15.523.800.000	AP.1681
2019	Purwanto, Sungkoro & Surja	4th period	Danil Setiadi Handaja, CPA	3rd period	Rp10.700.000.000	AP.1008
2018	Purwanto, Sungkoro & Surja	3rd period	Danil Setiadi Handaja, CPA	2nd period	Rp8.200.000.000	AP.1008
2017	Purwanto, Sungkoro & Surja	2nd period	Danil Setiadi Handaja, CPA	1st period	Rp7.300.000.000	AP.1008

* Fees include OPE, 11% VAT, and other taxes

Other Services Provided by Accountants

Fees for other services provided by accountants are Rp950,000,000. The non-audit services provided are:

1. Agreed procedure for calculating the KPI achievements of the Board of Directors (collegial and individual), position 31 December 2023.
2. Agreed procedures for data sent by BRI for the compilation of the Ministry of BUMN's financial reports for the 2023 financial year.
3. Agreed procedures for compliance with applicable regulations for funding micro and small businesses for the 2023 financial year (if necessary).

Audit Opinion

Tahun	Opinion on Financial Statement Audit Results
2023	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards
2022	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards
2021	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards
2020	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards
2019	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards
2018	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards
2017	The Consolidated Financial Statements are presented fairly, in accordance with Indonesian Financial Accounting Standards

Internal Control System

BRI has an internal control system policy that includes 5 (five) components:

1. Supervision by Management and control culture.
2. Risk identification and assessment.
3. Control activities and separation of functions.

4. Accounting, information, and communication systems.
5. Monitoring activities and corrective actions for deviations.

All BRI management and employees are responsible for improving the quality and implementation of BRI's internal control system. The parties involved and responsible for the implementation of BRI's internal control system, for instance, the 1st line (Management and all BRI employees), 2nd line (Risk Management Team including the Risk Management Function, Compliance Team, Branch Risk Compliance, and Risk Compliance Unit), and 3rd line Internal Audit Division.

Supervision by Management and Control Culture

The Board of Commissioners and Directors has played an active role in monitoring and establishing a culture of control in the company.

1. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of the implementation of the internal control system by holding regular meetings with the Board of Directors and Executive Officers to discuss the effectiveness of the Internal Control System.
2. The Board of Directors monitors the adequacy and effectiveness of the internal control system by ensuring that all employees have carried out internal implementation function activities.

The implementation of supervision by management includes:

1. BRI has procedures to identify, measure, monitor, and control the risks faced by the bank. The Board of Commissioners plays a role in determining the company's risk tolerance level.
2. BRI has an adequate organizational structure with the assignment of duties and responsibilities by applicable regulations.
3. BRI has a policy architecture in which there are internal control policies and procedures for operational activities.
4. Monitoring improvements to internal and external audit findings.
5. Implement communication at all levels of the organization on a regular basis, including communication between Directors and Commissioners.
6. Monitoring the effectiveness of the implementation of the Internal Control System.
7. Implementation of Internal Control System Review.



The Board of Directors and Board of Commissioners create an organizational culture that emphasizes the importance of internal control to all employees. The implementation includes:

1. All operational policies, standards, and procedures are documented in writing and can be accessed by all workers, including through:
 - a. BRIPEDIA application
 - b. BRISHARE application
 - c. HR library in the BRISTARS application
2. Policies related to integrity and ethical values are reflected in BRI's core values, BRI's GCG Policy, BRI's Code of Ethics, Anti-Bribery and Gratification Control Provisions, and Conflict of Interest Guidelines, which all BRI employees must follow.
3. Policies and procedures related to BRI human capital management include planning, recruitment, development & training, remuneration, performance management, and disciplinary punishment.
4. The Board of Commissioners, Directors, and all BRI employees signed the integrity pact.

Risk Identification and Assessment

BRI periodically and continuously carries out risk assessments that can affect the company's objectives. Risk assessments are also carried out by internal audit staff in carrying out audit activities through risk-based audits. More detailed risk identification and evaluation are presented in the Risk Management CHAPTER. Internal control is reviewed by The Internal Audit Work Unit every year through the Risk Management Review activity.

Control Activities and Separation of Functions (Financial and Operational Control)

Control activities include establishing control policies and procedures as well as early verification processes to ensure that these policies and procedures are consistently adhered to. Control activities are implemented at all functional levels by BRI's organizational structure..

MANAGEMENT REVIEW (TOP LEVEL REVIEW)

BRI periodically, annually, carries out top-level reviews regarding its Anti-Fraud Strategy. The review results include a comprehensive evaluation regarding the pillars of implementing the company's anti-fraud strategy so that existing problems can be detected. Then, improvements must be formulated and implemented by the relevant work units.

OPERATIONAL REVIEW (FUNCTIONAL REVIEW)

The Internal Audit Work Unit carries out assurance activities and provides consultancy services on the adequacy and effectiveness of internal control systems, risk management, and corporate

governance. Audit activities are carried out periodically for each level of the BRI Work Unit. The Internal Audit Work Unit submits regular reports to the President Director and the Audit Committee with support from the Compliance Director. The Internal Audit Work Unit evaluates the improvement steps submitted by the Auditee. In addition to carrying out audit activities, BRI The Internal Audit Work Unit periodically carries out reviews of the implementation of risk management and the implementation of the Anti-Fraud Strategy

INFORMATION SYSTEMS AND TECHNOLOGY CONTROL

The Information Technology (IT) Work Unit implements adequate control practices as part of the overall IT risk mitigation strategy by paying attention to:

1. Risk assessment results.
2. Criteria for risk management and recommendations for forms of risk management.
3. Statutory provisions and other legal or contractual requirements.
4. Control practices include:
 - a. Implement policies, standards, procedures, and organizational structure, including workflow.
 - b. Effective internal controls that can mitigate risks in IT processes.
 - c. Determination of policies, standards, and information of security management system procedures required by BRI to safeguard assets related to the implementation and use of IT.
 - d. Evaluation of the results of the review and testing of the Disaster Recovery Plan.
 - e. Determination of policies and procedures regarding the use of IT service providers.
 - f. Evaluate the ability of IT service providers to maintain the level of security implemented by BRI in terms of confidentiality, data integrity, and information availability.
 - g. Supervision and monitoring are the responsibility of BRI management by outsourcing IT operations to IT service providers.
 - h. Use of insurance as an effort to mitigate potential losses in IT operations.

PHYSICAL ASSET CONTROL

Control of BRI's physical assets is contained in the General Policy for Fixed Asset Management and Logistics (CATALOG). CATALOG contains BRI's fixed asset management and logistics management policies in an integrated manner which includes planning activities, determining needs, funding, procurement, payment, distribution, insurance, maintenance, asset optimization, administration and reporting as well as monitoring and evaluation.

DOCUMENTATION

The company adequately documents accounting policies, procedures, systems, standards, and audit processes. This document is updated periodically to describe the company's operational activities and is communicated to officials and employees. The internal auditor also assesses the accuracy and availability of documents during the audit.

SEGREGATION OF DUTIES

Separation is intended so that each person in their position does not have the opportunity to commit and hide mistakes or deviations in carrying out their duties at all levels of the organization and in all operational activities. Implementation includes:

1. Implement the dual control function in the company's operational and business activities.
2. Determination of authority limits in access and making decisions on transactions.
3. Avoid giving responsibility and authority that could cause conflicts of interest.
4. Separation of Maker, Checker, and Signer functions to several people to mitigate operational and business risks.

CONTROLLING COMPLIANCE WITH OTHER LEGAL REGULATIONS

The Compliance Function generally carries out control of compliance with statutory regulations. The Compliance Director's responsibilities include ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by BRI, are under the provisions of the Financial Services Authority and statutory provisions, as well as implementing a prevention system so that policies and/or decisions taken by the Board of Directors BRI does not deviate from the provisions of the Financial Services Authority and statutory regulations. In addition, the Compliance Function's responsibilities include identifying, measuring, monitoring, and controlling Compliance Risk by referring to the Financial Services Authority Regulations regarding the Implementation of Risk Management for Commercial Banks, including making efforts to ensure that policies, provisions, systems, and procedures and BRI's business activities are in accordance with the provisions of the Financial Services Authority and/or applicable laws and regulations.

In order to increase the effectiveness of controlling compliance with statutory regulations, the Compliance Function periodically has a work program to assess the effectiveness of the compliance culture. BRI has parameters for measuring the effectiveness of implementing a compliance culture for work units, which is carried out once a year. This assessment provides an overview for management to determine the level of compliance of each work unit, which can be considered when assessing each work unit's KPIs.

The Board of Directors periodically assesses the adequacy of implementing the Compliance Function at BRI through Compliance Function Reports, which are also submitted to the Financial Services Authority every semester. The implementation summary contained in the Compliance Function Report contains fairly comprehensive information, including compliance risk management, gratification control program, APU-PPT program, and others.

Accounting, Information and Communication Systems

It aims to exchange information in the context of carrying out tasks under the responsibilities of each worker. Implementation includes:

1. The accounting system has been supported by establishing procedures and retention schedules for recording transactions.
2. BRI has adequate information systems, including the BRI Management Information System (BRISIM), the Loan Approval System (LAS) which is an information system covering the Bank's business activities in the loan sector, the BRIOPRA application, which is an information system related to risk management, treasury and market risk applications (GUAVA), BRISTARS Human Capital Information System, etc.
3. BRI has a Disaster Recovery Plan and backup system to prevent high-risk business failures. Regular testing is carried out to ensure the system can work effectively.
4. The Communication System can provide information to all external and internal stakeholders by providing effective communication channels.
 - a. BRI has an Information Service and Management Policy containing guidelines for providing information services to interested parties.
 - b. Communication media are available for socializing policies to all workers (BRISHARE, BRIPEDIA, and Pusataka SDM).
 - c. Implementation of communication forums (information upwards, downwards, and across work units) regarding risk exposure information, operational performance, and company strategy, such as Risk Management Committee Forums, Business Performance Reviews, Support Performance Reviews, National Work Meetings, Regional Work Meetings, Focus Groups Discussion and Performance Improvement Forum.

Monitoring Activities and Corrective Actions for Deviations

BRI continuously monitors the overall effectiveness of internal control carried out by operational work units and the Internal Audit Work Unit ranks. The Internal Audit Work Unit has monitored the internal control system, which is submitted to the President Director, Compliance Director, and Board of Commissioners.



Compliance with the Committee of Sponsoring Organizations of Tradeway Commission (COSO)

BRI has implemented an internal control system using the COSO Internal Control Framework: Control Environment, Risk Assessment, Control Activities, Information & Communication, and Monitoring.

Internal Environment

The first element of BRI's internal control structure includes commitment, policies, and behavior, including the concern of the Board of Directors, Board of Commissioners, and all BRI employees regarding the importance of effective internal control. BRI's Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of the implementation of the internal control system through regular meetings with the Board of Directors and Executive Officers to discuss the effectiveness of the Internal Control System. The Board of Directors monitors the adequacy and effectiveness of the internal control system by ensuring that officials and workers have carried out internal implementation function activities. In carrying out supervision, BRI management has established a culture of control, including:

1. Establishment of an adequate BRI organizational structure with the determination of duties and responsibilities in accordance with applicable regulations.
2. Policies and procedures related to BRI human capital management include planning, recruitment, development and training, remuneration, and performance management.
3. BRI's core values and the BRI Code of Ethics reflect integrity and ethical values, which all BRI employees must follow.
4. In implementing the duties and responsibilities of the Directors and Commissioners, always pay attention to the principles of good corporate governance.

Risk Assessment

It is a series of awareness of all BRI employees towards a risk awareness culture, including actions to evaluate, assess, and mitigate risks. A more detailed explanation regarding the bank's internal control system for all types of risks is presented in pillar 4 of the Risk Management Chapter. BRI evaluates the risk profile periodically to mitigate risks that have the potential to harm the company. In implementing integrated risk management in financial conglomerates, BRI carries out management including assessment of 10 (ten) types of risks, namely:

1. Credit risk
The assessment is carried out using an internal model using a standard model, namely calculating the probability of default and loss given default for each business segment based on shifts in collectibility. A series of stress tests were also carried out to measure the maximum potential loss if stress conditions occurred.
2. Market risk
Assessments are carried out periodically (daily, weekly, monthly) by calculating market risk, including an approach using standard methods and internal measurement models

(VaR) through the GUAVA application and NII simulation every time there is a change in market interest rates and managing the maturity profile of securities. The standard method approach is carried out by calculating interest rate and exchange rate risk on the position of all BRI financial instruments classified as trading books and banking books exposed to interest rate and exchange rate risk.

3. Liquidity Risk
Identification, measurement, and monitoring are carried out through the daily liquidity profile dashboard, while control is carried out through the liquidity contingency plan protocol. Liquidity risk assessment includes assessing liquidity ratios, cash flow projections, maturity profiles, NSFR and LCR, determining liquidity risk limits, and stress tests.
4. Operational Risk
Assess risks caused by inadequate or non-functioning internal processes, human error, system failure, or external problems that affect bank operations.
5. Legal Risk
Includes an assessment of risks caused by juridical weaknesses, including legal claims, the absence of supporting legislation, or deficiencies in the agreement, such as not fulfilling the terms of the validity of the contract and imperfect binding.
6. Strategic Risk
Assessment includes determining and implementing inappropriate bank strategies, making wrong business decisions, or lacking the need for more responsiveness to external changes.
7. Reputation Risk
Covers risks caused by negative publications related to the bank's business activities or negative perceptions of the bank. The measurement aims to estimate the level of reputation risk vulnerability faced by BRI. The assessment includes parameters in the form of the influence of the reputation of bank owners and companies, violations of business ethics, product complexity, and business collaboration, and the frequency and materiality of negative bank news and customer complaints.
8. Compliance Risk
This is a risk caused by not complying with or not implementing applicable laws and regulations. Assessments are carried out on the parameters of type, significance, nominal, and frequency of violations of relevant provisions.
9. Insurance Risk
Assess risks resulting from the failure of insurance companies to fulfill their obligations to policyholders due to inadequate risk selection processes, premium determination, use of reinsurance, and/or claims handling.
10. Intra Group Transaction Risk
Assess the risks resulting from an entity's dependence, either directly or indirectly, on other entities within a financial conglomerate in order to fulfill the obligations of written agreements and unwritten agreements, whether followed by transfers and/or not followed by transfers of funds.

Apart from conducting regular risk assessments, management also evaluates the company's risk profile assessment results to determine actions and controls for the risk assessment. Management has established an Early Warning System for every risky business process that can potentially harm the company.

Control Activities

Includes actions determined through policies and procedures to control risks at all levels of the organization and various business processes at BRI. Control activities can assist Directors and Commissioners in managing and controlling hazards that can affect performance or result in losses for the company. Forms of BRI control activities include:

1. General control activities involve all BRI employees at all levels of the organization. BRI's control activities are contained in all BRI policies and procedures as stated in the BRI Policy and Procedure Architecture. Control systems for each business process, including:
 - a. Implement MCS (maker, checker, signer) in authorization and verification activities.
 - b. The segregation of duties separates functions in carrying out responsibilities so that there is no opportunity to commit and hide irregularities in implementing their duties.
 - c. Implementation of the Four Eyes Principles in the loan process for all segments; separation of loan initiator and breaker functions.
 - d. Application of three lines for layered defense activities.
2. Control activities according to organizational functions include:
 - a. Implementation of Management Reviews (Top Management Reviews)
 - b. Control activities in the implementation of Risk Management include:
 - Credit risk control includes procedures for improving loan quality through restructuring, procedures for minimizing losses in loan quality through restructuring, and procedures for writing off problematic loans.
 - Market risk control includes preparing market risk management designs, compiling and analyzing periodic reports on the output produced by internal models such as analysis of daily net foreign exchange position reports, market risk exposure reports, implementation of Market Risk Management Committee forums and Asset & Liability Committee (ALCO) forums.
 - Liquidity risk control includes the Protocol Liquidity Contingency Plan.
 - Operational risk control includes product assessment procedures and a Protocol Liquidity Contingency Plan for catastrophic events.

- Control legal risks by reviewing the legal aspects of new products and activities.
 - Strategic risk control is contained in the General Long Term Plan policy, Long-Term Plan Implementation Guidelines, and the Company's Work Plan and Budget.
 - Reputation risk control is included in the Circular Letter of the BRI Board of Directors regarding Information Service and Management Policy.
 - Compliance risk control is carried out by reviewing each external regulation and analyzing the impact on the company to be then included in each company's internal provisions.
- Controlling insurance risk as part of the risks inherent in BRI as the primary entity that oversees subsidiary companies operating in the insurance sector is through the implementation of the Subsidiary Company Risk Profile Discussion Forum.
- Intra-group risk control is carried out by the Subsidiary Desk, which is appointed by management as the work unit that manages subsidiaries.

Information & Communication

BRI has a relevant and quality information system related to financial conditions, business activities, risk management and compliance implementation, market conditions, and other conditions to support the duties and responsibilities of the Board of Directors and Board of Commissioners. Internal and external communications are also carried out periodically to support the company's internal controls functioning as they should.

Monitoring

Includes a continuous assessment process for monitoring activities regarding the effectiveness of the design and operation of the internal control structure and management performance that has been implemented and is functioning. Monitoring of BRI's internal control system is carried out through three lines of defense, namely:

1. 1st line as risk owner, namely the Work Unit that carries out business and operational activities and manages the risks faced (including the Operational Work Unit).
2. 2nd line, namely the Work Unit that carries out functional supervision (including MR Headquarters & Regional Offices, Compliance Division, and Policy & Procedures Division).
3. 3rd line, namely the Work Unit that carries out assurance. The Internal Audit Work Unit is part of the Internal Control System, which carries out a supervisory function over the monitoring of the internal control system.

The results of the implementation of The Internal Audit Work Unit supervision and monitoring of the internal control system are submitted to the President Director, Compliance Director, and Board of Commissioners.



Evaluation of Internal Control System Implementation

The Board of Directors is responsible for ensuring that a reliable and effective internal control system is implemented. This system must improve and promote a risk awareness culture that is embedded at every level of the organization. The Internal Audit Work Unit is responsible for evaluating the adequacy, effectiveness, and efficiency of the internal control system. It plays an active role in continuously improving the efficacy of the internal control system to achieve the goals set by BRI.

The Internal Audit Work Unit conducts periodic inspection and review activities in Work Units and Subsidiaries to evaluate the internal control system. The evaluation results are submitted to the Board of Directors for further follow-up by the relevant Work Unit. The Board of Commissioners, especially the Audit Committee, plays an active role in evaluating the internal control system by reviewing the results of the evaluation carried out by the Internal Audit Work Unit. The results during 2023 show that the internal control system at BRI has been running adequately.

Statement of The Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

After conducting a review and holding discussions with the Management, Audit Committee, Independent Auditor, Internal Auditor, and various Related Divisions, the Board of Directors and Board of Commissioners have concluded that the company's internal control and risk management system is adequate in identifying and managing risks. However, the company must continuously monitor, review, and improve its internal control and risk management system to strengthen it in the future.

Risk Management

BRI proactively and prudently manages risk in every business and operational process to achieve optimal profitability per the predetermined risk appetite. BRI is committed to implementing sound risk management by having policies, procedures, competencies, accountability, reporting, and supporting technology that aims to ensure that BRI Bank's risk management always runs effectively and efficiently.

Basis of Implementing Risk Management

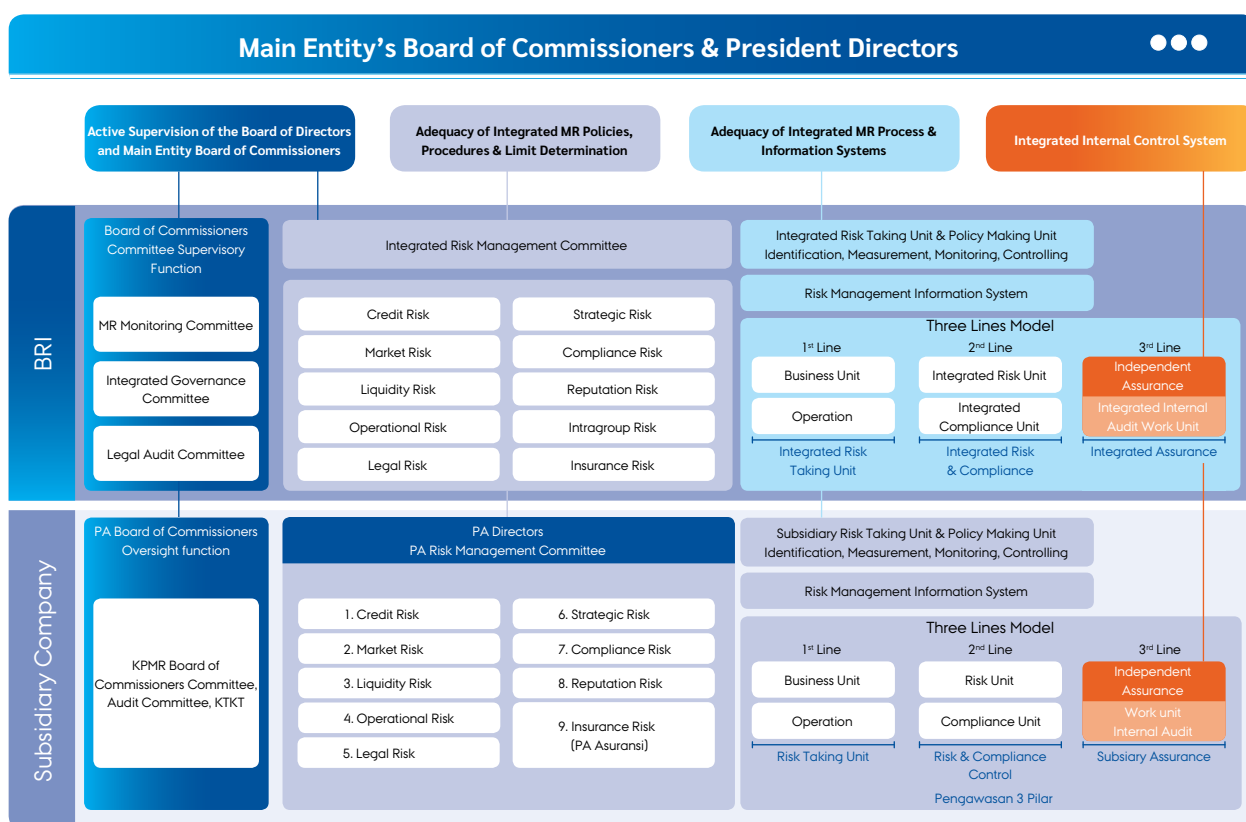
The basis for implementing the Company's risk management refers to:

1. Law of the Republic of Indonesia Number 9 of 2016, dated April 15, 2016, concerning Prevention and Handling of Financial System Crisis as most recently amended by Law of the Republic of Indonesia Number 4 of 2023, dated January 12, 2023, concerning Development and Strengthening of the Financial Sector.
2. Regulation of the Minister of BUMN of the Republic of Indonesia Number PER-2/MBU/2023 dated March 24, 2023, concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises
3. Financial Services Authority Regulation (POJK) Number 17/POJK.03/2014, dated November 19, 2014, concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
4. Financial Services Authority Regulation (POJK) Number 26/POJK.03/2015, dated December 11, 2015, concerning Integrated Minimum Capital Requirements for Financial Conglomerates.
5. Financial Services Authority Regulation (POJK) Number 4/POJK.03/2016, dated January 26, 2016, concerning the Assessment of the Soundness Level of Commercial Banks.
6. Financial Services Authority Regulation (POJK) Number 18/POJK.03/2016, dated March 22, 2016, concerning implementing Risk Management for Commercial Banks.
7. Financial Services Authority Regulation Number 38/POJK.03/2017, dated July 12, 2017, concerning the Implementation of Consolidated Risk Management for Banks That Control Subsidiaries.
8. Financial Services Authority Regulation (POJK) Number 39/POJK.03/2019, dated December 19, 2019, concerning the Implementation of Anti-Fraud Strategies for Commercial Banks.
9. Financial Services Authority Regulation (POJK) Number 45/POJK.03/2020, dated October 14, 2020, concerning Financial Conglomerates.
10. Financial Services Authority Regulation (POJK) Number 27/POJK.03/2022 dated December 26, 2022, concerning the Second Amendment to Financial Services Authority Regulation (POJK) Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks.
11. Financial Services Authority Regulation Number 11/POJK.03/2022, dated July 7, 2022, concerning the Implementation of Information Technology by Commercial Banks.
12. Financial Services Authority Regulation Number 17 of 2023, dated September 14, 2023, concerning the Implementation of Governance for Commercial Banks.
13. Financial Services Authority (SEOJK) Circular Letter Number 14/SEOJK.03/2015 dated May 25, 2015, concerning the Implementation of Integrated Risk Management for Financial Conglomerates.

14. Financial Services Authority (SEOJK) Circular Letter Number 34/SEOJK/03/2016, dated September 1, 2016, concerning the Implementation of Risk Management for Commercial Banks.
15. Financial Services Authority Circular Number 33/SEOJK.03/2016, dated September 1, 2016, concerning the Implementation of Risk Management in Banks Carrying Out Marketing Collaboration Activities with Insurance Companies (Bancassurance).
16. Financial Services Authority Circular Number 4/SEOJK.03/2017, dated January 16, 2017, concerning the Implementation of Risk Management in Banks Carrying Out Activities Related to Mutual Funds.
17. Financial Services Authority Circular Number 14/SEOJK.03/2017, dated March 17, 2017, concerning Assessment of the Soundness Level of Commercial Banks.
18. Financial Services Authority Circular Number 28/SEOJK.03/2022, dated December 22, 2022, concerning Risk Management Certification.
19. Decree of the BRI Board of Directors Nokep: KB.03 DIR/MPE/12/2020 dated December 28, 2020, concerning Risk Management Policy of PT Bank Rakyat Indonesia (Persero) Tbk.

Risk Management Framework and Governance

The Company's Risk Management framework is contained in the BRI Risk Management Policy which is carried out through a capital management and risk management approach in operations and business covering all levels of the BRI organization and members of the BRI Financial Conglomerate. In simple terms, BRI's risk management framework is described as follows:



In supporting risk control and ensuring compliance with the implementation of business and support pillars, so that BRI's performance remains healthy and sustainable supported by operational excellence to increase value, BRI's risk management implementation had 4 (four) supporting pillars, namely:

- a. Pillar 1: Active supervision of the Primary Entity's Board of Directors and Board of Commissioners;
- b. Pillar 2: Adequacy of integrated policies, procedures and limit setting.
- c. Pillar 3: Adequacy of integrated risk management processes and information systems; and
- d. Pillar 4: A comprehensive integrated internal control system.



Lastly, to implement integrated risk management, the synergy between the risk management organs of subsidiaries and the risk management organs of the main entity was carried out.

Active Supervision of the Board of Commissioners and Directors

Board of Commissioners Supervision

The authorities and responsibilities of the Board of Commissioners related to active supervision in risk management activities included:

1. Approved and evaluated the Risk Management policy at least 1 (one) time in 1 (one) year or a higher frequency in the event of changes in factors that significantly affect the Bank's business activities.
2. Evaluated the accountability of the Board of Directors for the implementation of the Risk Management policy as referred to in number 1 (one) which is carried out at least every quarter.
3. Evaluated and decided on the request of the Board of Directors relating to transactions that require the approval of the Board of Commissioners, which means transactions that have exceeded the authority of the Board of Directors to decide on transactions, by applicable BRI internal policies and procedures.
4. Supervised the implementation of other Risk Management functions by the provisions of laws and regulations, articles of association, and/or decisions of the GMS/Capital Owners

In carrying out the above functions, the Board of Commissioners was assisted by the Risk Management Committee at the Board of Commissioners level, namely the Risk Management Monitoring Committee (KPMR). The Risk Management Monitoring Committee assisted the Board of Commissioners in carrying out its duties and responsibilities in evaluating and ensuring that the implementation of risk management continues to fulfill the elements of the adequacy of risk management procedures and methodologies so that BRI's activities could still be controlled at an acceptable limit or point.

The Risk Management Monitoring Committee regularly held meetings and provided recommendations for improvement which were submitted in the minutes. The meetings discussed the risk profile and implementation of risk management individually have been conducted 7 (seven) times, namely on January 24, 2023, March 28, 2023, May 9, 2023, May 23, 2023, July 18, 2023, August 1, 2023 and September 26, 2023.

The authorities and responsibilities of the Board of Commissioners related to active supervision in Integrated Risk Management activities included:

1. Directed, approved, and evaluated the Integrated Risk Management policy. Evaluation was conducted at least 1 (one) time in 1 (one) year or at any time if there were changes in factors that significantly affect business activities.

2. Evaluated the effectiveness of Integrated Risk Management implementation in the Financial Conglomerate. For this purpose, the Board of Commissioners of the Main Entity had to understand the risks faced by the Financial Conglomerate and develop a risk culture within the Financial Conglomerate.
3. Evaluated the implementation of Integrated Risk Management by the characteristics and complexity of the BRI Financial Conglomerate business as well as the implementation of Risk Management at each FSI in the Financial Conglomerate.
4. Provided direction for improvement on the implementation of the Integrated Risk Management policy by the Primary Entity Board of Directors regularly. The evaluation was conducted, among others, through an evaluation of the accountability of the Primary Entity Board of Directors.

As for the meeting to discuss risk profiles and integrated risk management implementation, it was held 2 (two) times, namely on February 27, 2023, and August 16, 2023.

Board of Directors Supervision

The authority and responsibility of the BRI Board of Directors about active supervision of BRI's risk management included the following:

1. Developed written and comprehensive Risk Management policies, strategies and frameworks that were in accordance with applicable regulations, including the establishment and approval of risk limits both overall risk (composite), per type of risk, and per functional activity by taking into account the level of risk to be taken (risk appetite) and risk tolerance in accordance with BRI conditions and taking into account the impact of risk on capital adequacy.
2. Determined BRI's Risk Management Policy and its amendments after obtaining approval from the Board of Commissioners.
3. Evaluated and/or updated policies, strategies, procedures, and frameworks as well as the determination of risk limits and risk management thresholds at least 1 (one) time in 1 (one) year or in a more frequent frequency in the event of changes in factors that significantly affected business activities, risk exposures, and/or Risk Profile.
4. Were Responsible for the implementation of Risk Management policies, strategies and frameworks approved by the Board of Commissioners as well as evaluating and providing direction based on reports submitted by SKMR BRI including reports on Risk profile.
5. Established a transaction approval mechanism, including those that exceeded the limit and authority for each level of position.
6. Decided transactions that required the approval of the Board of Directors, which among others included transactions that have exceeded the authority of officials one level below the Board of Directors, in accordance with applicable internal policies and procedures.

7. Established an organizational structure including clear authority and responsibility at each level of position related to the implementation of risk management and carry out competency improvement of human resources related to Risk Management.
8. Developed, established and updated procedures, tools and information systems to identify, measure, monitor and control risks.
9. Developed a risk culture including risk awareness at all levels of the organization, including adequate communication to all levels of the organization about the importance of effective internal control.
10. Ensured adequate financial support and infrastructure to manage and control risks.
11. Ensured that the risk management function has been implemented independently.
12. Ensured that all material risks and the impact caused by these risks have been followed up and submitted to the Board of Commissioners regularly.
13. Ensured the implementation of corrective measures for problems or irregularities in business activities found by The Internal Audit Work Unit BRI.
14. Approved new product and/or activity proposals by considering recommendations from the Division in charge of SKMR BRI.
15. Carried out other Risk Management functions by the provisions of laws and regulations, articles of association, and/or decisions of the GMS / Capital Owners.

BRI as the Main Entity establishes the BRI Risk Management Director as the Director in charge of the Integrated Risk Management function, assisted by the Directors of related fields in the implementation of BRI Integrated Risk Management. The authority and responsibility of the BRI Board of Directors in integrated risk management included at least:

1. Developed a written and comprehensive Integrated Risk Management policy by applicable regulations.
 2. Implemented the established Integrated Risk Management policy and evaluated the implementation of Integrated Risk Management.
 3. Evaluated and adjusted the Integrated Risk Management policy at least 1 (one) time in 1 (one) year or at any time if there were changes in factors that significantly affected the business activities of BRI Financial Conglomerate as a result of changes in external and internal conditions that had an impact on capital adequacy, Risk Profile, and ineffective implementation of Integrated Risk Management.
 4. Took necessary actions on the level of Risk Profile of the Financial Conglomerate, among others by providing recommendations on proposals related to the implementation of Risk Management to each member of the Financial Conglomerate.
 5. Communicated the Integrated Risk Management policy effectively to all levels of the organization within the Financial Conglomerate for clear understanding.
6. Developed a risk-aware culture as part of the implementation of Integrated Risk Management in the Financial Conglomerate, among others by fostering risk awareness through adequate communication within the Financial Conglomerate on the importance of risk control and effective internal control.
 7. Ensured all material risks have been addressed through the implementation of Risk Management.
 8. Submitted an accountability report on the implementation of the Integrated Risk Management policy to the Board of Commissioners of the Main Entity regularly.
 9. Ensured the effectiveness of human resources management that included competence, qualifications, and adequacy of human resources in the Main Entity to carry out the Integrated Risk Management function, among others by:
 - a. Establishment of clear HR qualifications for each level of position related to the implementation of Integrated Risk Management.
 - b. Placement of competent officials and staff for the implementation of Integrated Risk Management.
 - c. Adequate quantity and quality of human resources in understanding their duties and responsibilities, both for business work units, Risk Management, and support work units responsible for the implementation of Integrated Risk Management.
 - d. Improving HR competencies through continuous education and training programs on the implementation of Integrated Risk Management.
 - e. Improving the understanding of all human resources of the strategy, the level of risk to be taken, risk tolerance, and risk framework in an integrated manner and implementing it consistently in the activities carried out.
 10. Ensured that the implementation of Integrated Risk Management has been conducted independently and free from conflict of interest between the Main Entity and Subsidiaries.
 11. Evaluated the results of the review conducted by the Division in charge of SKMRT periodically on the Integrated Risk Management process.
 12. Established procedures and tools to identify, measure, monitor, and control risk in an integrated manner.
 13. Ensured the adequacy of infrastructure to manage and control risks.

During 2023, BRI's Board of Directors has established risk management committees, among others:

1. The Risk Management Committee is held at least quarterly regarding the discussion of bank-wide risk exposures that have been implemented during the 2023 period including:



No.	Date	Meeting Agenda
1	January 16, 2023	- Risk Profile Quarter IV 2022 - Mandatory Report & Monitoring - Risk Issue Discussion
2	March 24, 2023	- Mandatory Report & Monitoring - Risk Issue Discussion
3	April 17, 2023	- Risk Profile Quarter I 2023 - Mandatory Report & Monitoring - Risk Issue Discussion
4	May 15, 2023	- Mandatory Report & Monitoring - Risk Issue Discussion
5	June 15, 2023	- Mandatory Report & Monitoring - Risk Issue Discussion
6	July 26, 2023	- Risk Profile Quarter II 2023 - Mandatory Report & Monitoring - Risk Issue Discussion
7	September 27, 2023	- Mandatory Report & Monitoring - Risk Issue Discussion
8	October 17, 2023	- Risk Profile Quarter III 2023 - Mandatory Report & Monitoring - Risk Issue Discussion
9	November 22, 2023	- Risk Appetite Statement 2024 - Mandatory Report & Monitoring - Risk Issue Discussion

2. The Integrated Risk Management Committee regarding the discussion of risk exposures in the Financial Conglomeration carried out on a semesterly basis has been carried out during the 2023 period including:

No.	Date	Meeting Agenda
1	February 27, 2023	- Integrated RAS 2023 - Mandatory Report of Integrated Risk Management - Integrated Risk Profile, PA Risk Profile & PA Risk Issue - Risk Maturity Index
2	August 16, 2023	- Integrated RAS Monitoring - Mandatory Report of Integrated Risk Management - Integrated Risk Profile, PA Risk Profile & PA Risk Issue - Risk Maturity Index

Adequacy of Policies, Procedures and Limit Setting

In accordance with POJK No. 18/POJK/2016, BRI's Board of Directors has prepared written and comprehensive Risk Management policies and strategies that were approved and evaluated by the Board of Commissioners. As part of the measurement and control process, BRI had and periodically reviewed the overall risk limit policy and functional risk limits for more specific business areas such as lending, treasury, and operations on a regular basis. Some of the policies that have been updated throughout 2023 included:

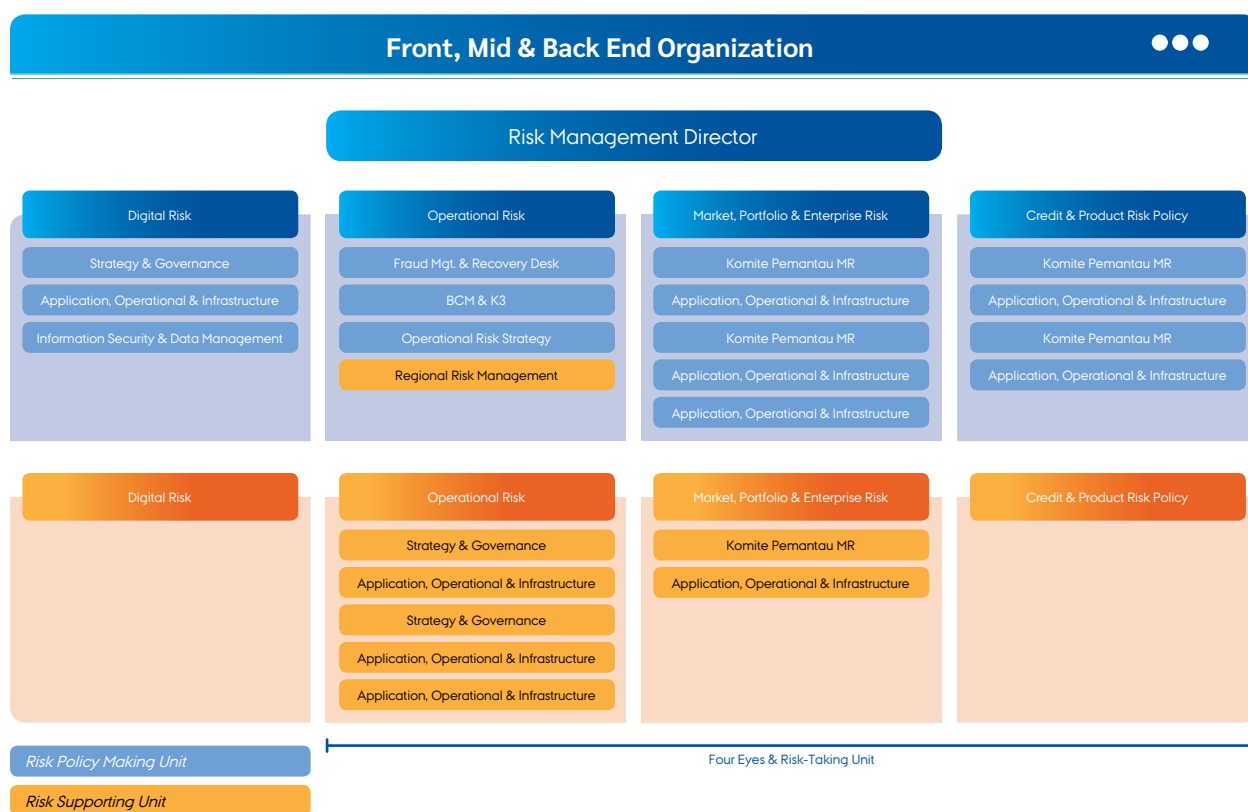
1. Enterprise Risk Management
 - a. Updating Risk Management through Capital policy
 - b. Updating the parameters and limits of BRI's Individual and Integrated RAS as well as at each of its subsidiaries.
 - c. Updating BRI's risk, profitability, and capital profile parameters
 - d. Updating the policy for determining the Bank's Health Level by the new risk profile calculation methodology.
 - e. Updating BRI Recovery Plan
 - f. Preparing of BRI Resolution Plan
2. Credit Risk
 - a. Value Chain Financing Policy Update
 - b. Updating the Provision of People's Business Loans (KUR)
 - c. Corporate Credit Risk Rating (CRR) Update
 - d. Update on Special Treatment of Loans for Disaster Areas
 - e. Updating the implementation of special treatment for KUR debtors affected by COVID-19
 - f. Revenue Policy Update on Lending
 - g. Updating the Authority to Terminate Loans
 - h. SME Credit Risk Rating (CRR) Update
 - i. Joint Financing KKB Product Update
 - j. SME PPK Update
 - k. BRIGUNA Product Update
 - l. Warehouse Receipt Guaranteed Loan Product Update
 - m. Micro CRS Updating & Harmonization (KUR, Rural General Loans or Kupedes)
 - n. Consumer CRS Update & Harmonization (BRIGUNA, KPP, KKB, Credit Card, CERIA, KMG)
3. Market & Liquidity Risk
 - a. Determination of Transaction Limit and Market Risk Limit of Financial Asset Instruments Related to Treasury Activities of PT BRI (Persero), Tbk.
 - b. Setting Limits for Liquidity Management of PT BRI (Persero), Tbk.
 - c. Determination of MRCF of Treasury Transaction of PT BRI (Persero), Tbk.
 - d. SR FX limit setting
 - e. Determination of Circular Letter of the Board of Directors on the First Amendment to the Guidelines for Calculation of Risk Weighted Assets (ATMR) Book 3 Market Risk ATMR
4. Operational Risk
 - a. Update of General Operational and Information Technology Policy
 - b. Formulation of Corporate Culture Policy
 - c. Electronic Network Management Policy Update
 - d. Goods and Services Procurement Policy Update
 - e. E-channel Management Policy Update
 - f. Human Capital Development and Talent Management Policy Update
5. Legal Risks
 - a. Preparation of Legal Manual for Business Activities
 - b. Preparation of Legal Manual for Case Handling
6. Strategic Risk
 - a. Business Segmentation Update
 - b. Office Network Management Update
 - c. Simpedes, Britama and BRI Deposit Policy Update

- 7. Compliance Risk
 - a. Corporate Governance Policy
 - b. Implementation of Anti-Money Laundering and Countering the Financing of Terrorism
- 8. Reputational Risk
 - a. Updating Social and Environmental Responsibility Program Implementation Policy.

Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, and Supporting Information Systems

In developing risk management strategies in the bank's daily business activities, BRI referred to the Enterprise Risk Management framework with a Two-Prong Approach that manages risk through business processes and daily operations and manages risk through capital reserves. With this approach, BRI's ERM implementation included the process of identifying, measuring, monitoring, and controlling risks as well as risk management information systems. Supporting pillars in the implementation of ERM with a two-prong approach, among others:

1. Front, Mid & Back End Organization



BRI's SKMR consists of the Risk Policy Making Unit and the Risk Supporting Unit. SKMR is a Division that has the authority and responsibility to formulate risk management policies and supervise the implementation of the risk management process and is independent from UKO, Internal Audit Work Unit and Compliance Work Unit. BRI's SKMR organizational structure is agile and can be adapted to the size and complexity of BRI's business as well as the risks inherent in BRI. The BRI SKMR division in charge is determined by the Board of Directors and

is directly responsible to the Director of Risk Management. The authority and responsibilities of SKMR BRI include:

- a. Develop policies and strategies for implementing Risk Management;
- b. Prepare, evaluate and submit proposals for determining Risk Appetite, Risk Tolerance and risk limits to the Board of Directors;
- c. Develop procedures and tools for risk identification, measurement, monitoring and control;



- d. Monitor the implementation of risk management policies, strategies and guidelines recommended by RMC and/or approved by the Board of Directors;
- e. Monitor risk position/exposure as a whole (composite), as well as per type of risk, and per type of functional activity including monitoring compliance with risk tolerances and established limits;
- f. Conduct stress testing periodically, to determine the impact of changes in economic conditions on the portfolio or overall performance;
- g. Periodically reviewing the risk management process, based on audit findings and/or developments in internationally accepted risk management practices (best practices);
- h. Reviewing proposed new products and/or activities included in the review is assessing BRI's ability to carry out new activities and/or products and reviewing proposed changes to systems and procedures;
- i. Evaluate the accuracy of the model and the validity of the data used to measure risk;
- j. Provide recommendations to the Operational Work Unit and/or to the RMC in accordance with the authority they have, including regarding the amount or maximum risk exposure that BRI can maintain;
- k. Prepare and submit risk profile reports.

Apart from SKMR, to ensure the implementation of the risk management process based on the precautionary principle, BRI also increases the level of competence and integrity of officials, especially heads of Operational Work Units, by paying attention to factors such as knowledge, experience (track record), abilities and education. adequate in the field of risk management by:

- a. Increasing skills and knowledge in risk management through training at the Corporate University or through certification programs or public courses.

- b. Increased risk awareness throughout UKO.
- c. Socialization, discussion forums and other forums to internalize a risk awareness culture.

Specifically for officials and staff assigned to the Risk Management Work Unit, they must have:

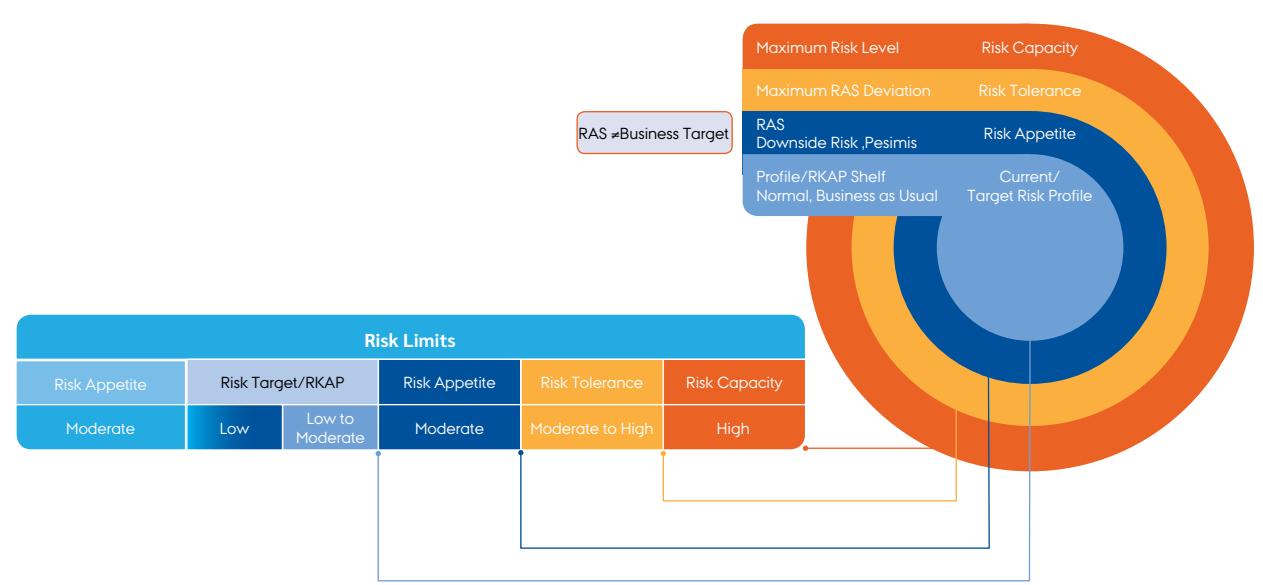
- a. Understanding of the risks contained in each bank product/functional activity.
- b. Understanding of relevant risk factors and market conditions that affect BRI's products and/or functional activities, and being able to estimate the impact of changes in these factors on BRI's business continuity.
- c. Experience and ability to understand and communicate the implications of BRI's risk exposure to the Board of Directors and RMC in a timely manner.

2. Policies and Procedures

BRI had a Risk Management Policy (RMP) which served as the main guideline in carrying out operational risk management and capital management which served as guide:

- a. General policy in determining the type of risk, risk philosophy, role, objectives, and review of BRI risk management implementation.
- b. Bank loan policies, loan implementation guidelines, Form Letters, and SOPs on loan activities.
- c. Non-lending operational policies, guidelines for the implementation of non-lending operational activities, SEs, and SOPs regarding non-lending operational activities.
- d. Risk management organization, including active supervision of the Board of Commissioners and Directors, and establishment of work units in BRI's risk management process.
- e. Establish the Risk Appetite and Risk Limit

Determination of Risk Appetite and Risk Limits



- f. Regulate the risk management process, including the adequacy of the process of identifying, measuring, monitoring, and controlling risks that must be managed by BRI and Regulate Integrated Risk Management.
 - g. Manage Enterprise Risk Management, including the process of integrated management of various types of risks, validation and evaluation, and risk rating assessment.
 - h. Set up a risk management information system.
 - i. Organize the implementation of risk management in the use of information technology.
 - j. Manage capital includes the adequacy of capital planning and management.
 - k. Manage the risk of new products and/or activities.
 - l. Manage Business Continuity Management (BCM) and Anti-Fraud Strategy.
 - m. Organize Integrated Risk Management Disclosure.
3. Rating System, Limits and Database
The risk rating and limit system used to ensure accuracy and precision in decision-making included:

System	Destination
Loan Portfolio Guideline	Determination limit quality portfolio based on industry sector
<ul style="list-style-type: none"> • Loan Approval System • Consumer Loan Approval System • Loan Origination System • BRISPOT 	Loan decision process efficiency and mitigation
Early Warning System	Predicting the probability of default of the debtor existing

System	Destination
Risk Performance Analysis Dashboard	Dealer Profitability analysis
Overseas Branches Transaction Monitoring Dashboard	Monitoring System for Overseas Work Unit Activities
Daily Market & Liquidity Risk Dashboard	Liquidity early warning signal dashboard
Early Warning Indicator	Monitoring suspends account operational activities, cash, etc.
BRISIM Operational Monitoring Dashboard	Monitoring Loans with arrears
BRISIM Dashboard Regional Office Risk Profile	Risk profile monitoring per Regional Office

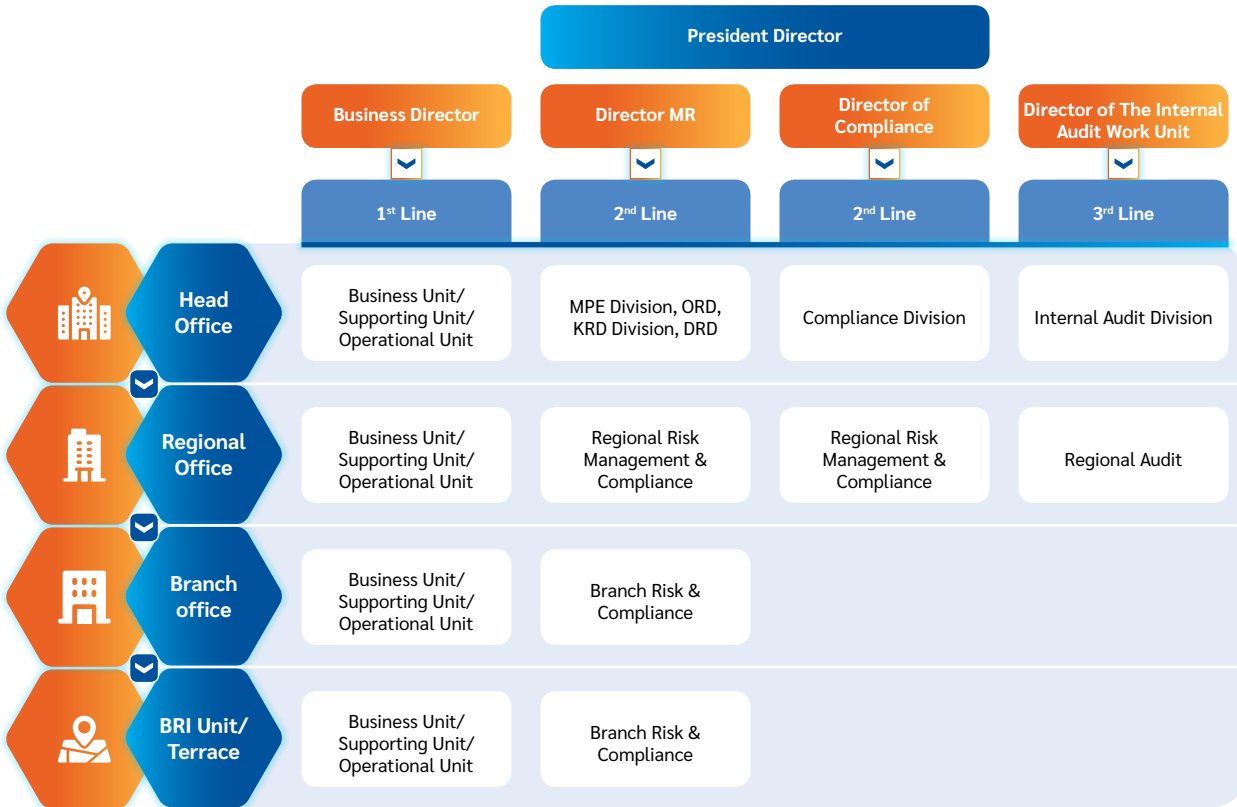
The databases used to ensure the level of accuracy and precision in decision making used by BRI include:

System	Destination
Credit Risk Analysis System	Monitoring of Loan at Risk per segment per division, per province, per work unit and per economic sector
GUAVA System	Market risk middle office treasury System & Database
BRIOPRA	Database for recording human errors, incidents, and disaster Fraud Recording Database
BRISIM	BRI Database



Internal Control System

The implementation of the Internal Control System at BRI adopted the Three Line of Model concept which was the implementation of the control strategy in the COSO framework, with the following details:



With the Three Line of Model concept, internal control activities were carried out with a clear separation of functions in managing risk. In addition, monitoring of risk exposures was carried out regularly and corrective actions were taken immediately so that risks could be maintained by the risk appetite limits of the Bank. Review and assessment of the effectiveness of the internal control system was carried out by the Internal Audit Unit regularly.

Risk Management System

Risk Management Principles

The BRI Board of Directors established the BRI Risk Philosophy as the basis of BRI's risk management implementation strategy for the development of a risk culture at all levels of the organization. The risk philosophy would underlie activities in setting corporate objectives, implementing the bank's business activities, and fulfilling stakeholder expectations. BRI's Risk Philosophy consisted of four components, as follows:

1. Integrity
In accordance with BRI's Work Culture Values, with an emphasis on:
Strictly distinguished right from wrong and carried out activities that were believed to be true, in the interests of BRI and customers.
2. Professional
In accordance with BRI's Work Culture Values, with an emphasis on:
 - a. Carried out tasks in accordance with the specified authority and responsibility as well as the required level of competence by prioritizing the interests of BRI.
 - b. Optimization of the risk-return relationship, i.e. optimizing potential earnings at a given level of risk.
3. Precautionary Principle
Implemented prudent banking principles in supporting BRI's business by implementing sound business practices and complying with applicable regulations.

4. Continuous Competency Improvement
 - a. Invested time and resources in developing practical tools, systems, and training that supported effective risk management.
 - b. Continuously improved capabilities and skills to build risk management capabilities by best practices.

The risk philosophy was the basis for management in developing risk management capabilities in a way:

1. Understood and proactively managed risk exposures,
2. Optimized risk-return relationships consistent with business strategy, and
3. Established policies and ensured the implementation of good corporate governance.

Risk Management Process

BRI's risk management process was carried out in full which included the stages of identification, measurement, monitoring, and control in accordance with applicable regulations. The risk management process was carried out on all material risk factors, namely quantitative and qualitative risk factors that significantly affected BRI's financial condition. Risk factors were various parameters that affected risk exposure.

1. Risk Identification

BRI identified risks by analyzing all types and characteristics of risks contained in each of BRI's business activities which also included other products and services. The risk identification process determined the scope and scale of the risk measurement, monitoring, and control stages. Risk identification was proactive, covering all BRI business activities, and was carried out to analyze the sources and likelihood of risk and its impact. The risk identification process was carried out by analyzing all sources of risk, which was at least carried out on the risks of BRI's products and activities, and ensuring that the risks of new products and activities have gone through a proper risk management process before being introduced or carried out.

2. Risk Measurement

The risk measurement system was used to measure BRI's risk exposure as a reference for control. Risk measurement had to be carried out periodically for both products and portfolios and all BRI business activities. The measurement approach and methodology could be quantitative, qualitative, or a combination of both.

The risk measurement system was evaluated and refined periodically or at any time if necessary to ensure the suitability of assumptions, accuracy, reasonableness, and integrity of data, as well as procedures used to measure risk. Improvements to the risk measurement system were made if there were changes in BRI's business activities, products, transactions, and risk factors that could affect BRI's financial condition.

3. Risk Monitoring

Risk monitoring activities were carried out by evaluating the risk exposure contained in the entire product portfolio and business activities of BRI as well as the effectiveness of the risk management process. Monitoring and reporting of material risks or that had an impact on BRI's capital conditions, among others, could be based on an assessment of potential risks using historical trends.

Improvement of the risk reporting process was carried out if there were changes in BRI's business activities, products, transactions, risk factors, information technology, and risk management information systems that were material.

BRI prepared an effective backup system and procedures to prevent disruptions in the risk monitoring process and conducted regular checks and reassessments of the backup system. The results of risk monitoring could be used to improve the existing risk management process.

4. Risk Control

The risk control process was implemented by taking into account BRI's internal control system which was prepared under applicable regulations and aimed to manage certain risks that might jeopardize BRI's business continuity. The risk control process framework was based on an evaluation of the risk exposures contained in the entire product portfolio and BRI's functional activities.

Risk control procedures and methodologies were determined by the BRI Board of Directors by taking into account the complexity of the business, implementation conditions, and capabilities of the internal risk management system and applicable regulations.

Determination of priorities and ways of controlling risks had to consider mapping the inherent risks of BRI through analysis of the magnitude of potential financial losses and the possibility of risk events as well as consideration of the principles of benefits and costs.



The main priority in mitigation was for risks that have a high loss impact or high frequency of occurrence. Mitigation was in the form of improvement and implementation of risk control.

In addition to identifying, measuring, monitoring, and controlling, there were other supporting processes in the risk management process, such as:

1. Communication with the management and work units of the company so that every individual in the company understands risk awareness, risk culture, and risk maturity. This communication process was carried out as an effort to measure the readiness of the organization to cope with risks and to evaluate the implementation of risk management.
2. Consultation, to ensure adequate support for each risk management activity and make each activity achievable and on target.
3. Monitoring and review (internal control system), which aims to ensure that the implementation of risk management is under the plan and as a basis for making periodic improvements to the risk management process.

Risk Appetite Statement

Risk Appetite/level of risk to be taken was the level and type of risk that BRI was willing to take to achieve its goals. The determination of Risk Appetite was used as an objective guide in making strategic decisions related to risk management, as a tool for Management in implementing good business governance, and as a guide from Management to Work Units regarding the type and amount of risk that could be accepted and managed.

The level of risk to be taken was reflected in the strategy and business objectives (Long Term Plan and Bank Business Plan) and included all types of risks that were material in BRI's business operations. The BRI Board of Directors sets the Risk Appetite in the form of quantitative, qualitative, and zero-tolerance statements related to BRI's business goals and objectives. The Risk Appetite was reviewed annually or at any time by taking into account changes in BRI's business plans and objectives as well as changes in the business environment.

Integrated Risk Management

In order to measure risk more thoroughly, BRI had implemented integrated risk management in accordance with the Financial Services Authority Regulation No. 17/POJK.03/2014 dated November 19, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates and Circular Letter of the Financial Services Authority No. 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates. BRI Financial Conglomerate was a financial service institution that was in a group or groups with BRI due to ownership and/or control linkages. BRI as the holding company was the Main Entity of BRI Financial Conglomerate. BRI Financial Conglomerate had a structure consisting of BRI as the Main Entity and its subsidiaries and/or related companies.

The implementation of integrated Risk Management in risk management at BRI included:

1. Determination of Integrated Risk Limit
The Board of Directors of the Primary Entity was authorized to set risk limits for the Financial Conglomerate in accordance with the level of risk appetite, risk tolerance, and overall strategy of the BRI Financial Conglomerate. The determination of risk limits had to be in line with the business strategy, Risk Profile, BRI Financial Conglomerate's capital ability to absorb risk exposure or losses incurred, past loss experience, human resource capabilities, and applicable regulatory requirements.

The preparation of limits was carried out by the Division in the BRI Integrated Risk Management Working Unit in charge by considering input from members of the BRI Financial Conglomerate. The determination of risk limits included:
 - a. overall limit (Integrated)
 - b. limit for each type of risk
 - c. limit of each member of the Financial Conglomerate that has risk exposure

The limits were reviewed periodically by the Division in charge of the BRI Integrated Risk Management Working Unit to adjust to changes in conditions that occur. The limits had to be understood by each related party in the BRI Financial Conglomerate and communicated properly, including if changes occurred.

The types of risks managed in Integrated Risk Management included::



2. Provision of Integrated Minimum Capital

BRI as the Main Entity had a Subsidiary Company in the form of a Financial Services Institution (LJK) thus forming the BRI Financial Conglomerate, that in order to create a financial sector that grew sustainably and stably and had high competitiveness, the BRI Financial Conglomerate needed to have adequate capital adequacy.

Capital was a source of financial support in the implementation of BRI Financial Conglomerate activities as a whole, a cushion to absorb unexpected losses, and a safety net in crisis conditions. Adequate capital adequacy could increase stakeholder confidence, thus supporting the condition and stability of the BRI Financial Conglomerate. BRI always ensured that the Financial Conglomerate had met the minimum Integrated Capital Adequacy Requirement (CAR) of 100%.

Implementation of Basel Implementation

The Company had implemented several Basel Pillars in the implementation of Risk Management, among others:

1. Internal Capital Adequacy Assessment Process (ICAAP)

In accordance with Financial Services Authority Regulation No. 27/POJK.03/2022 concerning the Minimum Capital Adequacy Requirements of Commercial Banks, BRI had ensured that BRI's capital had fulfilled the capital adequacy minimum requirements according to risk profile, and established additional capital as a buffer, which includes Capital Conversation Buffer, Countercyclical Buffer, and Capital Surcharge for Systemic Banks, in addition, BRI has met the minimum Leverage Ratio requirements that have been reported to the regulator quarterly.

In addition, in the framework of the Supervisory review process, BRI implemented Bottom Up Stress Testing in supporting the implementation of the banking system stability management framework in Indonesia, which included a solvency stress test and liquidity assessment.



2. Credit Risk

The calculation of minimum capital for credit risk was carried out using the Standardized Model under Financial Services Authority Circular Letter No. 11/SEOJK.03/2018 concerning Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach. However, starting from 2023, the calculation of Risk-Weighted Assets for credit risk had to use the Standardized Approach based on Financial Services Authority Circular Letter No. 24/SEOJK.03/2021.

3. Operational

The calculation of minimum capital for operational risk is carried out using the Basic Indicator Approach in accordance with Financial Services Authority Circular Letter No. 24/SEOJK.03/2016 concerning the Calculation of Risk Weighted Assets for Operational Risk using the Basic Indicator Approach. However, starting from 2023, the calculation of Risk-Weighted Assets for Operational Risk had to use the Standardized Approach based on Financial Services Authority Circular Letter No. 6/SEOJK.03/2020.

4. Markets and Liquidity

- a. Calculation of minimum capital for market risk using the Standardized Model in accordance with POJK No. 38/SEOJK.03/2016 concerning Guidelines for the Use of Standard Methods in calculating the Minimum Capital Adequacy Requirements of Commercial Banks by Taking into Account Market Risk. However, starting from 2024, the calculation of Risk Weighted Assets for Market Risk had to use the Standardized Approach based on Financial Services Authority Circular Letter No. 23/SEOJK.03/2022.
- b. Measurement of the Bank's Liquidity resilience using the Basel III Approach: Liquidity Coverage Ratio & Net Stable Funding Ratio, under POJK No. 42/POJK.03/2015 regarding the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks and Financial Services Authority Regulation No. 50/POJK.03/2017 regarding the Obligation to Fulfill the Net Stable Funding Ratio for Commercial Banks. As an addition to the Basel pillar in measuring liquidity resilience, starting from 2023 the implementation of the Internal Liquidity Adequacy Assessment Process (ILAAP) will be carried out.
- c. Measurement of Interest Rate Risk in the Banking Book (IRRBB) is under Financial Services Authority Circular Letter Number 12/SEOJK.03/2018 on the Implementation of Risk Management and Risk Measurement Standardized Approach for Interest Rate Risk in the Banking Book.

Risk Profile and Management

There are 10 (ten) Risks managed by BRI, namely:

Credit Risk

Credit risk occurred due to the failure of debtors and/or other parties to fulfill obligations to the Bank, which was generally found in all Bank activities whose performance depended on the performance of counterparties, issuers, or the performance of borrowers and could also result from the concentration of the provision of debtor funds, geographical areas, products, types of financing, or certain business fields. In implementing credit risk management, BRI did the following:

1. Separation of field loan officers:
 - a. Relationship Management / RM who was responsible for conducting Business Feasibility assessments and making efforts to collect performing loans.
 - b. Credit Risk Management/CRM was responsible for conducting Business Risk assessments in the loan granting process as well as monitoring the Early Warning System.
 - c. Loan Restructuring and Recovery/CRR was responsible for managing non-performing loans by optimizing the recovery of non-performing loans.
2. Development of Internal Risk Rating as a tool in the process of identifying and measuring the risk level of prospective debtors.
3. Development of an Early Warning System as a tool in the process of monitoring the level of credit risk on a portfolio basis.
4. Determination of credit risk management policies, including governance, loan decision limit management, determination of acceptable risk exposure limits, limit management by geography, and concentration limit management by industry/sector.

The development of an information system in the form of a Dashboard Monitoring Credit Risk Analysis System (CRAS) was to measure loan quality (LAR, CL, SML, NPL) to the level of work units, business segments, and industrial sectors of debtors to assist the process of managing credit risk on a portfolio basis.

Market Risk

Risks that arose in balance sheet positions and administrative accounts included derivative transactions, due to changes in market variables, including the risk of changes in option prices. Market Risk included Interest Rate Risk, Exchange Rate Risk, Equity Risk, and Commodity Risk. Exchange Rate Risk and Interest Rate Risk might originate from trading book and banking book positions.

Market risk measurement in BRI was carried out periodically (daily, weekly, monthly, and quarterly), among others by:

1. Calculated market risk using the standardized measurement method approach and the internal measurement model (VaR),

2. Simulated NII every time there was a change in market interest rates and benchmark rates and repricing gap on assets and liabilities.
3. Implemented an integrated system for treasury and market risk, used by front office, middle office and back-office functions.

In market risk management, BRI regularly organized Risk Management Committee forums that discussed market risk profiles, market risk issues both internal and external, and market risk stress testing. In addition, BRI also conducted ALCO meetings which were held every month to discuss the condition of assets and liabilities, including maturity profile, interest rate risk, NII simulation, and PDN management.

The market risk management function was divided into three functions consisting of front office (Treasury Business Division), middle office (Market, Portfolio & Enterprise Risk Division), and back office (Payment Operation Division). The front office monitored market price movements and conducted Treasury activities, adjusting the portfolio under the direction of market movements, the middle office set and monitored market risk limits, and transaction limits and periodically ensured market data (market price) used for mark-to-market (MTM), while the back office conducted settlement and daily and set MTM at the end of the day. The implementation of delegation of authority was realized through the determination of transaction limits in stages under the competence and experience of workers.

Market risk policies, procedures, and limits had been prepared and were contained in the Treasury Implementation Guidelines as well as the Market Risk Management Circular Letter and the Provisions for Determining Limits on Transactions and Financial Instrument Market Risk Limits related to BRI's Treasury activities. The limits listed in the policy included open position limits for trading, dealer transaction limits, cut loss and stop loss limits, uncommitted financing line limits, counterparty limits, and value at risk (VaR) limits.

BRI also conducted market risk stress testing simulations aimed at measuring the potential risk in the portfolio under stress conditions. In stress testing, shocks could come from exchange rates and interest rates that had an impact on market risk exposures which included Net Open Position (NOP), Fair Value through Other Comprehensive Income (FVTOCI) and Fair Value through Profit or Loss (FVTPL) categories.

Liquidity Risk

Risk caused by the Bank's inability to meet maturing obligations from cash flow funding sources, and/or from high-quality liquid assets that could be collateralized, without disrupting the Bank's activities and financial condition.

To support liquidity management, BRI established liquidity risk management policies in the Liquidity Risk Management Circular which included:

1. Liquidity Risk Management Governance
2. Liquidity Management Limit
3. Liquidity Coverage Ratio
4. Net Stable Funding Ratio
5. Early Warning Indicators Liquidity
6. Contingency Funding Plan

This policy aimed to ensure adequate liquidity risk management, including the adequacy of daily funds in meeting obligations in normal conditions and crisis conditions on time from various available sources of funds, including ensuring the availability of high-quality liquid assets. The funding strategy was prioritized from the collection of Third-Party Funds (DPK) which had a healthy and sustainable structure.

BRI had a liquidity early warning indicators (EWI) mechanism which was an indicator to determine the potential for increased liquidity risk and provide signals so that follow-up and mitigation were needed in operational activities carried out daily. EWI monitoring was carried out so that BRI could conduct a self-assessment of liquidity conditions and carry out mitigation or action plans as needed. One of the available action plans was to prepare a Contingency Funding Plan (CFP). Liquidity risk stress testing simulations were carried out regularly to measure the resilience or ability to meet liquidity and capital needs during crisis conditions.

To fulfill the implementation of Basel III, BRI monitored two main liquidity ratios, namely the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR). Monitoring results on both ratios showed that BRI's position was above the minimum ratio limit set by Basel III.

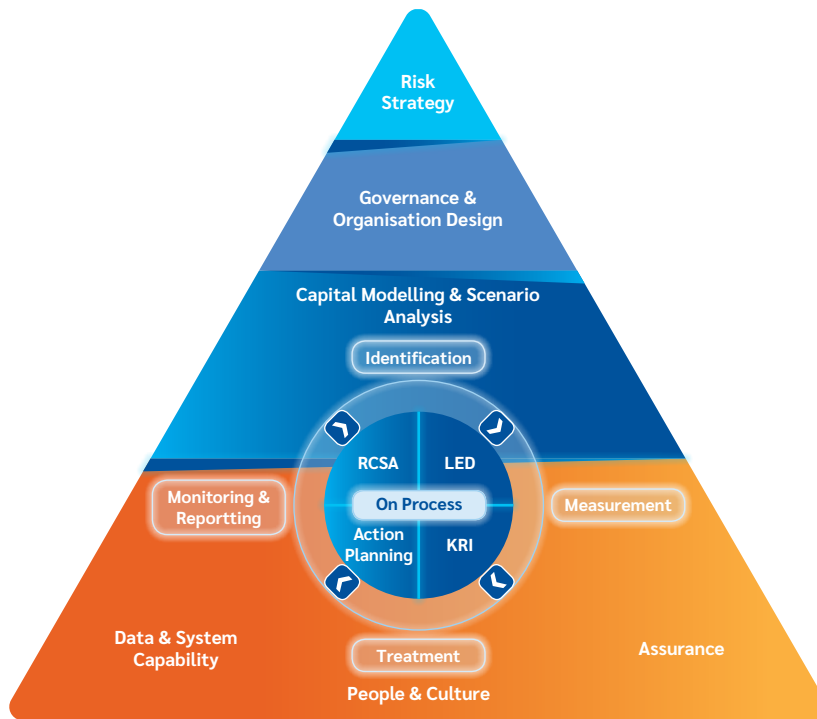
Operational Risk

Operational Risk occurred due to inadequate or malfunctioning internal processes, human error, system failure, or external disturbances that affected the Bank's operations. Operational Risk was an inherent risk in every business process and operational activity carried out by the Bank, so that Operational Risk was often referred to as the mother of risk because it could trigger Reputation Risk, Legal Risk, Compliance Risk, and other risks if operational risk was not managed properly.

To support the implementation of Operational Risk Management (MRO), BRI prepared an MRO Framework that was adjusted to the principles of Risk Management in ISO 31000: 2018 as a guideline for implementing MRO in every line. The MRO Framework was



generally divided into 3 (three) main components, namely Business Strategy, Business Management, and Business Enablers which are described as follows:



Based on this figure, the implementation of MRO had to be supported by the establishment of an operational risk management strategy, in this case, BRI set the MRO strategy through the Operational Risk Appetite Statement (RAS), Key Performance Indicator (KPI), Operational Risk Profile Parameters and Limits, Key Risk Indicators, and the Main Risk List. Furthermore, the implementation of MRO in BRI was also supported by an MRO Organizational Structure that was tailored to the needs of operational risk management, namely by establishing an Operational Risk Management Work Unit (SKMRO) both at the Head Office and at the regional level and in each BRI Work Unit. In addition, BRI established Risk Management governance as outlined in the form of Directors' Circulars and Standard Operating Procedures (SOP).

Furthermore, the Strategy and Governance that had been prepared served as a reference in the implementation of the Operational Risk Management process, namely Identification, Measurement, Control, and Monitoring. The implementation of the operational risk management process in each work unit was supported by the use of the MRO Tool. The MRO Tool was used as a means to collect information and assess operational risk exposure so that BRI could determine effective mitigation and improve the quality of business and operational activities. The MRO Tool consisted of:

- a. Risk & Control Self Assessment (RCSA)
RCSA was a qualitative and predictive MRO tool used to identify and measure risks using the dimensions of impact and likelihood.
- b. Loss Event Database (LED)
This was a collection of operational risk loss event data that was confirmed to have losses and was obtained based on the results of analysis and verification of potential incidents and/or incidents recorded and managed by each Work Unit.
- c. Key Risk Indicator (KRI)
This was a module to monitor operational risk indicators that might hinder the achievement of company/work unit

objectives. KRI had been developed up to the operational work unit level to help work unit leaders manage risks early on.

Operational risk control in BRI was carried out in the following manner:

1. Separation of Maker, Checker, and/or Signer (MCS) functions in each of the Bank's operational activities under the risk level to ensure the correctness of the Bank's activities. The separation of MCS functions was stipulated in the Bank's regulations and implemented in all Bank systems, among others: Branch Delivery System, Fixed Asset Management System, Human Capital System, and so on. Internal control was carried out by the work unit implementing the activity as the first line.
2. The Operational Risk Management Work Unit as the second line conducts continuous monitoring to ensure the implementation of internal controls by the first line, among others through control verification activities, control improvement, and internalization of risk and compliance culture to achieve zero fraud.

3. Risk Identification was carried out through Risk Control Self-Assessment (RCSA) assessments conducted at the beginning of each semester by considering Key Performance Indicators (KPIs), Concern Management, future business plans, historical data on operational risk events and control weaknesses.
4. Risk measurement was carried out in conjunction with risk identification during RCSA preparation.
5. Risk monitoring was carried out by the Work Unit as Risk Owner and the Operational Risk Management Work Unit using available continuous monitoring tools, including the Key Risk Indicator Dashboard (KRID), and other reporting applications available in the Work Unit.
6. Risk Control aspects of people, processes, and technology. These control efforts were carried out to improve control design and control implementation. Some risk control activities included:
 - a. Preparation and/or updating of policies and SOPs that contained the establishment of internal controls for each of the Bank's activities.
 - b. Implementation of internal control by employees who carried out Bank activities in the Work Unit in accordance with their authority.
 - c. Risk control on New Bank Products (PBB) in the form of risk self-assessment by Product Owner and risk management adequacy assessment by The Operational Risk Management Work Unit.
 - d. Supervision of risk management and internalization of Risk Culture by (Branch Risk and Compliance) and URC (BRI Unit Risk and Compliance) through the implementation of daily Briefing, Verification and Coaching (BVC) activities.
 - Briefing
Socialization activities / sharing sessions to all or groups of Workers
 - Verification
Activities to ensure the implementation of controls with the aim of knowing control weaknesses so as to determine improvement efforts to prevent and / or reduce the impact of risks.
 - Coaching:
Activities to provide a deeper understanding to MCS Officials who have not implemented controls properly, with the aim of inviting MCS officials to correct weaknesses and implement controls according to the provisions so that there are no recurring control weaknesses.
 - e. Implementation of Business Continuity Management (BCM) and Occupational Safety and Health Management System programs, including socialization and regular BCM trials at least once a year to ensure the Bank's resilience in the face of disaster/crisis.

BRI was committed to developing Technology and Information Systems in the implementation of operational risk management. BRI had developed an Operational Risk Management Information System, namely:

- a. BRIOPRA Application
The BRIOPRA application accommodates several MRO tools, namely RCSA, LED, Risk Management Forum, and Maturity Assessment.
- b. Key Risk Indicator (KRI) Dashboard
Dashboard developed in the BRISIM application that contains KRI and anomaly data that serves as a continuous monitoring tool for 1st line and 2nd.
- c. Regional Office Risk Profile
Risk profile dashboard for regional offices developed in BRISIM application that serves as a risk profile monitoring and reporting tool for 1st line and 2nd lines.

Legal Risks

Legal risk management was carried out with the aim of increasing awareness of potential legal risks in every operational and business activity of BRI so that preventive action could be taken as early as possible, helping to solve legal problems, and minimizing potential losses due to legal risks.

The Legal work unit and its ranks were a work unit that functions as a legal watch to provide legal analysis and advice to all workers at every level of the organization.

In order to minimize the potential for legal risk events, periodic socialization of applicable legal aspects was carried out to increase the awareness of employees and operational work units of the legal consequences contained in every activity carried out.

The Legal Division actively socialized the mode of operation of crimes along with legal handling procedures to minimize legal risks in the Operational Work Units. Legal Risk Control was carried out in several ways, among others:

1. The Legal Division as the coordinator of Legal Risk in BRI conducted a review of changes in laws and regulations to ensure that BRI's internal provisions did not deviate from the applicable laws and regulations.
2. The Legal Division provided legal advice/opinion on cooperation agreements/agreements between BRI and other parties, to protect BRI's legal interests before the agreement/agreement was signed by authorized BRI officials.
3. Every banking transaction in BRI which included operations, loans, and labor relations had been carried out under applicable laws and regulations and supported by adequate legal documents.



4. The Legal Division in collaboration with the Legal Officer (LO) at the Regional Office monitored legal risks in all BRI Work Units with reporting mechanisms and documentation of legal cases as well as socializing the mode of operation of crime along with legal handling procedures to minimize legal risks.
5. The Legal Division prepared legal guidelines such as cooperation agreements preparation guidelines and legal handbooks for both operational and financing areas.
6. Staff development at the Operational Work Unit in the Regional Office was carried out by increasing competence in controlling legal risks in the work area concerned in the form of socialization, and discussion of opinions on an incident in terms of applicable law.
7. The Legal Officer (LO) at the Regional Office provided legal assistance in accordance with its authority to the Operational Work Unit in the event of a legal case in the Operational Work Unit and coordinated with the Legal Division.
8. The Legal Division provided legal assistance under its authority in the event of a case.
9. If necessary, the Operational Work Unit might consult with the Legal Division on technical legal issues.
10. In the event of lawsuits that had the potential for very significant losses for the Bank and or lawsuits that could significantly negatively affect BRI's reputation, as a contingency plan, actions had to be taken to reduce legal risks, including through the use of lawyers and reporting their progress to the Board of Directors.
11. As part of monitoring legal risk, the Legal Division coordinated with the Operation Risk Division regarding the reporting of BRI's legal risk profile every month to the Board of Directors through the Risk Profile Dashboard.

The implementation of risk management tools such as RCSA, IM, and KRI was also used to support the implementation of the legal risk management process in identifying, monitoring, and monitoring legal claims/lawsuits against BRI so that legal risk control measures could be taken as early as possible. Currently, system development had been carried out to facilitate monitoring and monitored BRI's legal aspects such as legal MR reports, case development data, company legality documents, and others.

Strategic Risk

It was a risk due to the Bank's inaccuracy in making decisions and/or implementing strategic decisions and failure to anticipate changes in the business environment. Sources of Strategic Risk included weaknesses in the strategy formulation process inaccuracy in strategy formulation, inaccuracy in strategy implementation, and failure to anticipate changes in the business environment.

BRI's strategic risk evaluation was carried out by the Board of Directors regularly through forums that discussed strategic risk

strategies and policies, including the Business Performance Review forum, ALCO, Risk Management Committee, and Board of Directors Meetings which are used to align BRI's strategy.

Formulation and monitoring of strategy implementation including corporate plan, RBB, and RKAP.

The Bank Business Plan and Company Budget Work Plan were reviewed annually based on changes in the business environment and company plans. Meanwhile, the Long-Term Plan served as a guideline for planning every year and could be reviewed if there were significant changes in the business environment and resources.

To mitigate strategic risk, BRI had implemented regular monitoring tools through parameters reflected in the strategic risk profile. Strategic risk measurement, among others, was carried out by analyzing exposures and comparing risk exposures with established limits, including loan expansion, third-party funds, Operating Expenses Operating Income, and fee-based income. The preparation and implementation of follow-up on strategic risk exposures were documented in the Risk Management Committee Meeting.

Compliance Risk

Banking was a highly regulated industry, so BRI always monitored compliance with the provisions issued by the Regulator and other authorized agencies. Regulatory sanctions for violations of these provisions varied from reprimands, fines/penalties, to license revocation. Compliance risk management was carried out in all BRI activities under applicable regulations.

BRI implemented the Risk Based Approach methodology which was summarized in the policies and SOP (Standard Operational Procedure) related to AML and CFT to protect BRI from the target of money laundering and terrorism. In addition, there was an AML (Anti Money Laundering) system to monitor suspicious transactions. As part of the implementation of compliance risk management, BRI also conducted Enhanced Due Diligence (EDD) as a more in-depth process than Customer Due Diligence (CDD), previously known as Know Your Customer (KYC).

Reputational Risk

It was a risk due to a decrease in the level of stakeholder confidence stemming from negative perceptions of the Bank.

The reputation risk control function was carried out by the Corporate Secretary work unit as BRI's public relations. Steps taken by BRI in reputation risk management included consistent communication, by maintaining information disclosure and

transparency to all stakeholders and establishing harmonious relationships with the media in terms of maintaining BRI's corporate name. This was done to minimize and handle complaints or complaints from stakeholders that resulted in negative publications against BRI.

In addition to managing reputation risk from the public side, BRI also managed reputation risk arising from interactions with customers. BRI immediately followed up and overcame customer complaints and lawsuits that could increase reputation risk exposure. Mitigation of reputation risk and events that cause reputation risk was carried out by considering the principle of materiality of the problem and cost.

To control greater reputational risk in the future, preventive and remedial measures for reputational risk were followed by improvements to control weaknesses and procedures that triggered reputational risk. To control reputational risk, the Corporate Secretary Division had been appointed to handle any negative information.

Intragroup Risk

Intragroup Transaction Risk was the risk due to the dependence of an entity either directly or indirectly on other entities in a Financial Conglomerate to fulfill the obligations of written or unwritten agreements followed by the transfer of funds and/or not followed by the transfer of funds. Intragroup Risk Management in BRI were as follows:

1. Intragroup Risk identification was carried out quantitatively and qualitatively for exposures that had a significant effect on the condition of the BRI Financial Conglomerate.
2. The Board of Directors of BRI established an Integrated Risk Management Committee and had held an Integrated RMC Forum which was held regularly to discuss Intragroup Risk, Intragroup Risk Policy, and Risk Monitoring and Control of Subsidiary Companies in the BRI Financial Conglomerate to discuss Intragroup Risk, Risk Issues and follow-up plans.
3. The Board of Commissioners of the Primary Entity is responsible for the effectiveness of the implementation of Integrated Risk Management and was responsible for:
 - a. Directed, approved, and evaluated the Integrated Risk Management policy.
 - b. Evaluated and provided direction for improvement on the implementation of the Integrated Risk Management Policy regularly.
4. The Integrated Risk Management Unit had held forums with Subsidiaries regularly to discuss the Intragroup Risk Profile.

BRI had regulated the Implementation of Integrated Risk Management and intragroup risk limits including:

1. Integrated Risk Management Policy of PT Bank Rakyat Indonesia (Persero) Tbk.
2. Establishment of intragroup risk parameters & limits for financial conglomerates.
3. Integrated Risk Management Committee.

Insurance Risks

It was a risk due to the failure of the insurance company to fulfill its obligations to policyholders as a result of the inadequacy of the risk selection process (underwriting), premium determination (pricing), use of reinsurance, and/or handling of claims. Insurance Risk Management at BRI was as follows:

1. Identification of Integrated Insurance Risks carried out by the Integrated Risk Management Working Unit, both quantitative and qualitative, which had a significant effect on the condition of the BRI Financial Conglomerate for Subsidiaries engaged in Insurance.
2. BRI's Board of Directors established an Integrated Risk Management Committee and had held an Integrated RMC Forum to discuss Insurance Risk and Insurance Risk policies within BRI Financial Conglomerate.
3. The Board of Commissioners of the Primary Entity is responsible for the effectiveness of the implementation of Integrated Risk Management and was responsible for:
 - a. Directed, approved, and evaluated the Integrated Risk Management policy.
 - b. Evaluated and provided direction for improvement on the implementation of the Integrated Risk Management Policy regularly.
4. The Integrated Risk Management Unit had held forums with Subsidiaries regularly to discuss the Insurance Risk Profile.
5. Risk Monitoring and Control through the Subsidiary Company Risk Profile Discussion Forum which was held regularly to discuss Risk Issue of Insurance Risk and its follow-up plan.

Some policies had regulated the implementation of Integrated Risk Management and insurance risk limits including:

1. Integrated Risk Management Policy of PT Bank Rakyat Indonesia (Persero) Tbk.
2. Determination of financial conglomerate insurance risk parameters & limits.
3. Integrated Risk Management Committee.

Implementation of Risk Management Education

To implement quality risk management, it was necessary to fulfill human resources who were competent in their duties. To obtain reliable human resources in the field of risk management as well as to fulfill regulatory requirements regarding the implementation of risk management for commercial banks, BRI conducted risk management education, among others:



1. Risk Management Certification and Refreshment
Risk Management Certification Education was attended by the Board of Commissioners, Directors, and BRI employees with the corporate title Senior Manager and above. For those who had received Risk Management Certification, BRI continued to carry out education with a refreshment program so that those concerned continued to get the latest information on risk management.
2. E-learning method
Risk management education was also carried out through interactive learning methods through e-learning. E-learning was intended for all BRI employees as a medium for self-education to understand the philosophy and application of risk management.
3. Socialization
Regular socialization was carried out by the risk management work unit to all BRI employees throughout Indonesia. Socialization was mainly carried out regarding the risk management tools used in BRI.
4. Education
Education for BRI employees through seminars and training organized by external and internal parties.
5. Webinar Risk Upgrade Series
The Risk Upgrade Series webinar was held regularly once a week (weekly) which aimed to increase knowledge and understanding of the risk management process in certain activities and business processes. The theme, speakers and participants of the Risk Upgrade Series Webinar were tailored to the needs and issues that were of concern to both the product owner, policy-making Work Unit, and SKMR.

Top Emerging Risk

The Bank was faced with various risks that were expected to affect the business going forward. Based on the results of the study, there were 5 (five) categories of risks that would be faced by BRI in the long term or in the next 5 (five) years, namely related to Geopolitics, Economics, Social, Environment and Technology which were described as follows:

1. Responsible AI (Artificial Intelligence), Blockchain Governance, Cloud Concentration Risk: Technology-related risks.
2. Macroeconomic Uncertainty and Global Geopolitical Risks: Geopolitical and Economic related risks.
3. Changes in Customer Preferences: Social-related risks.
4. Environmental Risk: risks related to the environment.
5. Political Risk: risks related to the Economy.

The explanation of each risk is as follows:

1. Responsible AI (Artificial Intelligence)
The use of AI integrated into banking services, both for internal use cases and for communication with customers. AI could be used for use cases including:
 - a. Chatbot and virtual assistant for text-based customer service.
 - b. Robocall, used for voice-based communication both one-way and two-way in real-time.
 - c. Anti Money Laundering, used to prevent money laundering based on customer transaction behavior (future plan).
 - d. Transaction recommendations based on behavior, used to analyze customer transaction patterns and then provide recommendations for frequent transactions (future plan).

The use of AI without appropriate management and governance would process and provide output that was not expected to have a financial and reputational impact on the bank. For this reason, BRI developed and uses AI with a responsible AI approach to ensure that the process up to the output produced by AI could be accounted for and did not pose a risk to banks and customers.
2. Blockchain Governance
Blockchain was a technology that enabled the secure and decentralized storage and transmission of data. Data stored on the blockchain could not be changed or deleted without the consent of all parties involved in the technology. The use of blockchain technology in Indonesia included the initiation of Central Bank Digital Currency (CBDC) by Bank Indonesia, namely the Rupiah currency in digital form and the People's Carbon Xchange platform. If the bank's governance was not ready such as segregation of duties, role-based access methods in managing blockchain operational security, then cyber risks might attack the bank. In anticipation of this, BRI was currently in the stage of preparing internal governance in preparation for the implementation of CBDC and carbon financing regulations for integration with banking products and services including redundant systems as verifiers and authentication on the blockchain to avoid single points of failure so that transactions running on the blockchain did not experience disruption.

3. Cloud Concentration Risk

The use of cloud computing through cloud service providers is a more modern solution to provide convenience during configuration and deployment compared to physical on-premise servers. Currently, it has been used in applications including Brismartbilling, Delima, Stroberi. If there were already many applications running on a platform, dependence on a particular cloud service provider would arise. In addition, if a security gap was found that had not been fixed in the cloud provider that was being used, a security risk arose due to the difficulty of migrating to another cloud provider. So that a need for an agreement at the beginning of cooperation with a cloud provider to ensure ease of migration between cloud providers as a means of Business Continuity Plan for the Bank.

4. Macroeconomic Uncertainty and Global Geopolitical Risks

Macroeconomic uncertainty and geopolitical risks were the causes of changes in the direction of the global economy which could also affect the domestic economy. During 2023 several trigger events affected the macroeconomy, namely US policy in reducing inflation by raising benchmark interest rates, the US and European banking crisis, the Russia vs Ukraine conflict, the Israel vs Palestine conflict, and the stagnant economic growth of developed countries in 2023. BRI which had broad exposure both domestically and internationally might be affected directly or indirectly.

Global macroeconomic uncertainty affected domestic economic conditions, such as declining exports, stagnant economic growth, rising inflation, capital outflows, declining Government Securities prices, Rupiah depreciation, and declining JCI and impacted changes in fiscal and monetary policies taken by the government and Bank Indonesia such as raising the benchmark interest rate (BI7DRR).

As a mitigation to reduce sensitivity and minimize risk to global macroeconomic volatility, BRI took strategic steps by reducing sensitivity to financial instruments exposed to interest rate and exchange rate risk, such as managing interest rate risk in the banking book, maturity gap, managing depositor and debtor concentration, managing net foreign exchange position, and managing trading and investment assets following market conditions. In terms of governance, BRI regularly conducted portfolio assessments through stress testing (solvency, financing, market & liquidity), monitoring risk appetite statements, contingency funding plans and updating recovery plans.

5. Changes in Customer Preferences

The conflict between Israel and Palestine has caused the boycott, divestment, and sanctions (BDS) movement to increase. The preferences and consumption behavior of the Indonesian people changed, which affected the purchasing power of products included in the BDS list. People began to look for alternative products and shifted their consumption to local products. This could affect BRI's portfolio of customers affiliated with the BDS list. As mitigation, BRI conducted monitoring of debtors affiliated with the BDS list.

6. Climate Change Risks

Climate change posed a threat to the entire population of Indonesia. Increased intensity and frequency of severe weather events, such as El Nino, floods, and forest fires had the potential for property damage and operational disruption. Such extreme climate change resulted in losses experienced by BRI debtors in the disaster area materially and immaterially, thus affecting the quality of loans provided. As an anticipatory measure, BRI has conducted periodic studies and evaluations of disaster-prone areas with consideration of external data and information from work units in the area. Based on these studies, BRI added reserves to debtor loans located in disaster-prone areas to cover potential unexpected losses arising from climate change.

7. Political Risk

2024 is a general election year, so changes in government have the potential to increase uncertainty about the continuity of provisions of the central government, local governments, and financial sector regulators. This will increase uncertainty among businesses and investors. This uncertainty can hamper investment decision-making and consumer spending due to waiting to see how policies will develop where businesses and investors need the certainty of provisions and regulations in the business being run. This wait-and-see attitude always exists when entering a political year such as 2024 so it affects the growth of lending and third-party funds for BRI. In addition, BRI also optimizes liquidity management as a mitigation against market volatility that occurs during the government transition period and is selective in lending, especially to highly politically exposed person/entity.



Risk Assessment

Risk management was carried out in all bank activities by referring to the provisions of management standards set by the regulator. The process of implementing risk management which included identification, measurement, monitoring, and risk control was carried out continuously by the three lines of models, namely all risk-taking units as the first line, compliance, and risk management work units as the second line and internal audit units as the third line. The results of the risk profile assessment in the fourth quarter of 2023, BRI's risk profile rating was at the Low to Moderate level. In addition to individual risk assessment, BRI as a Financial Conglomerate also conducted integrated risk assessment. The results of the integrated risk profile assessment in the second semester of 2023, BRI's integrated risk profile rating was at the Low to Moderate level. The self-assessment results showed that BRI was able to maintain the level of risk management along with the development of business and bank competition in Indonesia.

Self-Assessment

Individual and Consolidated Risk Profile

BRI Risk Profile for Quarter IV - 2023 was prepared based on data from December 2023. On a composite basis, BRI's Risk Profile for the Quarter IV of 2023 received a rating of Low to Moderate. Of the 8 (eight) risks carried out self-assessment, those that got a Low to Moderate risk rating include: Credit, Market Strategy and Compliance. As for those who got a Low rating, namely Legal, and Reputation Risk and those who got a Moderate rating, namely Liquidity and Operational Risk.

No	Risk Type	Four Quarter 2023		
		Inherent Risk Level	Level Quality of Risk Management Implementation	Risk Level
1	Loans	Low to Moderate	Satisfactory	Low to Moderate
2	Market	Low to Moderate	Satisfactory	Low to Moderate
3	Liquidity	Moderate	Satisfactory	Low to Moderate
4	Operational	Moderate	Fair	Moderate
5	Law	Low	Satisfactory	Low
6	Strategic	Low to Moderate	Satisfactory	Low to Moderate
7	Compliance	Low to Moderate	Satisfactory	Low to Moderate
8	Reputation	Low	Satisfactory	Low
Composite Predicate		Low to Moderate	Satisfactory (Rating 2)	Low to Moderate (Rating 2)

Integrated Risk Profile

BRI's Integrated Risk Profile for Semester II-2023 was prepared based on data for December 2023. Compositely, BRI's Integrated Risk Profile for Semester II 2023 received a Low to Moderate rating. Of the 10 (ten) risks carried out by the self-assessment, those that received a risk rating of Low to Moderate include: Credit, Market, Liquidity, Strategic, Compliance, Intra-group Transaction and Insurance risks. Those who get a Moderate risk rating are Operational Risk while the Low rating is Legal and Reputation Risk.

No	Risk Type	Second Semester 2023		
		Inherent Risk Level	Level Quality of Risk Management Implementation	Risiko Risk Level
1	Loans	Low to Moderate	Satisfactory	Low to Moderate
2	Market	Low to Moderate	Satisfactory	Low to Moderate
3	Liquidity	Moderate	Satisfactory	Low to Moderate
4	Operational	Moderate	Fair	Moderate
5	Law	Low	Satisfactory	Low
6	Strategic	Low to Moderate	Satisfactory	Low to Moderate
7	Compliance	Low to Moderate	Satisfactory	Low to Moderate
8	Reputation	Low	Satisfactory	Low
9	Intra-group Transactions	Low to Moderate	Satisfactory	Low to moderate
10	Insurance	Moderate	Satisfactory	Low to Moderate
Composite Predicate		Low to Moderate	Satisfactory	Low to Moderate (Peringkat 2)



Evaluation of The Effectiveness of the Risk Management System



Since the establishment of the Risk Management Directorate in 2017, periodically testing the effectiveness of the risk management system through risk management reviews was conducted by a separate unit with the Risk Management Work Unit and external parties to maintain objectivity and independence of the assessment of the effectiveness of the risk management system. The results of the evaluation of the BRI Risk Management maturity level assessment in 2023 on a scale of 1-5 were a score of 4.03, which was a criterion that had fulfilled the applicable regulatory provisions related to risk management activities has become part of the risk management process, culture, structure.

Risk Management Strategy for 2024

The risk management strategy would focus on 5 (five) aspects, namely financing quality improvement, data awareness, operational excellence, risk-aware culture, and implementation of new regulations in the market risk area. Improvement in these 5 (five) aspects would be pursued through the following strategic steps:

1. Credit risk management through the use of credit risk rating and credit risk scoring, monitoring portfolio risk analysis, stress test and review of loan portfolio guideline model, analysis and review of debtor's financial condition, monitoring of restructured customers, selective unflagging strategy, provisioning of CKPN costs, and development of non-performing loan management tools.
2. The Internal Control over Financial Reporting mapping and assessment project continued to be scoped beyond Micro and Small businesses, to support the integrity and reliability of the financial reporting process and improve the effectiveness of internal controls in business processes that affect financial reporting.
3. Implementation of market risk expense calculation using the Standardized Approach method for a more risk-sensitive measurement, strengthening bank capital and complying with Financial Services Authority and Basel III regulatory changes.
4. A risk-aware culture enhancement program, aimed at improving risk-based mindset, consistent risk-aware behavior, collaboration with clear accountability, good governance practices, and effective communication strategies.
5. Talent development programs (training, certification, e-learning, module development and others), as well as through the use of technology.
6. Data quality awareness program, including the importance of good quality data as the basis for analysis to eliminate bias and accelerate the decision-making process (models and policies).
7. Utilization of artificial intelligence and strengthening digital risk capabilities through end-to-end review and implementation of IT governance and IT Security.
8. Improved risk assessment governance for new products and activities to build superior operational services.

Statement of the Board of Directors and/or Board of Commissioners or Audit Committee on the Adequacy of the Risk Management System

Based on the review and discussion with the Management, Risk Management Monitoring Committee, Audit Committee, Independent Auditor, Internal Auditor, and related divisions, the Board of Directors and Board of Commissioners assessed that the Company's risk management was adequate in identifying risks so that the Company could identify and manage these risks.

Compliance Function

SUMMARY OF COMPLIANCE DIRECTORATE PERFORMANCE

The Compliance Directorate has a Compliance Work Unit that is accountable for executing the Compliance Function in the Company as per OJK regulations Number 46/POJK.03/2017 dated July 12, 2017. The regulations specify that the Compliance Function of Commercial Banks should include, at minimum:

1. Realize the implementation of a Compliance Culture;
2. Manage Compliance Risk;
3. Ensuring policies, provisions, systems, and procedures are by applicable regulatory requirements;
4. Ensuring BRI comply with commitments made to regulators.

The Compliance Directorate is responsible for ensuring that the Company follows all relevant regulatory provisions. This includes providing legal advice, managing and harmonizing Company policies and procedures, handling legal cases, and implementing Environmental, Social, and Governance aspects in the Company's operational and business activities.

Key Performance Indicator Compliance Directorate

To support BRI's aspirations for 2023, the Compliance Directorate has established Key Performance Indicators (KPIs) with the following achievements:

1. Self Assessment Good Corporate Governance composite rating 2 (good).
2. Achievement of a Legal Risk Profile score at Low rank.
3. Assessment of the 2022 Corporate Governance Perception Index (CGPI) in the "Most Trusted Company" category with a score of 95.21.
4. Integrated Governance Self Assessment Assessment composite rating 2 (good).
5. Assessment from the ESG Rating Agency, namely MSCI with the predicate "A", and from the S&P Global CSA (Corporate Sustainability Assessment) rating agency with an ESG score of 63 and a percentile rank of 92nd.
6. Join the United Nations Global Compact (UNGC) on March 12 2023, as a form of BRI's commitment to sustainable business and operational activities.



7. Achievement of a Compliance Risk Profile score of low to moderate.
8. Legal cases that In Kracht has won have reached 98.92%.
9. The number of audit findings due to misunderstanding of Policies and Procedures decreased by 10% from the previous year.

Compliance Directorate Work Program

In addition, to support the achievement of the KPIs above, the Compliance Directorate has several work programs, namely as follows:

1. Standardization of Compliance Aspect Process
BRI standardizes processes related to managing compliance and governance aspects through ISO 9001:2015 certification concerning Quality Management Standards and ISO 37301:2021 concerning Compliance Management Systems in the Compliance Division, as well as ISO 37001:2016 certification concerning Anti-Bribery Management Systems for the scope of Goods Procurement and Services at BRI Head Office.
2. Increased Awareness
The Compliance Directorate increases employee awareness of the implementation of compliance culture, AML CFT programs, legal knowledge, as well as policies and procedures, including through:
 - 1) Harmonization, preparation and/or review of internal regulations including provisions related to the areas of compliance, governance, ESG and law.
 - 2) Update BRI workers' knowledge with external sources who are experts in their fields, through workshops, garden discussions, and so on.
 - 3) Dissemination of communication materials in order to increase employee understanding both through digital and physical media.
3. Updating and improving BRI's Governance Structure which includes the General Corporate Governance Policy and the General Policy on Integrated Governance of the Corporate Financial Conglomerate.
4. Implementation of measurements of the maturity/ maturity level of Governance and Compliance individually and in an integrated manner.
5. Synergy of Governance of BRI Group Policies and Procedures, which is a strategic step to ensure the harmony and adequacy of Policies and Procedures in the BRI Group.
6. Strengthening Anti-Money Laundering (AML) Programs, Counter Financing of Terrorism (CFT), and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (WMA Proliferation)

With national, regional and global dynamics as well as the increasing complexity of financial products, activities and services including marketing (multichannel marketing) and information technology, this has resulted in an increase in the risks of AML, CFT and WMA Proliferation faced by the Company. In response to these conditions and in accordance with applicable laws and regulations, the Company implemented the AML, CFT and WMA Proliferation programs adequately.

Some improvement initiatives that have been carried out include:

- 1) Refinement of AML & CFT Risk Assessment with a risk-based approach (RBA)
- 2) Refinement of the AML CFT Program Implementation Policy to conform to Financial Services Authority Regulation Number 8 of 2023 concerning Implementation of Anti-Money Laundering (AML), Counter Financing Terrorism (CFT) and Prevention of Funding for the Proliferation of Mass Destruction (AML Proliferation) Programs in Financial Services Institutions.
- 3) Optimizing the implementation of the AML CFT program in Regional Offices and Branch Offices by increasing the role of Regional Risk Management & Compliance and Branch Risk & Compliance.
7. Review of Governance Policies and Procedures to strengthen governance implementation which includes:
 - 1) Hierarchy of Policies and Procedures;
 - 2) Framework for the formation and management of Policies and Procedures;
 - 3) Authority in managing Policies and Procedures; And
 - 4) Guidance on the synergy of governance of BRI Group Policies and Procedures.
8. Harmonization of Policies and Procedures through unification, codification, simplification, or other forms in order to overcome overlapping and/or conflicts of interest/ authority in Policies and Procedures.
9. Policy & Procedure Excellence to ensure that the Company's Policies and Procedures are adequate so as to minimize potential risks in the future and increase the effectiveness and efficiency of business processes.
10. Continuous enhancement of the Policy and Procedure management platform (BRIPEDIA) to encourage worker literacy and accessibility to Policies and Procedures.
11. Provision of Legal Services
In order to provide legal services, the Compliance Directorate through the Legal Division does the following:

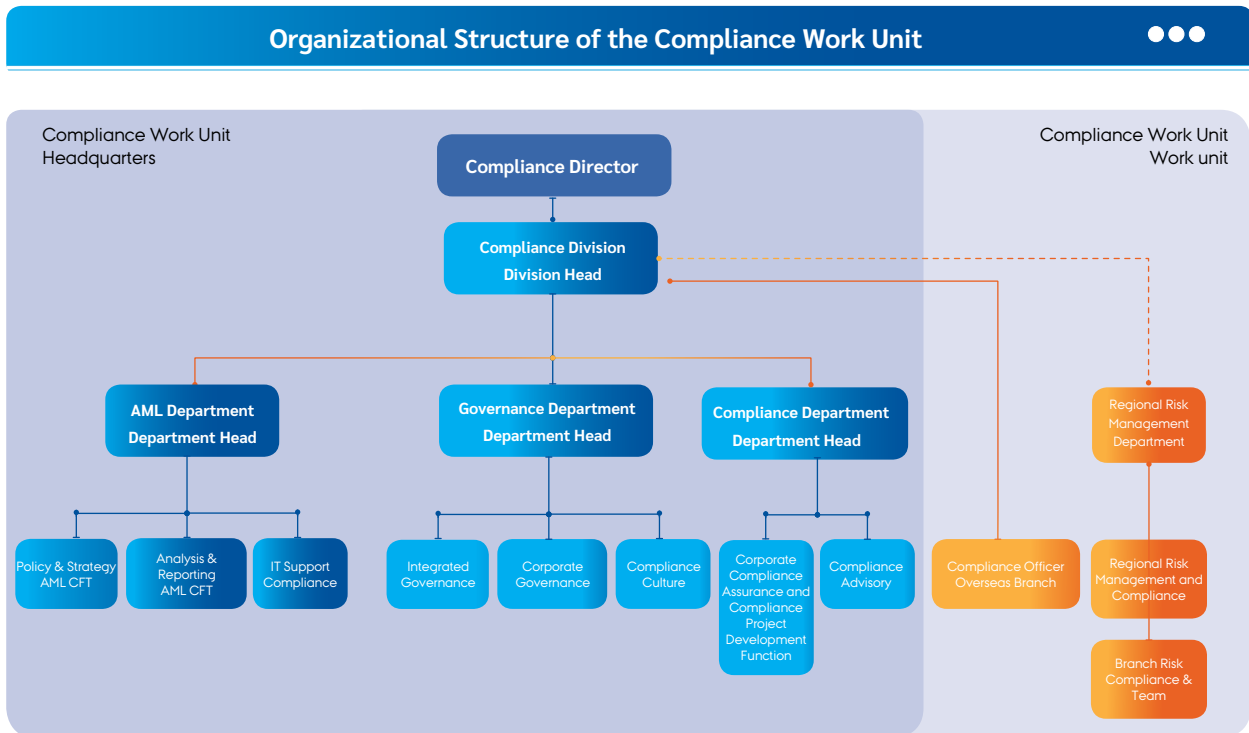
- 1) Review of legislation and/or internal/external conditions that have legal implications for BRI, including improving strategies for handling legal issues both inside and outside judicial institutions and resolving other disputes.
 - 2) Handling legal problems both inside and outside the judiciary and other institutions (litigation).
 - 3) Providing legal advice in the form of legal consultations, legal opinions, and legal information as well as legal services to the Board of Commissioners, Directors and Employees as well as all BRI Work Units.
 - 4) Assistance in implementing BRI Corporate Projects.
 - 5) Legal coaching/counseling/teaching to BRI Work Units.
12. Implementing Environmental, Social and Governance (ESG) principles into BRI's operational and business activities, including:
- 1) Implementing environmental initiatives through:
 - i. Integrating climate-related risks into BRI risk management through the Climate RI pilot projectsk Stress Testing (CRST).
 - ii. Carrying out emissions management in operational activities through green network initiatives, including the use of electric vehicles as official vehicles, providing SPKLU (public electric vehicle charging stations) within the BRI Head Office, and installing solar panels in BRI work units.
 - iii. Implementing a decarbonization strategy through green banking
 - iv. Committed to the Science Based Target Initiatives (SBTi) to set a Net Zero Emission target in 2050.
 - 2) Carrying out social initiatives through:
 - i. Demonstrating commitment to increasing Financial Inclusion and Financial Literacy
 - ii. Publish Human Rights (HAM) policies
 - iii. Carrying out the Social and Environmental Responsibility (TJSL) program.
- 3) Joining the United Nations Global Compact (UNGC), shows BRI's commitment to sustainability and contribution to achieving Sustainable Development Goals (SDGs).
- 4) The three forms of implementing ESG initiatives above are supported by the pillars of culture & communication, through the form of internalizing the Sustainability Culture Program (SCP), publishing a Sustainability Report, Task-Force Report on Climate-Related Financial Disclosures (TCFD), preparing a Sustainable Financial Action Plan 2024-2028, as well as regular policy reviews.
13. Business process Reengineering
- Simplifying business processes to support business efficiency and development through system development, including:
- 1) Integrated AML CFT Screening (Watchlist Screening on Account Opening & Transaction Platform).
 - 2) AI for Monitoring Transaction System through Graph Technology.
 - 3) RBA Bankwide.
 - 4) RBA Customer.
 - 5) AML CFT System (Menu STR, CTR, IFTI Reporting).
 - 6) Sipesat Reporting Tools.
 - 7) Digitalizing business processes and digitizing the Legal Division's database to support the efficiency and effectiveness of the Legal Division's tasks and performance, through the development of the DELEGATION Application (Integrated Legal Data and Information).
 - 8) BRIPEDIA Mobile so that workers can access Policies and Procedures anytime and anywhere to



BRI was committed to always improving the implementation of compliance functions both at the corporate level and Operational Work Units. Guided by the Financial Services Authority Regulation No.46/POJK.03/2017 dated July 12, 2017 concerning the Compliance Function of Commercial Banks. BRI had a Compliance Work Unit consisting of the Compliance Director, Compliance Division of the Head Office as well as the compliance function in the BRI Regional Office which was under the Regional Risk Management & Compliance Team, the

compliance function in BRI units carried out by the BRI Unit Risk Management & Compliance, and the compliance function of the Overseas Branch Office which was under the coordination of the Compliance Division of the Head Office. The compliance line was independent and separate from business, operational and other supporting functions in BRI's business activities. BRI had policies and standard compliance procedures that described the duties and responsibilities of the Compliance Working Unit in carrying out the compliance function in accordance with regulatory requirements and the latest best practices.

Organizational Structure of Compliance Work Unit



Duties and Responsibilities of Compliance Director

In accordance with the results of the decision of the Annual General Meeting of Shareholders on March 13 2023, A. Solichin Lutfiyanto was appointed as Compliance Director with a maximum term of office of 5 (five) years from appointment.

The duties and responsibilities of the Compliance Director of BRI in order to carry out the Compliance Function refer to the Financial Services Authority Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning Implementation of the Compliance Function of Commercial Banks and Circular Letter of the Board of Directors of BRI Number SE.56-DIR/KEP/10/2022 dated October 31, 2022 concerning Implementation of the Compliance Function, including:

1. Formulate strategies to encourage the creation of a Compliance Culture.
2. Propose compliance policies or compliance principles to be established by the BRI Board of Directors.
3. Establish compliance systems and procedures used for BRI's system of internal rules and guidelines.
4. Ensure that all policies, provisions, systems, and procedures, as well as business activities carried out by BRI are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations.
5. Minimize BRI Compliance Risk.
6. Take precautions so that policies and / or decisions taken by the BRI Directors or BRI as an entity do not deviate from the provisions of the regulator and / or the authorized supervisory authority and the provisions of the applicable laws and regulations.
7. Report the implementation of duties and responsibilities to the President Director with a copy to the Board of Commissioners at least quarterly.
8. Perform other duties related to the Compliance Function in accordance with laws and regulations.

Independence of Compliance Director

The independence of the Compliance Director must meet the independence requirements with reference to OJK Regulation No. 46/POJK.03/2017 dated July 12, 2017 as follows:

1. No concurrent positions and affiliate relationships.
2. Has no financial, management, share ownership, and/or family relationship with members of the Board of Commissioners, Board of Directors, and controlling shareholders.
3. The Compliance Director does not supervise functions:
 - a. Business and operations.
 - b. Risk management that makes decisions for the Bank's business activities.
 - c. Treasury.
 - d. Finance and Accounting.
 - e. Logistics and procurement of goods and services.
 - f. Technology and information.
 - g. Internal audit.

Compliance Work Unit

The Compliance Working Unit was independent and separate from business, operational and other supporting functions in BRI's business activities. Compliance ranks must be free from influence or pressure from other work units, free from conflicts of interest, act professionally and objectively.

Profile of the Head of the Compliance Work Unit



Kris Hananto

Compliance Division Head

Indonesian citizen, born in Surakarta in 1972.
Age 51 years as of December 2023. Domiciled in Cibubur, Bogor.



EDUCATIONAL BACKGROUND

- Bachelor of Law Diponegoro University (1995)
- Master of Laws (LLM) Melbourne University - Australia (2004)



WORK EXPERIENCE

- Head of Financing Documentation & Administration Section, BRI Financing Administration Division (2013 - 2017)
- Group Head Legal Advice, Legal Division BRI (2017 - 2018)
- Vice President Legal Assessment & Advice, Legal Division BRI (2019 - 2021)
- Division Head, Compliance Division BRI (2021 - present)



LEGAL BASIS FOR APPOINTMENT

Decree of the Board of Directors of PT Bank Rakyat Indonesia (Persero) Tbk. No. R.268-DIR/HCB/05/2021 dated May 7, 2021.



CERTIFICATION

- Level 1 & Level 2 Risk Management Certification
- Level 1 Compliance Certification
- Banking Compliance Level Manager
- Governance Risk Management Compliance Professional (GRCP)
- Qualified Risk Governance Professional (QRGP)



PELATIHAN SELAMA 2023

- Oxford Bank Governance Programme – Oxford Said Business School, UK
- The Role of Governance Risk & Compliance (GRC) in Supporting Financial Sector Performance – Otoritas Jasa Keuangan



Duties and Responsibilities of the Compliance Work Unit

The duties and responsibilities of the BRI Compliance Working Unit included:

1. Develop, implement, and evaluate strategies and policies/provisions in the field of compliance, including Compliance Testing, Impact Analysis, Good Corporate Governance (GCG), and Anti-Money Laundering and Terrorism Financing Prevention (APU PPT) Programs.
2. Develop, implement, and evaluate GCG, Compliance Culture, Anti-Bribery Management System (SMAP), Gratification Control Program, and AML/CFT programs.
3. Analyze suspicious financial transactions, monitoring and evaluating the implementation of AML/CFT Program bank wide.
4. Conduct Compliance Test activities based on the Bank's prudential principles, applicable external and internal policies against policy plans and/or decisions of the Board of Directors and/or SEVP and monitor their follow-up.
5. Fulfill BRI's commitments to regulators and/or competent supervisory authorities.
6. Analyze the impact of regulatory policies and/or other supervisory authorities that have an impact on BRI's operations and business. The results of the impact analysis become the basis for BRI to update the affected BRI internal policies.
7. Conduct periodic and/or incidental reporting to regulators and/or authorized supervisory authorities related to compliance.

8. Carry out the function of the BRI Gratification Control Unit (UPG).
9. Conduct Monitoring and evaluation related to the implementation of compliance functions carried out by the Regional Office, Overseas Work Unit, and BRI's subsidiaries and Custodial Services business.

Compliance Workforce Competency Development

To improve the quality of the Compliance Working Unit's performance, the Company facilitated and encouraged Compliance Work Unit employees to participate in Compliance Certification and other professional certifications. The Compliance Working Unit consisted of 60 (sixty) employees consisting of 37 (thirty seven) organic employees and 23 (twenty three) inorganic employees. For organic workers, the Compliance Work Unit facilitated and encouraged workers to take part in Compliance Certification and other professional certifications. The supporting data for the competency development of the compliance work unit were as follows

Certification Type	Number of People
Compliance Certification	33
Risk Management Certification	17
Other Professional Certifications	53

Implementation of the Compliance Function Work Program

1. Compliance Culture Strengthening Program.

In order to realize the strengthening of compliance culture at all levels of the organization and business activities of the Bank as stipulated in the Financial Services Authority Regulation Number 46 /POJK.03/2017 Dated July 12, 2017 concerning Implementation of Compliance Function of Commercial Banks, BRI always carried out continuous efforts as well as improvements in realizing the strengthening of compliance culture as outlined in the BRI Compliance Culture Strengthening Program. The BRI Compliance Culture Strengthening Program was prepared based on the BRI Compliance Maturity Assessment Results (Bankwide) and BRI Regional Compliance Culture Assessment Results (Regional Office, Branch Office, and BRI Unit). Some of the compliance culture strengthening programs that have been implemented included:

- a. Updating the Compliance Culture Policy in accordance with Book 3 on Compliance Culture in BRI Directors Circular Letter Number: SE.04-DIR/CTR/01/2023 Dated January 31, 2023.
- b. Preparation and continuous updating of the database of reporting obligations to regulators to support the Compliance Reminder Application which is used to provide notifications or reminders to relevant Divisions regarding reports that must be reported to regulators through digital office facilities (digital correspondence applications).
- c. Development of Compliance Reminder Application (BRI Compliance Reminder) through WhatsApp Application to Workers / PIC reports in each Division.
- d. Implementation of socialization, workshops and webinars in order to support the strengthening of compliance culture to workers in all BRI Work Units.
- e. Increased employee awareness through dissemination of compliance culture communication materials in the form of BRISTARS Landing Page, posters and/or banners in all BRI Work Units, preparation of Compliance Awareness of Regulatory Sanction (CARS), Self Learning of Compliance Culture.

2. Compliance Quality Improvement through Compliance Reminder Implementation



Fines for late reporting to regulators had a financial and reputational impact on BRI. For this reason, efforts were needed to avoid delays by building an effective reminder system. Therefore, the Compliance Division has increased the capability of the Compliance Reminder system which includes 3 aspects, namely:

- a. **Management:** Improvements to the user interface for data input and setting reminder parameters such as period and time made it easier for Compliance Division workers to manage data on reporting obligations to regulators. Another feature added was the system's capability to sort, filter, and categorize data.
- b. **Monitoring:** There was a Monitoring dashboard that increases the ease of monitoring the fulfillment of reporting obligations to regulators. Monitoring progress can be done in real time on an obligation based on feedback from PIC. To increase transparency, the Monitoring dashboard could also be accessed by the PIC so that the PIC can find out what the obligations were and the status of progress.
- c. **Reminder:** Increase the effectiveness of the reminder function to the reporting PIC, the system automatically reminded the PIC based on the time line (period, hour and repetition) set so that the PIC would not forget and had enough time to fulfill. The system could reach more personally to the PIC because it has been integrated with WA Business so that the system could send reminder messages via WhatsApp to the PIC number. In addition, the system also had the capability to read replies to WhatsApp messages sent by PIC, making it easier for PIC to provide feedback in the form of progress updates and confirmation of reporting fulfillment through the WhatsApp application.

3. Compliance with laws and regulations

a. External Policy Impact Analysis

This was a series of activities carried out by the Compliance Unit to determine the impact of the latest laws and regulations on BRI's operations. The Compliance Division has conducted an Impact Analysis of 28 laws and regulations throughout 2023.

b. Implementation of Prudential Testing

In order to prevent deviations from prudential provisions both in the lending and non-lending fields, the Compliance Director of BRI has carried out the Prudential Principle Testing Process on Policy Plans, Decisions and Agreements with third parties determined by the Board of Directors. During the year 2023 Compliance Division has tested the prudential principles of 284 testing documents, with details as follows:

Loan Decision Authorized by the Board of Directors	159
Cooperation Agreement	36
Policy Plan	86
Corporate Action	1
Management Decision	2

c. Compliance Aspect Responses

The Compliance Division submitted a compliance aspect response/opinion to the relevant work unit that submitted a request to the Compliance Division. Compliance aspect responses can be given in the event of a policy plan/decision of the Board of Directors, a plan to change the operational mechanism, a plan to issue new products and/or activities and other matters that require an opinion from the compliance working unit. During 2023 Compliance Division has submitted 362 compliance aspect responses/opinions with the following details:



- Responses on compliance aspects of policy plans, decision-making plans and other activities/activities requested by BRI work units totalled 115 responses.
- Responses to the compliance aspect of BRI product development totalled 102 responses
- Responses on the aspect of compliance with BRI and other cooperation plans totalled 124 responses.
- Responses on the compliance aspect of Corporate Action totalled 21 responses.

d. New Product and/or Activity Reporting

Based on the Financial Services Authority Regulation Number 13/POJK0.3/2021 of 2021 concerning the Implementation of Commercial Bank Products, Banks were required to report on new products or activities that would be marketed to consumers. Reporting the PAB issuance plan to the regulator (dhi. Financial Services Authority and Bank Indonesia) in order to obtain regulatory approval coordinated through the Compliance Division. Throughout 2023 BRI has obtained 16 approvals for the development of new bank products and has reported product realization of 20 new bank products to the Regulator.

4. Increased Compliance Awareness

a. Compliance and Regulatory Awareness

In order to support the implementation of a good compliance function based on POJK No. 46 / POJK.03 / 2017 concerning Implementation of Compliance Functions of Commercial Banks and its amendments and support BRI's corporate strategy, namely "The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion", the Compliance Division has a strategy that carries the theme Compliance Culture and GCG Through Digital Transformation. The purpose of the strategy theme, among others, was to strengthen the awareness of BRILian people of external regulations that have an important impact on BRI so as to ensure that the policies, provisions, systems and procedures, as well as business activities carried out by BRI were in accordance with applicable laws and regulations. In connection with this, the Compliance Division published the "Compliance & Regulatory Awareness (CARE)" Newsletter every quarter.



b. Compliance Awareness of Regulatory Sanction

In order to increase employee awareness to prevent the potential imposition of administrative sanctions from regulators, and as part of efforts to strengthen BRI's Compliance Culture, the Compliance Division initiated communication materials with the title Compliance Awareness of Regulatory Sanction.

c. ComPlayGames

ComPlayGames was one of the compliance culture strengthening programs to increase awareness of all BRILiaN People to always comply with regulations. ComPlayGames consisted of several questions related to the compliance function packaged into an interesting game. ComPlayGames could be followed by all BRILiaN People using their respective cellphones by first scanning the barcode attached to the "Compliance is Principle" poster installed in all BRI Work Units.



d. Aspiration Assistance Joint Discussion Compliance

Aspiration Assistance Discussion with Compliance was a program held in order to support the achievement of Key Performance Indicator (KPI) for compliance function in working units through Risk Management and Compliance (RMC), Branch Risk and Compliance (BRC) and Unit Risk and Compliance (URC).

to be followed up by the Board of Directors or related Work Units optimally.

5. Digitalization of Compliance Processes

To support BRI's go-green program, the Compliance Work Unit converted several activity processes to digitalization with the aim of minimizing the use of paper, including the following:

a. Board of Commissioners Dashboard

As a form of active supervision of the Board of Commissioners in overseeing the Bank's activities, the Board of Commissioners provided recommendations to the Board of Directors and Bank Management to always make effective and efficient improvements. With this dashboard, the Compliance Division could monitor each recommendation given by the Board of Commissioners

b. Digitalization of Internal Policy Compliance Test

As mandated in POJK No. 46/POJK.03/2017 dated July 12, 2017, to oversee policies issued by the Board of Directors so as not to conflict with regulatory provisions, the Compliance Working Unit initiated an application to facilitate the internal policy compliance test process.

c. Digitization of Resume Process and External Policy Impact Analysis

To support Bank BRI's go-green program, the compliance work unit converted the process of resume and impact analysis activities to digitalization with the aim of minimizing the use of paper in resume and impact analysis activities of external policies.

6. Implementation of ISO 37301:2021 Compliance Management System

As BRI's commitment to comply with laws and regulations, in 2022 the Compliance Working Unit has followed the ISO 37301: 2021 certification and has passed the certification.



7. Implementation of ISO 9001:2015 Quality Management System

To improve the quality of processes in the Compliance Working Unit in 2022 the Compliance Work Unit has carried out the ISO 9001: 2015 Quality Management System Surveillance Audit and successfully maintained the ISO 9001: 2015 certificate.

8. Strengthening Integrated Governance

BRI improved the framework for the implementation of Integrated Governance in the BRI financial conglomeration which includes Integrated Compliance, Integrated Risk Management, Integrated Internal Audit and Performance Management.

9. Strengthening Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT)

Program In order to anticipate the increasing complexity of products, financial services and marketing patterns (multichannel marketing) and banking technology, Bank BRI continued to make continuous improvements to the implementation of the AML CFT program both internally and group wide. Some of the initiatives to improve BRI's AML CFT system that have been carried out including:

- a. Integrated AML CFT Screening (Watchlist Screening on Account Opening & Transaction Platform)
Integrated AML CFT Screening was a service/API that serves to conduct a screening process based on the Watchlist Database to customers, prospective customers and WICs in mitigating the risk of BRI being used as a

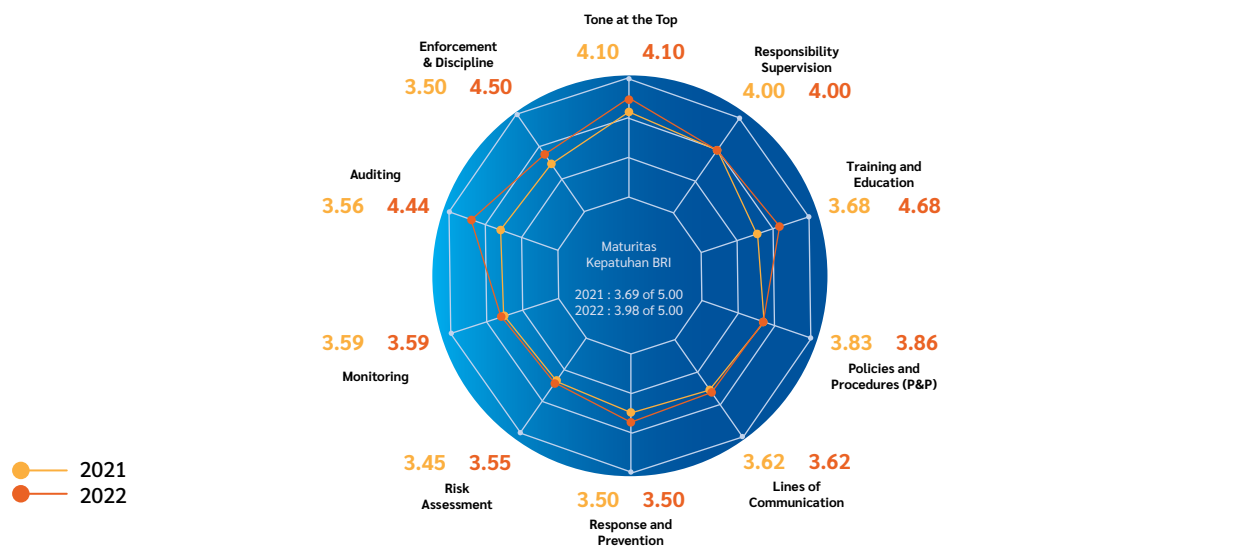
means of Money Laundering, Financing Terrorism and Financing the Proliferation of Weapons of Mass Destruction.

- b. AI for Monitoring Transaction System through Graph Technology
Customer transaction monitoring system and Walk in Customer utilizing Artificial Intelligence utilizing Graph Database technology.
- c. RBA Bankwide
Risk assessment system for ML, TPPT and PPSPM at Bank BRI using data modeling based on historical & present data.
- d. RBA Customer
Customer Risk assessment system for the occurrence of ML, TPPT and PPSPM at the time of account opening and on-going Monitoring
- e. AML CFT System (STR Menu, CTR, IFTI Reporting)
Customer transaction anomaly monitoring system and reporting tools for AML/CFT mandatory reports (LTKL and LTKT)

10. BRI Compliance Maturity Assessment (Bankwide) and Regional Compliance Culture Assessment.

In order to measure the level of maturity in the implementation of the compliance function in order to realize the implementation of Compliance Culture at all levels of the organization and business activities, BRI has conducted a BRI Compliance Maturity Assessment (Bankwide) and Regional Compliance Culture Assessment, with the following results:

BRI Compliance Maturity Assessment



Compliance Rating Maturity	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5
Information	Forming	Developing	Standardized	Established	Optimized

Evaluation of the Effectiveness of the Compliance Function

Assessment of the adequacy of the implementation of the Compliance Function in BRI was carried out by the Board of Directors periodically through the Compliance Function Report which was also submitted semi-annually to the Financial Services Authority. The summary of implementation contained in the Compliance Function Report contained comprehensive information, including Strengthening Compliance Culture, Compliance Risk Management, Prevention of Deviations from Prudential Provisions on Internal Policies, Monitoring the Implementation of Prudential Provisions on External Policies, Monitoring External Regulations / Provisions, Monitoring the Bank's Compliance with External Commitments, Implementation of AML and CFT Programs and others.

Anti-Money Laundering (AML), Combating The Financing of Terrorism (CFT) and Preventing Funding For Proliferation of Weapons of Mass Destruction (WMD Proliferation) Programs

With the national, regional and global dynamics as well as the increasing complexity of financial products, activities and services including multichannel marketing and information technology, there was an increase in the risk of AML, CFT, and WMD Proliferation faced by the Company. In response to these conditions and in accordance with the prevailing laws and regulations, the Company adequately implemented AML, CFT, and WMD Proliferation programs.

Legal Basis

External Provisions

1. Law of the Republic of Indonesia No. 8 of 2010 dated October 22, 2010 on the Prevention and Eradication of the Crime of Money Laundering.
2. Law of the Republic of Indonesia No. 9 of 2013 dated March 13, 2013 on the Prevention and Eradication of the Crime of Financing Terrorism.
3. Joint Regulation of the Ministry of Foreign Affairs, the National Police of the Republic of Indonesia, the Financial Transaction Reports and Analysis Center, and the Nuclear Energy Regulatory Agency, Number 5 of 2023, Number 1 of 2023, Number 4 of 2023, and Number 1 of 2023 Regarding Amendments to the Joint Regulation of the Minister of Foreign Affairs, the Chief of the National Police of the Republic of Indonesia, the Head of the Financial Transaction Reports and Analysis Center, and Head of the Nuclear Energy Regulatory Agency Number 4 of 2017, Number 1 of 2017, Number 9 of 2017, Number 5 of 2017 Regarding the Inclusion of the Identity of Persons and Corporations in the List of Funding for the Proliferation of Weapons of Mass Destruction and Immediate Blocking of Funds Owned by Persons or Corporations Listed in the List of Funding for the Proliferation of Weapons of Mass Destruction.
4. Financial Services Authority Regulation No. 8 of 2023 dated June 14, 2023 on the Implementation of Anti-Money Laundering Program, Prevention of Financing of Terrorism, and Prevention of Financing of Proliferation of Weapons of Mass Destruction in the Financial Services Sector.
5. Circular Letter of the Financial Services Authority Number 32/SEJK.03/2017 dated June 22, 2017 on the Implementation of Anti-Money Laundering and Countering the Financing of Terrorism Programs in the Banking Sector.
6. Circular Letter of the Financial Services Authority Number 38/SEJK.01/2017 on Guidelines for Immediate Blocking of Customer Funds in the Financial Services Sector whose identity is listed in the List of Suspected Terrorists and Terrorist Organizations.
7. Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 29/SEOJK.01/2019 dated 23 December 2019 concerning Amendments to Circular Letter of the Financial Services Authority Number 38/SEOJK.01/2017 concerning Guidelines for Immediate Blocking of Customer Funds in the Financial Services Sector whose identity is listed in the List of Suspected Terrorists and Terrorist Organizations.
8. Circular Letter of the Financial Services Authority Number 31/SEJK.01/2019 dated December 26, 2019 concerning Guidelines for the Immediate Blocking of Customer Funds in the Financial Services Sector whose Identity is listed in the List of Funding for the Proliferation of Weapons of Mass Destruction.
9. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER- 11/1.02/PPATK/09/2012 dated September 4, 2012 concerning Cash Financial Transactions Exempted from Reporting Obligations.
10. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER11/1.02/PPATK/06/2013 dated June 26, 2013 concerning Identification of Suspicious Financial Transactions for Financial Service Providers.
11. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER-04/1.02/PPATK/03/2014 dated March 28, 2014 concerning amendments to the Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER-11/1.02/PPATK/06/2013 dated June 26, 2013 concerning Identification of Suspicious Financial Transactions for Financial Service Providers.



12. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER21/1.02/PPATK/11/2013 dated November 29, 2013 concerning Identification of Cash Financial Transactions for Financial Service Providers
13. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER- 02/1.02/PPATK/02/2014 dated February 26, 2014 concerning the Integrated Service User Information System.
14. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER- 14/1.02/PPATK/11/2014 dated November 19, 2014 concerning the Imposition of Administrative Sanctions for Violations of Reporting Obligations.
15. Regulation of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number: PER02/1.02/PPATK/02/2015 dated February 3, 2015 concerning Categories of Service Users Potentially Committing Money Laundering Crimes.
16. Financial Transaction Reports and Analysis Center (PPATK) Regulation Number 11 of 2020 dated December 11, 2020 concerning Procedures for Utilizing the Politically Exposed Person Application.
17. PPATK Regulation Number 1 of 2021 concerning Procedures for Submitting Suspicious Financial Transaction Reports, Cash Financial Transactions, and Fund Transfer Financial Transactions through the goAML Application for Financial Service Providers.
18. PPATK Regulation Number 14 of 2021 concerning Technical Guidelines for the Use of goAML Application for Reporting Parties.
19. PPATK Regulation Number 11 of 2021 concerning Information System for Suspected Terrorism Financing.
20. PPATK Circular Letter No. 8/2016 dated December 7, 2016 concerning Procedures for Submitting Integrated Service User Information through the Integrated Service User Information System Reporting Application (SIPESAT).
21. Circular Letter of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number 03 of 2015 dated May 4, 2015 concerning Suspicious Financial Transaction Indicators for Financial Service Providers.
22. Circular Letter of the Financial Transaction Reports and Analysis Center (PPATK) Number 06 of 2021 dated May 7,

2021 concerning Guidelines for Selection of Transaction types (Transmode Code) and Transaction Instruments (Funds Code) in the GoAML Application for Commercial Banks.

23. Circular Letter of the Head of the Financial Transaction Reports and Analysis Center (PPATK) Number 5 of 2023 dated May 17, 2023 concerning Indicators of Suspicious Financial Transactions Related to Terrorism Financing.
24. General Election Commission Decree Number 1190 of 2023 dated September 8, 2023 concerning Technical Guidelines for Opening and Closing Special Campaign Fund Accounts.

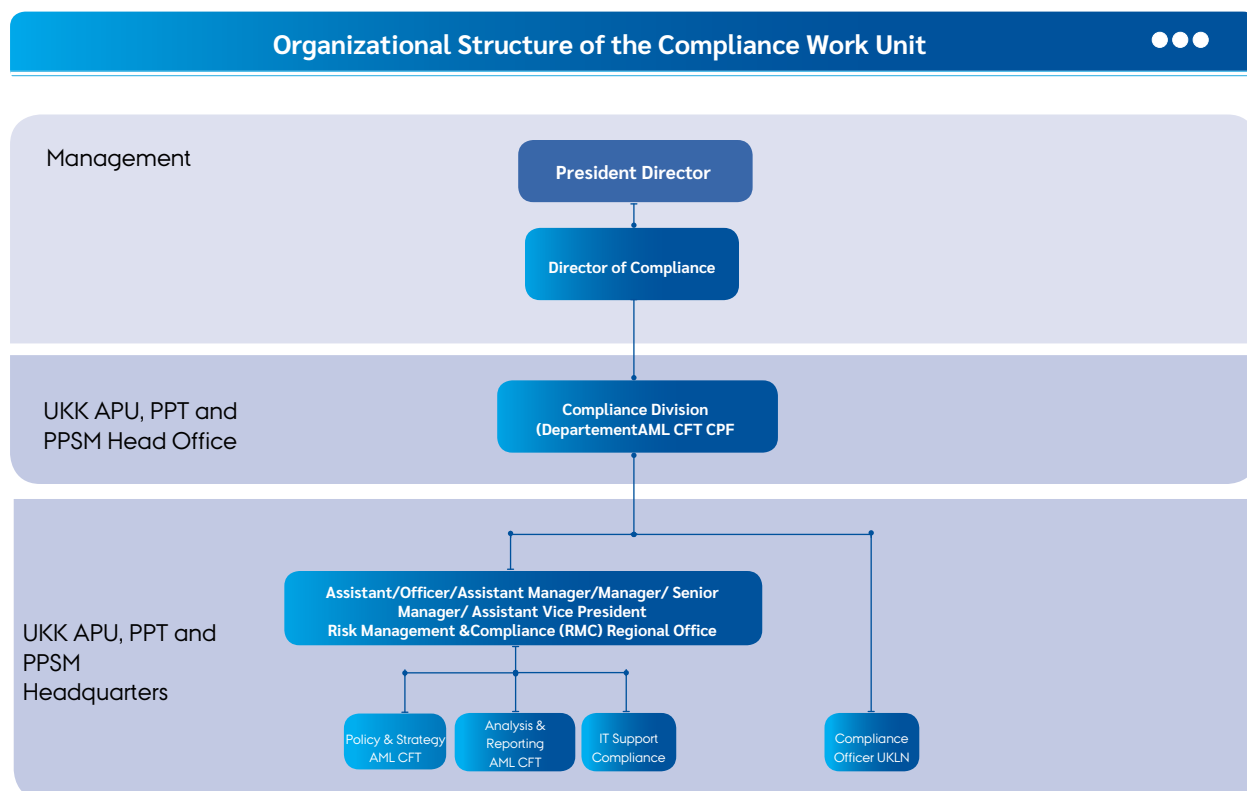
Internal Requirements

1. Circular Letter of the Board of Directors of BRI No.: SE.41-DIR/KEP/11/2023 Dated November 30, 2023 concerning the Implementation of Anti-Money Laundering (AML) Program, Prevention of Counter Financing of Terrorism (CFT) and Prevention of Financing of Proliferation of Weapons of Mass Destruction (WMD Proliferation).
2. Standard Operating Procedure (SOP) No.: 92-KEP/12/2022 dated December 30, 2022 on the Implementation of Anti-Money Laundering (AML) & Prevention of Financing of Terrorism (CFT).

AML, CFT and WMD Proliferation Manager

The person in charge of the AML, CFT, and WMD Proliferation Program Implementation was carried out by the Special Work Unit (SWU) at each organizational level. BRI SWU Head Office was implemented by Compliance Division KP BRI which was a structural work unit in BRI's organizational structure. In carrying out its duties, Compliance Division KP BRI reported and was responsible to the Compliance Director of BRI. Meanwhile, the person in charge of the AML, CFT and WMD Proliferation Program Implementation in the Operational Work Unit was carried out by the Responsible Officer for AML, CFT and WMD Proliferation of the Operational Work Unit. In this case, it was carried out by the Regional Office Compliance staff and BRC (Branch Risk & Compliance) & URC (Risk & Compliance Unit), where the staff reports and was responsible to the Compliance Division of BRI Headquarter.

Organizational Structure of APU, PPT and WMD Proliferation



Organizational Structure of APU, PPT and WMD Proliferation

Duties and responsibilities of BRI SWU Head Office cq. KP BRI Compliance Division towards the implementation of AML, CFT, and PPPSPM Program were:

1. Periodically analyze the risk assessment of AML, CFT, and WMD Proliferation related to the Customer, country or geographical area, products, services, transactions or delivery channels, as much as 1 (one) time in 1 (one) year.
2. Prepare, update, and propose policies and procedures for the implementation of AML, CFT, and WMD Proliferation programs that have been prepared to manage and mitigate risks based on risk assessments for consideration by the Board of Directors.
3. Ensure the existence of a system that can identify, analyze, monitor and provide reports effectively regarding the profile, characteristics, or habitual transaction patterns carried out by the Customer.
4. Ensure that the policies and procedures prepared are in accordance with changes and developments that include, among others, products, services, and technology in the financial services sector, activities, business scale, business complexity, business characteristics, BRI transaction volume, and/or mode of AML, CFT, and/or WMD Proliferation.
5. Ensure that forms relating to Customers have accommodated the data required in the implementation of AML, CFT, and WMD Proliferation programs.
6. Monitor customer accounts and the execution of customer transactions.
7. Evaluate the results of monitoring and analysis of Customer transactions to ensure the presence or absence of Suspicious Financial Transactions, Cash Financial Transactions, and/or financial transactions transferring funds from and to overseas.
8. Organize the results of monitoring and evaluation.
9. Ensure the updating of Customer data and profiles as well as data and profiles of Customer transactions, including by coordinating with the relevant BRI Work Unit for updating the data.
10. Ensure that business activities with a high risk of AML, CFT, and/or WMD Proliferation are effectively identified in accordance with BRI's policies and procedures and the provisions of applicable laws and regulations.
11. Ensure a good communication mechanism from each related work unit to a special work unit or official responsible for implementing the AML, CFT, and WMD Proliferation program by maintaining the confidentiality of information and paying attention to anti-tipping-off provisions.



12. Supervise the implementation of AML, CFT, and WMD Proliferation programs to related work units, including supervising related work units that have performed their functions and duties to prepare reports on suspected Suspicious Financial Transactions before submitting them to special work units or officials responsible for implementing AML, CFT, and WMD Proliferation programs,
13. Ensure the identification of high-risk areas related to the implementation AML, CFT, and WMD Proliferation programs by referring to laws and regulations and adequate sources of information.
14. Receive, analyze, and compile Suspicious Financial Transaction and/or Cash Financial Transaction reports submitted by working units.
15. Prepare reports on Suspicious Financial Transactions, Cash Financial Transactions, and/or fund transfer financial transactions from and to overseas.
16. Periodically monitor and ensure that the follow-up to DTTOT and WMD Proliferation is in accordance with the laws and regulations regarding the prevention and eradication of TPPT and regulations regarding the prevention and eradication of WMD Proliferation
17. Monitor, analyze, and recommend training needs on the implementation of AML, CFT, and WMD Proliferation programs for BRI officials and/or employees.
18. Ensure all activities for the implementation of AML, CFT, and WMD Proliferation programs are carried out properly.
19. Monitor securities accounts as well as the execution of custodian customer transactions and trustee customer business relationship activities.
20. Organize the results of monitoring and evaluation of securities transactions.
21. Perform other tasks for the implementation of AML, CFT, and WMD Proliferation programs.
22. Serves as a contact person for the competent authorities related to the implementation of AML, CFT, and WMD Proliferation programs (including Bank Indonesia, Financial Services Authority, PPATK, and Law Enforcement Officials).

In the event that according to BRI's needs based on the assessment of AML, CFT, and/or WMD Proliferation risks, activities, business scale, business complexity, business characteristics, and/or major events or developments in BRI's management and operations, the implementation of AML, CFT, and/or WMD Proliferation risk assessment analysis can be carried out more than 1 (one) time.

The laws and regulations regarding the prevention and eradication of CFT and WMD Proliferation, including those governing the provisions for follow-up of Suspected Terrorist and Terrorist Organizations (STTO) and WMD Proliferation were as follows:

1. Joint regulations governing the inclusion of the identity of persons and corporations in STTO and the immediate blocking of funds belonging to persons or corporations listed in STTO issued by the Chief Justice of the Supreme Court, the

Minister of Foreign Affairs, the Head of the National Police, the Head of the National Counterterrorism Agency, and the Head of the Financial Transaction Reports and Analysis Center.

2. Joint regulations governing the inclusion of the identity of persons and corporations in WMD Proliferation and the immediate blocking of funds belonging to persons or corporations listed in WMD Proliferation issued by the Minister of Foreign Affairs, the Head of the National Police, the Head of the Financial Transaction Reports and Analysis Center, and the Head of the Nuclear Power Supervisory Agency.

The duties and responsibilities of the Officer in Charge of AML, CFT, and WMD Proliferation Program Implementation in the Operational Work Unit towards AML, CFT, and WMD Proliferation Program Implementation were as follows:

1. Monitor customer accounts and the execution of customer transactions in the Operational Work Unit.
2. Evaluate the results of monitoring and analysis of Customer transactions to ensure the presence or absence of Suspicious Financial Transactions, Cash Financial Transactions, and/or financial transactions transferring funds from and to overseas.
3. Organize the results of monitoring and evaluation.
4. Monitor the update of Customer data and profile as well as Customer transaction data and profile.
5. Ensure a good communication mechanism from each related work unit to a special work unit or official responsible for implementing the AML, CFT and WMD Proliferation program by maintaining the confidentiality of information and paying attention to anti-tipping-off provisions.
6. Supervise the implementation of AML, CFT, and WMD Proliferation programs in the supervision Operational Work Unit.
7. Receive, analyze, verify and/or compile Suspicious Financial Transaction and/or Cash Financial Transaction reports submitted by the supervisory work unit.
8. Periodically monitor and monitor the follow-up of STTO and WMD Proliferation in the Operational Work Unit in accordance with applicable regulations.
9. Monitor, analyze, and recommend training needs on the implementation of AML, CFT, and WMD Proliferation programs for officials and/or employees of BRI Supervision Operational Work Units.
10. Ensure all activities for the implementation of AML, CFT, and WMD Proliferation programs in the Operational Work Unit are well implemented.
11. Serves as a contact person for the competent authorities related to the implementation of AML, CFT, and WMD Proliferation programs (including Bank Indonesia, Financial Services Authority, PPATK, and Law Enforcement Officials).

Socialization of AML, CFT and WMD Proliferation

In order to improve workers' understanding of the implementation of AML, CFT, and WMD Proliferation at BRI, the AML, CFT, and WMD Proliferation Manager conducted internalization in the following forms:

1. Conducting online socialization of AML, CFT, and WMD Proliferation materials through Webinar and Zoom Meeting media, as well as face-to-face socialization to BRI and subsidiaries' employees from both operational and marketing ranks.
2. Implement self-learning of AML, CFT, and WMD Proliferation materials.

Implementation of AML, CFT and WMD Proliferation 2023

The implementation of AML, CFT, and WMD Proliferation Program was based on 5 (five) pillars, as follows:

I. Active supervision of the Board of Directors and Board of Commissioners

1. Active supervision of the Board of Directors, as follows:
 - a. The Board of Directors of BRI must have an adequate understanding of the risks of money laundering, terrorism financing and/or proliferation of weapons of mass destruction inherent in all operational activities of the Bank, so that the Board of Directors was able to manage and mitigate the risks of money laundering, terrorism financing and/or proliferation of weapons of mass destruction that arise in accordance with the Bank's risk profile.
 - b. In the implementation of AML, CFT, and WMD Proliferation programs, the Board of Directors, especially the Compliance Director, conducted active supervision of the Board of Directors, at least including:
 - Propose written policies and procedures regarding the implementation of AML, CFT, and WMD Proliferation programs to the Board of Commissioners.
 - Ensure the implementation of AML, CFT, and WMD Proliferation programs was carried out in accordance with established written policies and procedures.
 - Establish a special work unit and/or appoint an official responsible for the implementation of AML, CFT, and WMD Proliferation programs.
 - Supervise the compliance of work units in implementing AML, CFT, and WMD Proliferation programs.
 - Ensure that written policies and procedures regarding the implementation of AML, CFT, and WMD Proliferation programs were in line with changes and development of products, services, and technology in the financial services sector and in accordance with the development of ML, TPPT, and/or WMD Proliferation modes.
2. Active supervision of the Board of Commissioners, as follows:
 - a. Active supervision of the Board of Commissioners at least included:
 - Ensure BRI had policies and procedures for implementing AML, CFT, and WMD Proliferation programs.
 - To approve the policies and procedures for the implementation of AML, CFT, and WMD Proliferation programs proposed by the Board of Directors.
 - Evaluate the policies and procedures for implementing AML, CFT, and WMD Proliferation programs. The evaluation was carried out in writing through forum recommendations attended by the Board of Commissioners and / or the Supporting Organ of the Board of Commissioners at least 1

- Ensure that officials and/or employees, especially employees from related work units and new employees, have attended training related to the implementation of AML, CFT, and WMD Proliferation programs 1 (one) time in 1 (one) year.
 - Ensure there is a discussion related to the implementation of AML, CFT, and WMD Proliferation programs in the Board of Directors meeting Ensure BRI has policies and procedures for AML, CFT, and WMD Proliferation programs.
- c. For BRI Branch Offices domiciled abroad, the person responsible for conducting active supervision on behalf of the board of directors was the head of the overseas branch office, namely the leader of the overseas branch office and / or an official one level below the branch office leader.
 - d. The establishment of a special working unit and/or the appointment of an official as the person in charge of implementing the AML, CFT, and WMD Proliferation program was carried out in accordance with BRI's needs based on the risk assessment of ML, CFT, and/or WMD Proliferation, activities, business scale, business complexity, business characteristics, and/or if there are major events or developments in BRI's management and operations.
 - e. Related work units include work units that dealt directly or indirectly with Customers and/or WalkIn Customers (WIC), such as customer service officers (frontliners), marketing officers, officers related to information technology management and development, and internal auditors.
 - f. In the event that there was a need for BRI based on the risk assessment of ML, CFT, and/or WMD Proliferation, activities, business scale, business complexity, business characteristics, and/or major events or developments in BRI's management and operations, training related to the implementation of AML, CFT, and WMD Proliferation programs can be conducted more than 1 (one) time.



(one) time a year or at any time if there are changes in factors that significantly affect the policies and procedures for implementing AML, CFT, and WMD Proliferation.

- Supervise the implementation of the Board of Directors' responsibilities for the implementation of AML, CFT, and WMD Proliferation programs; and
 - Ensure that there was a discussion related to the implementation of AML, CFT, and WMD Proliferation programs in the Board of Directors and Board of Commissioners meetings.
- b. The frequency of discussion related to the implementation of AML, CFT, and WMD Proliferation programs in the Board of Directors and Board of Commissioners meetings was carried out according to the needs and risk assessment of ML, TPPT, and PPSPM BRI or at least 1 (one) time a year.

II. Policies and Procedures for AML, CFT, and WMD Proliferation Program Implementation

1. Policies and Procedures
 - a. Provision of policies and procedures related to AML, CFT, and WMD Proliferation
 - b. Risk Based Approach Policy WMD Proliferation
 - c. Identification of Inherent Risk
 - d. Establishment of Risk Tolerance
 - e. Development of Risk Mitigation and Control Measures
 - f. Residual Risk Evaluation
 - g. Implementation of Risk-Based Approach
 - h. Review and Evaluation of Risk-Based Approach
 - i. Customer Risk Rating
2. Customer Due Diligence (CDD) Procedures
 - a. Acceptance and Identification Policy of Prospective Customer/Customer/Walk-In Customer (WIC)
 - b. Request for Data and Information on Prospective Customers and Walk-in Customers (WIC)
 - c. Request for Supporting Documents to Prospective Customers and WICs
 - d. Prospective Customer Verification Process
 - e. Beneficial Owner Identification and Verification
 - f. Simple CDD Procedure
 - g. Implementation of CDD by Third Parties
 - h. Banks as Selling Agents of Non-Bank Financial Institutions Products
3. Enhanced Due Diligence (EDD) Procedure
 - a. Enhanced Due Diligence (EDD)
 - b. EDD on Custody Services with Management (Trust)
 - c. EDD Procedures for High Risk Categories
4. Management of Business Relationship between Prospective Customer, Customer, WIC and/or Transaction
 - a. Suspension of Transactions and Temporary Suspension of Transactions
 - b. Rejection of Prospective Customer Business Relationship
 - c. Rejection of Transaction, Cancellation of Transaction, and/or Closing of Business Relationship with Customer or WIC
 - d. Return of remaining customer funds

5. Updating and Monitoring
 - a. Monitoring of Prospective Customer Profile
 - b. Monitoring of Customer Profiles and Transactions
 - c. List of Suspected Terrorists and Terrorist Organizations (STTO) and List of Financing the Proliferation of Weapons of Mass Destruction (WMD Proliferation)
 - d. Data Updating as Follow-up to Monitoring
 - e. LTKM or STR Monitoring Results
6. Cross Border Correspondent Banking
 - a. Cross Border Correspondent Banking Management Procedure
 - b. Payable Through Account
7. Funds Transfer
 - a. Funds Transfer Procedure
 - b. Information and Reporting Requests on Fund Transfers

III. Internal Control

1. The availability of adequate policies, procedures, and internal monitoring; Anti-Money Laundering (AML), Countering the Financing of Terrorism (CFT), and Combating the Financing of Proliferation of Weapons of Mass Destruction (WMD Proliferation) programs.
2. There are limits to the authority and responsibility of work units related to the implementation of AML, CFT, and WMD Proliferation.
3. The examination is conducted independently to ensure the effectiveness of AML, CFT, and WMD Proliferation program implementation.

IV. Management Information System (MIS)

Year 2023

1. Integrated AML CFT Screening (Watchlist Screening on Account Opening & Transaction Platform).
2. AI for Monitoring Transaction System through Graph Technology.
3. RBA Bankwide.
4. RBA Customer.
5. AML CFT System (STR Menu, CTR, IFTI Reporting).
6. Sipesat Reporting Tools.
7. Tools for Feedback and Impact Analysis in Compliance Testing on BRIPEDIA.

Year 2024

1. AI for Monitoring Transaction System (Integration of AML CFT System with Graph DB).
2. Integrated AML CFT Database (BRIFAST, QLOLA, MAO).
3. Regulatory Technology Development - INTEGRA.
4. Report Counterparty Account Mutation in BRISIM.
5. Monitoring dashboard for bad data.
6. OJK RBA Tools Application.
7. CRS Dashboard Reporting.

V. Human Resources (HR)

Human Resources (HR) In order to prevent the use of BRI as a medium or destination for money laundering and terrorism financing, BRI conducted pre-employee screening procedures at the time of hiring new workers as part of the implementation of Know Your Employee (KYE).

In improving workers' understanding of AML, CFT, and WMD Proliferation implementation at BRI, the AML, CFT, and WMD Proliferation Manager conducted education and/or training as follows:

1. Implementation of AML, CFT, and WMD Proliferation Program as mandatory material in the implementation of education for new workers at BRI and other regular education held by BRI.
2. Compliance Division in collaboration with BRI Corporate University organized self-learning for Operational Work Units (OWU) at the level of operational ranks and brilink agent officers, BRC / URC, Risk Management & Compliance Team Regional Office, regional internal audit workers and related divisions such as Operational Risk Division, Investment Service Division and Audit Standard & Quality Division. The self-learning theme includes material related to the Crime of Money Laundering (CML) Corruption Typology and Politically Exposed Person.
3. Compliance Division in collaboration with BRI Corporate University organized In House Training (IHT) with the following details:

No.	In House Training	Participants
1	Improvement of BRI Customer Data Quality and AML/CFT Reporting	Compliance Division, Distribution Network Division, Card & Digital Lending Division, Credit Operation Risk, Enterprise Data Management Division, International Business Division, Treasury Business Division, It Strategy & Governance Division, Investment Services Division, Consumer Lending, Sales & Development Division, Wealth Management Division, Funding & Retail Payment Strategy Division, Application Management & Operation Division, and Ultra Micro Business Division.
2	RBA Discussion on the Implementation of AML/CFT Program in Financial Services Institution (FSI) of Financial Conglomerate (FC) BRI	Compliance Division, Bank Raya, BRI Insurance, BRI Life, BRI Danareksa Sekuritas, BRI Multifinance, BRI Venture Investama, Pegadaian, Permodalan Nasional Madani, and BRI Investment Management.
3	Results of RBA Mapping and Roadmap Preparation for BRI FSIs	Compliance Division, Bank Raya, BRI Insurance, BRI Life, BRI Danareksa Sekuritas, BRI Multifinance, BRI Venture Investama, Pegadaian, Permodalan Nasional Madani, and BRI Investment Management.
4	RPOJK AML, CFT, and WMD Proliferation ML/TF Risk Assessment	Compliance Division, Investment Services Division, Bank Raya, BRI Insurance, BRI Life, BRI Danareksa Sekuritas, BRI Multifinance, BRI Venture Investama, Pegadaian, Permodalan Nasional Madani, and BRI Investment Management.
5	Alignment of Strategies for Strengthening the Implementation of AML, CFT and WMD Proliferation Programs at BRI Financial Services Institution FC	Compliance Division, Investment Services Division, Subsidiary Management Division, Bank Raya, BRI Insurance, BRI Life, BRI Danareksa Sekuritas, BRI Multifinance, BRI Venture Investama, Pegadaian, Permodalan Nasional Madani, and BRI Investment Management.
6	Recent Modes of Narcotics and Gambling Crimes, as well as Discussion of Provisions on Suspension of Transactions and Termination of Business Relationships	Compliance Division, Operational Risk Division, Legal Division, Policy & Procedure Division, Application Management & Operation Division, It Strategy & Governance Division, Enterprise Data Management Division, Service & Contact Center Division, Operation Center Division, Funding & Retail Payment Strategy Division, Transaction Banking Division, Investment Services Division, International Business Division, Brilink Business Division, Card, Digital Lending & Assets Product Development, Governance Department, Bank Raya, BRI Insurance, BRI Life, BRI Danareksa Sekuritas, BRI Multifinance, BRI Venture Investama, Pegadaian, Permodalan Nasional Madani, and BRI Investment Management.

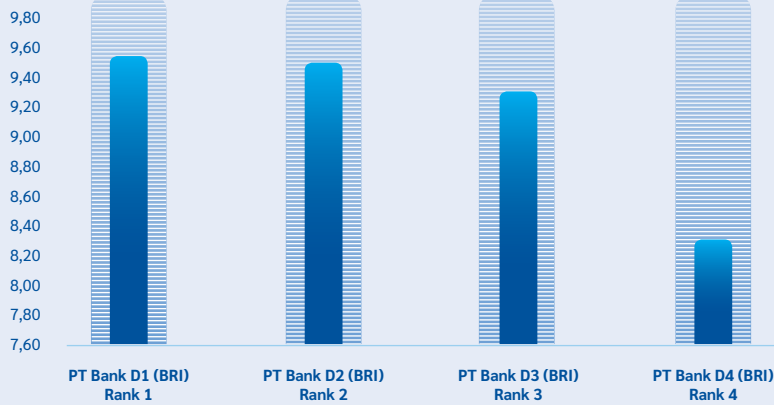
4. The Compliance Division in collaboration with BRI Corporate University held a Webinar on the AML CFT 3.1 System and Recording Field EDD and BO in the NDS Application in order to optimize the role of new workers in the implementation of Compliance at BRI.
5. Compliance Division in collaboration with BRI Corporate University held a Webinar on Invitation to Socialization and Discussion regarding the Implementation of CDD / EDD Procedures for Fund Transfers Involving Remittance Companies in order to optimize the role of new workers in the implementation of Compliance at BRI.
6. The Compliance Division also coordinated with the Professional Certification Agency (LSP) to provide Level 1 and Level 2 Compliance Certification to Compliance employees at the Head Office, Regional Offices and Operational Work Units.

Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF)

FIR on ML/TF is an assessment by the Financial Transaction Report and Analysis Center (PPATK) of the integrity and effectiveness of the reporting party in implementing AML, CFT, and WMD Proliferation programs covering aspects of commitment, implementation and compliance. In 2023, BRI obtained a FIR on ML/TF Score of 9.56 with a Very Good Category (Highest Score FIR on ML/TF in KBMI 4).



Perbandingan Score FIR 2023



Transaction Monitoring for the General Election

In order to support the implementation of an honest and fair General Election (Pemilu), BRI hereby continues to provide banking services for the opening of the Campaign Fund Special Account (RKDK) in accordance with the provisions of the General Election Commission (KPU) and fulfills the obligation to report and monitor these transactions in accordance with PPATK provisions. In following up on this, we made the following improvements:

- People pillar: Strengthening human resources.
- Process Pillar: Make policies related to RKDK mechanisms and procedures in accordance with the provisions.
- Platform Pillar: Enhancement of CFT AML system for both reporting and monitoring.

With BRI's wide and trusted work unit coverage, the number of RKDK is the highest compared to other banks based on PPATK evaluation results.

Lawyer

The legal cases faced by BRI in 2023 are as follows..

Legal Issues	Number of Cases	
	Civil	Penal Code
Has obtained a verdict that has permanent legal force	92	13
In the settlement process	371	33
Total	463	46

Details per material legal case during 2023 are as follows:

1. Credit Case (Delay of Collateral Auction) : 283
2. Credit cases (Non Collateral Auction) : 052
3. Operational Cases & Services : 022
4. Case Support (HR, Logistics, etc.) : 013
5. Treasury, Trade Finance & IT : 001

With details as follows :

2023					
Subject	Q1	Q2	Q3	Q4	TOTAL
Credit (Auction Delay)	60	52	91	80	283
Non-Auction Loans	12	11	12	17	52
Ops & Services	9	4	3	6	22
Support	8	2	2	1	13
Treasury, Trade Finance & IT	0	0	0	1	1
GRAND TOTAL					371

1. Inkracht case won

Winning Inkracht cases in 2023 amounted to 92 cases, consisting of:

- Credit Cases (Delay of Collateral Auction) : 68 cases
- Credit cases (Non Collateral Auction) : 15 cases
- Operational Cases & Services : 08 cases
- Case Support (HR, Logistics, etc.) : 01 case
- Treasury, Trade Finance & IT : 00 cases

Incracht Win	2023				
Subject	Q1	Q2	Q3	Q4	TOTAL
Credit (Auction Delay)	9	9	16	34	68
Non-Auction Loans	0	3	3	9	15
Ops & Services	1	3	1	3	08
Support	1	0	0	0	01
Treasury, Trade Finance & IT	0	0	0	0	00
GRAND TOTAL					92

Inkracht Loses	2023				
Subject	Q1	Q2	Q3	Q4	TOTAL
Credit (Auction Delay)	0	0	0	0	0
Non-Auction Loans	0	0	0	0	0
Operations and Services	0	0	0	0	0
Support	0	0	0	0	0
Treasury, Trade Finance & IT	0	0	0	0	0
GRAND TOTAL					0

2. Inkracht Case Lost

Lost Inkracht cases in 2023 amounted to 0 cases, consisting of:

- Credit Cases (Delay of Collateral Auction) : 0 cases
- Credit cases (Non Collateral Auction) : 0 cases
- Operational Cases & Services : 0 cases
- Case Support (HR, Logistics, etc.) : 0 cases
- Treasury, Trade Finance & IT : 0 cases

Legal Cases Faced by the Company

Table of Legal Cases Faced by the Company

Subject Matter / Lawsuit	Completion Status	Risk and Lawsuit Amount	Sanctions imposed	Effect on the condition of the Company
PKPU PT Perkebunan Mitra Ogan (PMO) with details of the case process as follows: 1. PKPU process of PT PMO: <ul style="list-style-type: none"> • Jan 26, 2023 - Request for Revocation of PKPU; • 01 Feb 2023 - Meeting of Creditors;; • Feb 27, 2023 - Further Creditors' Meeting; • 01 Mar 2023 - PKPU Extension Decision; • June 12, 2023 - Peace Proposal Meeting; • Sep 06, 2023 - Voting on Peace Proposal. 	PKPU Ends with Peace, the Decision of the Peace Agreement has been legally binding since the decision dated September 20, 2023.	-	-	BRI is obliged to carry out (provide) restructuring in accordance with the provisions stipulated in the Peace Agreement Decision.



Subject Matter / Lawsuit	Completion Status	Risk and Lawsuit Amount	Sanctions imposed	Effect on the condition of the Company
<p>2. BRI has registered bills worth Rp790,652,147,027.00 consisting of principal bills of Rp511,299,093,532.00, interest of Rp247,126,665,859.00 and fines of Rp32,226,387,636.00 with information:</p> <ul style="list-style-type: none"> • Current Principal and Interest payments will be paid at the end of each month for Business Days; • Principal payments will be made from the Company's efficiency results since 2024 together with potential partners/investors. The principal payment value is assumed to increase nominally from year to year until it is projected to be paid off in 2042; • As the new KSO will commence in 2025, the principal and interest payments for the period 2023 and 2024 will come from the proceeds of FFB sales from Non-KSO Farms and Cash received from KSO PKS from Partners. Therefore, the Debtor is obliged to find another Partner. 				
<p>3. Provisions in the Peace Agreement for Bank Creditors (including BRI) al:</p> <ul style="list-style-type: none"> • The current interest rate and penalties can be reviewed at any time by the Banking Creditor and the Company by taking into account the Company's business conditions and can be changed with the Company's approval. • Deferred current interest and penalties are determined as follows: • Principal, Interest and <p>Penalty payments will be paid at the end of each month for Business Days;</p> <ul style="list-style-type: none"> • No interest/fees or penalties will be charged on the Insured's running interest and penalties as mentioned above. • The deferral amount will be adjusted according to the Creditor's calculation at the time of transaction bookkeeping. • Interest and penalties will be waived if the Banking Creditor's Performance or Principal Payment has been performed or paid in full by the Debtor 				
<p>4. The Peace Agreement Decision was pronounced by the examining judges on September 20, 2023.</p>				

Legal Issues Faced by the Incumbent Board of Commissioners and Directors

During 2023, there were no legal issues faced by the incumbent Board of Commissioners and Directors.

Legal Issues Faced by Subsidiaries

Subsidiary	Legal Case /Lawsuit	Completion Status	Risk and Amount of Lawsuit	Sanctions imposed	Impact on the condition of the Company
PT BRI Multifinance Indonesia	PT Tritama Niaga Berjaya - Lawsuit for Unlawful Actions	Winning, Debtor's Lawsuit Not Accepted	Rp111.210.000.000	-	-
PT Pegadaian	Plaintiff Ms. Amalia Komalasari stated that the Defendants, namely PT Pegadaian, committed an unlawful act when they took her assets in order to reduce the Company's losses, therefore she filed a lawsuit at the Central Jakarta District Court and it was decided at the District Court level.	Close	Rp186.947.891.300,00	PT Pegadaian not committing unlawful acts so as to avoid demands for compensation amounting to 186.9 billion	no impact
PT BRI Danareksa Sekuritas	Plaintiff : PT BRIDS, Defendant : PT Evio Securities ("Evio") Case Main: Civil lawsuit for breach of contract related to the Bailout Loan Agreement.	Dispute Resolution Forum: Central Jakarta District Court First Instance Decision: Lawsuit Cannot Be Accepted (N.O) Appeal Level Decision: Affirms the District Court decision	Claim Value Material: Rp10M and Immaterial Losses Rp10M	-	It has no impact on BRIDS' business activities. This dispute resolution is part of the problem receivables recovery process since 2019. To optimize the settlement process, BRIDS is currently submitting a request for legal assistance to the Indonesian Attorney General's Office Jamdatun
PT BRI Asuransi Indonesia	Civil Case at the Gresik District Court for an Unlawful Action Lawsuit related to the customer's misunderstanding of the contents of the fire insurance policy	First Instance Court Decision: 12 December 2023 (The lawsuit is rejected in its entirety) (No further legal action has been taken)	Financial Risk (material and immaterial) and Company Reputation	No sanctions	Not significant
PT Permodalan Nasional Madani	-	-	-	-	-
PT Asuransi BRI Life	Civil Case for Default with Case Number 13/Pdt.G/2023/PN Kng at the Kuningan District Court BRI Life as Defendant II - Plaintiff on behalf of Hj. Cicih Sutinsih is the heir of the late customer H. Aan Heriana who had credit at BRI - Demanding the return of objects that are collateral in the form of 3 plots of land - Demand the Insured Money as payment for the credit	Appeal Process	There is no risk. The Plaintiff demanded repayment of credit at BRI through BRI Life insurance cover, but the Plaintiff did not have insurance at BRI Life.	Nil	Decreased company image and reputation



Subsidiary	Legal Case /Lawsuit	Completion Status	Risk and Amount of Lawsuit	Sanctions imposed	Impact on the condition of the Company
PT Bank Raya Indonesia Tbk.	Nil	-	-	-	-
PT BRI Manajemen Investasi	Nil	-	-	-	-
PT BRI Ventura Investama	Nil	-	-	-	-

Administrative Sanctions Imposed on the Company, Members of the Board of Commissioners and Directors by the Capital Market Authority and Other Authorities

During the year, there were no material administrative sanctions by the Regulator that may affect the Bank's business continuity and there were no administrative sanctions imposed on members of the Board of Commissioners or Board of Directors.

Access to Company Information and Data

BRI transparently provided the latest financial statements and company information that can be accessed by the public through various print and electronic media including the Company's website, Social Media, Indonesia Stock Exchange, and BUMN portal.

Company Secretary Agustya Hendy Bernadi

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Call Centre

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Customer Care

callbri@bri.co.id

Social Media

Facebook: Bank BRI

Instagram: @bankbri_id

Twitter: @kontakBRI, @promo_

BRI, @bankbri_id

Youtube: BANK BRI

Chatbot: Sabrina

Via facebook messenger and whatsapp/telegram: 081-212-14017

Investor Relations

Investor Relations Division BRI had a special role to assist the Board of Directors and the Board of Commissioners in the implementation of corporate communication activities to Investors. In addition, BRI's Investor Relations Division played a role in assisting the Board of Directors and the Board of Commissioners in the implementation of corporate governance in accordance with regulations in the Capital Market sector.

Contact Investor Relation

Siaga Ridha Hutama

Temporary Replacement of Division Head of Investor Relation

Gedung BRI II lantai 7

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Tel.: +62 21 575 2019

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Website: www.ir-bri.com

Duties and Responsibilities of Investor Relations

In order to fulfill its responsibilities and regulations and improve effective communication, BRI's Investor Relations Division conducted various activities, namely:

1. Analyst Meeting

It was an activity that was carried out regularly every quarter in order to present BRI's performance to analysts securities companies which aimed to enable analysts / securities companies to present reports with the latest data to investors.

2. Analyst Gathering

It was a meeting activity with analysts and investors to present current issues or special materials with certain themes, with the aim of providing updates related to current issues and the latest company information.

3. Company Visit - Field Visit

Receive visits from investors/analysts who want to update the latest performance and want to know and see firsthand the company's operations both at the head office and in the operational work units.

4. Conference Call

Conducting teleconference activities to accommodate the needs of investors/analysts in obtaining company information and economic conditions that affect the company's business and operations.

5. Investor Newsletter
Update the latest information through the publication of newsletters on BRI's Investor Relations website.
6. Investor Conference and Non-deal Roadshow
Conduct communication activities through 1-on-1 meetings and group meetings with investors both at home and abroad, especially in the world's financial center cities in Asia, Europe and America.
7. Rating Review
Conduct communication activities and submission of BRI data in the framework of ratings conducted by rating agencies used by BRI, both international rating agencies (Moody's, Fitch Rating, S&P) and domestic rating agencies (Pefindo).
8. Investor Relations Website Management (www.ir-bri.com)
Managing information on the Investor Relations website so that shareholders, bondholders, analysts, rating agencies and the general public have easy access to the latest information from the company. The website managed by the Investor Relations Division is also connected to the company's website, www.bri.co.id.
9. Advisory Report
Prepare advisory materials containing the results of BRI stock valuation and the results of identifying the gap between intrinsic value and analyst target price as well as the results of other a25 analysis to be communicated internally to the Board of Management.
10. Market Update Advisory
Prepare materials in the form of updates on stock market conditions, BRI stock prices and peers to be communicated internally to the Board of Management.
11. Financial Update
Prepare financial performance materials every quarter in order to present BRI's performance to analysts/securities companies at Analyst Meeting activities.
12. Financial Brief
Prepare a summary of financial performance material every quarter in order to communicate BRI's performance to BRI employees.
13. BBRI News
Prepare materials related to current issues related to the interests of the company to be communicated internally to both the Board of Management and BRI employees.

Profil Head of Investor Relation

Period January – July 2023



Rustarti Suri Pertiwi

Investor Relation Executive

Indonesian citizen, born in Kebumen. Age 46 years old in Desember 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Economics in Accounting from Jenderal Soedirman University, Purwokerto (1999)
- MBA from Monash Business School, Monash University, Melbourne – Australia (2005)



WORK EXPERIENCE

Started his career at BRI in 2006 with several positions, namely:

- Head of Internal Report, Financial and Management Accounting Division (October 2015 – June - 2018)
- Head of Investor Communication Department, Investor Relations Division (July 2018 – May 2020)
- Head of Asset & Liabilities Management Desk (June 2020 – January 2021)
- Head of Subsidiary Management Division (February 2021 – September 2021)
- Head of Investor Relations Division (October 2021 – July 2023)



LEGAL BASIS FOR APPOINTMENT

Deed No. R.509-DIR/HCB/08/2021 dated August 20, 2021



CERTIFICATION

Level 4 Risk Management Certification



Period July - December 2023



Siaga Ridha Hutama

Temporary Replacement of Division Head of Investor Relation

Indonesian citizen, born in Solo. Age 37 years old in Desember 2023. Domiciled in Jakarta.



EDUCATIONAL BACKGROUND

- Bachelor of Economics from the University of Indonesia, Depok (2009)
- MBA from Alliance Manchester Business School, University of Manchester, Manchester – UK (2019)



WORK EXPERIENCE

Started his career at BRI in 2010 with several positions as follows:

- Banking and Finance Team Leader, Subsidiary Management Division (July 2020 – March 2021)
- Head of Change Management Division, PT. Bank Raya Indonesia, Tbk (April 2021 – February 2023)
- Head of Advisory, Analytics, Valuation and Market Intelligence Department, Investor Relations Division (March 2023 – June 2023)
- Temporary Replacement of Head of Investor Relations Division (July 2023 – present)



LEGAL BASIS FOR APPOINTMENT

S.271.e-DIR/HCB/07/2023 July 24, 2023



CERTIFICATION

None

Investor Relations Activities During 2023

Some of the communication activities to shareholders outside the GMS, debenture holders, analysts and rating agencies conducted by BRI's Investor Relations Division during 2023 included:

1. Organizing Analyst Meeting which was held every quarter.
2. The Analyst Gathering discussed specific topics, namely KUR Year 2022 and the Ultra Micro Ecosystem.
3. Communication activities in the form of 27 Non Deal Roadshow and 183 meetings both onsite and virtual.
4. Conference 13 times and Non Deal Roadshow 19 times.
5. Organizing BRI BISA (Stock Talk) to BRI employees 7 (seven) times.
6. ESG Rating.
7. Organization of Annual Rating Review for Fitch, Moodys, S&P and Pefindo.
8. Organization of Public Expose, GMS, EGMS and Investor Newsletter that have been published as many as 5 newsletters.
9. Management of current information on the Investor Relations website (www.ir-bri.com) includes:
 - a. Financial Performance and Company Presentation.
 - b. Corporate Governance.
 - c. GMS Related Information.
10. Disclosure of Regulatory Filings, Events Calender, Releases, Stock Performance and Securities Information issued.

Press Release

During 2023, BRI has conducted 540 press releases which can be accessed on the Company's website with the following categories.

Category	Total
Financial Performance	48
Corporate & Stock Actions	27
Achievements & Awards	58
MSME Empowerment	53
Corporate Event & Sponsorship	45
Interagency Cooperation	27
ESG	18
Human Capital	13
People's Economy/Government Programs	14
Transformation	24
Banking Education	19
Banking Services & Operations	52
Financial Inclusion & BRILink Agent	22
Products & Promos	35
CSR/BRI Peduli	49
More	36
Grand Total	540

Transparency of Report Submission

One form of the Company's transparency is submitting reports to regulators. BRI has submitted reports in a timely manner to the relevant regulators including:

No.	Letter Number	Date	Subject	Destination
1	B.280a.e-CSC/CSM/CGC/08/2023	December 20, 2023	Submission of Proof of Advertisement of Interim Dividend Distribution Schedule	OJK
2	B.280.e-CSC/CSM/CGC/12/2023	December 18, 2023	Interim Cash Dividend Schedule	OJK
3	B.274.e-CSC/CSM/CGC/11/2023	December 8, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
4	B.272.e-CSC/CSM/CGC/11/2023	December 8, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
5	B.270.e-CSC/CSM/CGC/011/2023	December 8, 2023	Change in Shareholder Structure November 2023	Stock Exchange
6	B.269.e-CSC/CSM/CGC/12/2023	December 5, 2023	Laporan Hasil <i>Public Expose</i> - Tahunan	Stock Exchange
7	B.259.e-CSC/CSM/CGC/11/2023	November 27, 2023	Submission of Public Expose Materials - Annual	Stock Exchange
8	B.250.e-CSC/CSM/CGC/11/2023	November 16, 2023	Public Expose Plan - Annual	Stock Exchange
9	B.239.e-CSC/CSM/CGC/11/2023	November 10, 2023	Change in Shareholder Structure October 2023	Stock Exchange
10	B.241.e-CSC/CSM/CGC/11/2023	November 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
11	B.242.e-CSC/CSM/CGC/11/2023	November 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
12	B.237.e-CSC/CSM/CGC/11/2023	November 8, 2023	Report on Material Information or Facts Report on the Readiness of Funds for the Repayment of Sustainable Bonds II Bank BRI Phase I Year 2016 Series D	OJK
13	B.235.e-CSC/CSM/CGC/11/2023	November 6, 2023	Request for Explanation from Issuer and Public Company Request for Discussion Time	OJK
14	B.233.e-CSC/CSM/CGC/10/2023	October 27, 2023	Submission of Proof of Advertisement of Interim Financial Report Information	OJK
15	B.231.e-CSC/CSM/CGC/10/2023	October 24, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
16	B.225.e-CSC/CSM/CGC/10/2023	October 11, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
17	B.224.e-CSC/CSM/CGC/10/2023	October 10, 2023	Shareholder Structure Change September 2023	Stock Exchange
18	B.223.e-CSC/CSM/CGC/10/2023	October 10, 2023	Request for Explanation from Issuer and Other Public Companies	OJK
19	B.222.e-CSC/CSM/CGC/10/2023	October 10, 2023	Request for Explanation from Issuer and Other Public Companies	OJK
20	B.220.e-CSC/CSM/CGC/10/2023	October 5, 2023	Audit Committee Changes	OJK
21	B.0557-DIR/FMA/03/2023	October 2, 2023	Request for Explanation from Issuers	OJK
22	B.2275-DIR/INV/TCS/CPD/09/2023	September 25, 2023	Submission of Proof of Advertisement of Additional Information Concise Public Offering of Sustainable Environmental Bonds I Bank BRI Phase II Year 2023	OJK
23	B.2274-DIR/INV/TCS/CPD/09/2023	September 25, 2023	Prospectus Submission	OJK
24	B.2273-DIR/INV/TCS/CPD/09/2023	September 25, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
25	B.211.e-CSC/CSM/CGC/09/2023	September 14, 2023	Request for Explanation from Issuer and Public Company Request for Discussion Time	OJK
26	B.209.e-CSC/CSM/CGC/09/2023	September 12, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
27	B.446.e-CSC/CSM/PAF/09/2023	September 10, 2023	Change in Shareholder Structure August 2023	Stock Exchange
28	B.206.e-CSC/CSM/CGC/09/2023	September 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
29	B.203.e-CSC/CSM/CGC/09/2023	September 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
30	B.205.e-CSC/CSM/CGC/09/2023	September 7, 2023	Explanation of Mass Media Coverage	OJK
31	B.197.e-CSC/CSM/CGC/08/2023	September 1, 2023	Submission of Proof of Advertisement of Interim Financial Report Information	OJK



No.	Letter Number	Date	Subject	Destination
32	B.195.e-CSC/CSM/CGC/08/2023	August 29, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
33	B.193.e-CSC/CSM/CGC/08/2023(14)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
34	B.193.e-CSC/CSM/CGC/08/2023(13)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
35	B.193.e-CSC/CSM/CGC/08/2023(12)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
36	B.193.e-CSC/CSM/CGC/08/2023(11)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
37	B.193.e-CSC/CSM/CGC/08/2023(10)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
38	B.193.e-CSC/CSM/CGC/08/2023(9)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
39	B.193.e-CSC/CSM/CGC/08/2023(8)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
40	B.193.e-CSC/CSM/CGC/08/2023(7)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
41	B.193.e-CSC/CSM/CGC/08/2023(6)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
42	B.193.e-CSC/CSM/CGC/08/2023(5)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
43	B.193.e-CSC/CSM/CGC/08/2023(4)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
44	B.193.e-CSC/CSM/CGC/08/2023(3)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
45	B.193.e-CSC/CSM/CGC/08/2023(2)	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
46	B.193.e-CSC/CSM/CGC/08/2023	August 25, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
47	B.185.e-CSC/CSM/CGC/08/2023	August 11, 2023	Explanation of Mass Media Coverage	OJK
48	B.180.e-CSC/CSM/CGC/08/2023	August 04, 2023	Change in Shareholder Structure July 2023	Stock Exchange
49	B.181.e-CSC/CSM/CGC/08/2023	August 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
50	B.179.e-CSC/CSM/CGC/08/2023	August 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
51	B.13-CSC/CSM/CGC/08/2023	August 1, 2023	Change of Corporate Secretary	OJK
52	B.12-CSC/CSM/CGC/07/2023	July 28, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
53	B.11-CSC/CSM/CGC/07/2023	July 28, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
54	B.174.e-CSC/CSM/CGC/07/2023	July 27, 2023	Financial Report Submission Plan for the Second Quarter of 2023 Reviewed on a limited basis	OJK
55	B.168.e-CSC/CSM/CGC/07/2023	July 20, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
56	B.164.e-CSC/CSM/CGC/07/2023	July 13, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
57	B.164.e-CSC/CSM/CGC/07/2023	July 12, 2023	Share Buyback Report	OJK
58	B.161.e-CSC/CSM/CGC/07/2023	July 10, 2023	Report on Material Information or Facts Report on the Readiness of the Repayment Fund for Sustainable Environmental Bonds I Bank BRI Phase I Year 2022 Series A	OJK
59	B.155.e-CSC/CSM/CGC/07/2023	July 10, 2023	Change in Shareholder Structure June 2023	Stock Exchange
60	B.335.e-CSC/CSM/PAF/07/2023	July 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
61	B.156.e-CSC/CSM/CGC/07/2023	July 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
62	B.152.e-CSC/CSM/CGC/07/2023	July 4, 2023	Submission of Proof of Advertisement of Additional Information and/or Improvements to the Abridged Prospectus of the Public Offering of Subordinated Bonds IV Bank BRI Year 2023	OJK

No.	Letter Number	Date	Subject	Destination
63	B.153.e-CSC/CSM/CGC/07/2023	July 4, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
64	B.154.e-CSC/CSM/CGC/07/2023	July 04, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
65	B.148.e-CSC/CSM/CGC/06/2023	June 22, 2023	Explanation of Mass Media Coverage	OJK
66	B.146.e-CSC/CSM/CGC/06/2023	June 16, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
67	B.140/CSC/CSM/CGC/06/2023	June 13, 2023	Submission of Proof of Advertisement for Abridged Prospectus of Public Offering of Subordinated Bonds IV Bank BRI Year 2023	OJK
68	B.133/CSC/CSM/CGC/06/2023	June 9, 2023	Shareholder Structure Change May 2023	Stock Exchange
69	B.134/CSC/CSM/CGC/06/2023	June 9, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
70	B.138/CSC/CSM/CGC/06/2023	June 9, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
71	R.0572-DIR/ALM/06/2023	June 5, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
72	B.125.e-CSC/CSM/CGC/05/2023	May 31, 2023	Report on Material Information or Facts Report on Readiness of Funds for Repayment of Subordinated Bonds III Bank BRI Year 2018	OJK
73	B.116/CSC/CSM/CGC/05/2023	May 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
74	B.114/CSC/CSM/CGC/05/2023	May 10, 2023	Shareholder Structure Change April 2023	Stock Exchange
75	B.113/CSC/CSM/CGC/05/2023	May 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
76	B.112/CSC/CSM/CGC/05/2023	May 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
77	B.109.e-CSC/CSM/CGC/05/2023	May 4, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
78	B.106.e-CSC/CSM/CGC/04/2023	April 28, 2023	Submission of Proof of Advertisement of Interim Financial Report Information	OJK
79	B.104.e-CSC/CSM/CGC/04/2023	April 26, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
80	B.101.e-CSC/CSM/CGC/04/2023	April 12, 2023	Minutes of the Annual General Meeting of Shareholders	OJK
81	B.183/CSC/CSM/PAF/04/2023	April 10, 2023	Shareholder Structure Change March 2023	Stock Exchange
82	B.99/CSC/CSM/CGC/04/2023	April 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
83	B.98/CSC/CSM/CGC/04/2023	April 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
84	B.93.e-CSC/CSM/CGC/04/2023	April 3, 2023	Report on Material Information or Facts Report on Material Information or Facts on Capital Increase in PT BRI Ventura Investama	OJK
85	B.90.e-CSC/CSM/CGC/03/2023	March 28, 2023	Annual Ranking Report	OJK
86	B-77.e-CSC/CSM/CGC/03/2023	March 15, 2023	Information Disclosure related to Corporate Action - Cash Dividend - 15032023	OJK
87	B.77-CSC/CSM/CGC/03/2023	March 15, 2023	Submission of Proof of Advertisement of GMS Results	OJK
88	B.77.e-CSC/CSM/CGC/03/2023	March 14, 2023	Summary of Minutes of the Annual General Meeting of Shareholders	OJK
89	B.69.e-CSC/CSM/CGC/03/2023	March 10, 2023	Change in Shareholder Structure February 2023	Stock Exchange
90	B.73.e-CSC/CSM/CGC/03/2023	March 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
91	B.75.e-CSC/CSM/CGC/03/2023	March 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
92	B.68.e-CSC/CSM/CGC/03/2023	March 06, 2023	Report on Information or Material Facts of Changes in Share Ownership in PT Asuransi BRI Life	OJK
93	B.62.e-CSC/CSM/CGC/03/2023	March 01, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
94	B.5-CSC/CSM/CGC/02/2023	February 24, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK



No.	Letter Number	Date	Subject	Destination
95	B-58/CSC/CSM/CGC/02/2023	February 21, 2023	Submission of Proof of Advertisement of GMS Invitation	OJK
96	B59e/CSC/CSM/CGC/02/2023	February 17, 2023	Submission of Annual and Sustainability Report	OJK
97	B.58/CSC/CSM/CGC/02/2023	February 10, 2023	Invitation to the Annual General Meeting of Shareholders	OJK
98	B.46/CSC/CSM/CGC/03/2023	February 10, 2023	Change in Shareholder Structure January 2023	Stock Exchange
99	B.48/CSC/CSM/CGC/03/2023	February 10, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
100	B.45/CSC/CSM/CGC/03/2023	February 9, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
101	B.49.e-CSC/CSM/CGC/02/2023	February 8, 2023	Submission of Proof of Advertisement of Annual Financial Report Information	OJK
102	B.294-DIR/FMA/02/2023	February 3, 2023	Information Report or Material Facts Submission of Annual Financial Statements	OJK
103	B.41.e/CSC/CSM/CGC/02/2023	February 2, 2023	Submission of Proof of Advertisement of GMS Notice	OJK
104	B.40-e.CSC/CSM/CGC/02/2023	February 2, 2023	Report on Material Information or Facts of Share Buyback Plan	OJK
105	B.41.e-CSC/CSM/CGC/03/2023	February 2, 2023	Notice of Annual General Meeting of Shareholders	OJK
106	B.42.e-CSC/CSM/CGC/02/2023	January 31, 2023	Explanation of Mass Media Coverage	OJK
107	B.37.e-CSC/CSM/CGC/01/2023	January 30, 2023	Report on Material Information or Facts Report on the Readiness of Funds for the Repayment of Sustainable Bonds II Bank BRI Phase IV Year 2018 Series A	OJK
108	B.36.e-CSC/CSM/CGC/01/2023	January 26, 2023	Report on Information or Material Facts on the Termination of the Period of Buyback of Shares Issued by the Company (Buyback)	OJK
109	R.57-DIR/CSC/01/2022	January 17, 2023	Submission of Annual General Meeting of Shareholders Agenda	OJK
110	B.4-CSC/CSM/CGC/01/2023	January 17, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
111	B.78DIR/INV/01/2023	January 16, 2023	Request for Explanation from Issuers and Other Public Companies	OJK
112	B.78-DIR/INV/01/2023	January 13, 2023	Report on the Use of Proceeds from Public Offering	OJK
113	B.52-CSC/CSM/CGC/01/2023	January 13, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
114	B.53-CSC/CSM/CGC/01/2023	January 13, 2023	Report on Ownership or Any Change in Share Ownership of a Public Company	OJK
115	B.23.e-CSC/CSM/CGC/01/2023	January 13, 2023	Share Buyback Report	OJK

Code of Ethics

BRI has a Code of Ethics which is the basic value for the Company, Directors, Board of Commissioners and all employees in carrying out their work professionally. The BRI Code of Ethics applies to all BRI personnel at all levels of the company organization. Continuous and sustainable implementation of the BRI Code of Ethics in the form of attitudes, actions, commitments and provisions that support the creation of a corporate culture. The policies governing the Company's Code of Ethics and its implementation are contained in BRI Directors Circular No. SE.09.a-DIR/KEP/03/2023 dated 31 October 2023 concerning the First Amendment to Corporate Governance Book 6 (Code of Ethics)

Code of Ethics Principles

1. Leader Commitment and Exemplary Leadership
The commitment of the leaders was reflected in the obligation of the Board of Directors and the Board of Commissioners to declare their compliance with the Code of Ethics through the Code of Ethics Statement Letter. In addition, the Board of Directors and Board of Commissioners were also role models for all BRILiaN People in guiding and implementing the Code of Ethics.
2. Transparency
The principle of transparency was reflected in the openness and publication made by the Bank on the provisions, implementation and violations of the Code of Ethics that occurred in BRI in accordance with applicable regulations.

3. **Accountability**
BRI's responsibility as a Bank for the implementation of the Code of Ethics, among others, was reflected in BRI's relationship with customers, competitors, partners, regulators, stakeholders as well as society and the environment. The responsibility to comply with the Code of Ethics for BRI personnel was documented in the Code of Ethics Statement and the application of behavior in accordance with the Code of Ethics in carrying out their duties and responsibilities.
4. **Control**
Violations of the Code of Ethics could be reported through the Whistleblowing System (WBS) reporting tool. If based on the results of the investigation, the violation of the Code of Ethics was proven to be true, it would be subject to sanctions in accordance with the provisions of the BRI Disciplinary Regulations.
5. **Surveillance**
Monitoring and evaluation of the implementation of the Code of Ethics policy at BRI was carried out to ensure that the Code of Ethics policy at BRI has been understood by BRI personnel and implemented properly, so that it could always be a guide for BRI personnel. The Code of Ethics policy was also constantly being improved in accordance with the latest conditions.

Points of The Code of Ethics

The application of the Company Code of Ethics is divided into the Bank Code of Ethics and the BRI Personnel Code of Ethics. The elements of the Bank's Code of Ethics are as follows:

<p>1. Compliance with Laws and Regulatory Policies</p>	<ol style="list-style-type: none"> 1. The Bank is committed to complying with applicable laws, regulations and regulatory policies in all Bank business activities. The provisions that serve as guidelines for the implementation of Bank business are the laws and regulations that apply to the Bank, including regulations in the fields of banking, capital markets, limited liability companies, BUMN, State Finance as well as other regulatory provisions and policies.. 2. Compliance with provisions <ol style="list-style-type: none"> a. The Bank is committed to fulfilling the obligations and provisions set by the regulator. b. The Bank is fully responsible for reports, information and/or responses to requests for explanation from regulators. 3. The Bank is committed to implementing Anti-Money Laundering, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (APU, PPT and PPPSPM) in accordance with applicable regulations.
<p>2. Bank Relationship with BRI Personnel</p>	<ol style="list-style-type: none"> 1. Equal treatment for all workers <ol style="list-style-type: none"> a. The Bank always treats every employee objectively, transparently, fairly and equally. b. The Bank always provides a conducive work environment to increase work productivity. 2. Developing employee talent The Bank always provides facilities and infrastructure to develop employee talents with the aim of increasing employee competency and performance. 3. Prioritize Security, Safety and Health in the Work Environment The Bank always provides a work environment in accordance with the values of the Occupational Health and Safety Management System (K3). 4. The Bank supports the realization of good relations between employees The Bank is committed to facilitating the formation of good relationships between fellow employees, including through policies regarding respectful behavior in the workplace (Respectful Workplace Policy), implementation of BRI One Culture and implementation of the BRILiaN Improvement Forum (BIF). 5. The Bank provides a workplace that supports the Respectful Workplace Policy The Bank always provides a workplace that supports the Respectful Workplace Policy to create a work environment that is free from discrimination, violence and harassment in order to produce a more inclusive and productive environment to encourage company sustainability.
<p>3. Relationship with customers</p>	<ol style="list-style-type: none"> 1. Prioritize customer needs The Bank is committed to increasing customer satisfaction and loyalty towards the bank by providing banking products and/or services needed by customers in accordance with applicable regulations. 2. Fair treatment of customers The Bank always provides fair treatment to customers and does not discriminate in providing services to customers. Apart from that, in dealing with customers, the bank always respects human rights. 3. Provide adequate education to customers The Bank always provides adequate education to customers by understanding customer needs while still paying attention to the bank's interests. In addition, banks implement behavior in accordance with market conduct, namely offering, making agreements, products and/or services. 4. Openness and transparency of information that can be accounted for in communication with customers The Bank is committed to designing, compiling information, carrying out openness and transparency in conveying information to customers by prioritizing clarity, accuracy, truth and not misleading. Openness and transparency of information is carried out while still paying attention to applicable regulations. 5. Protection and confidentiality of personal data and/or information The Bank is committed to safeguarding all information related to customer data and not disseminating it to unauthorized parties, both internal and external and implementing personal data protection practices in accordance with applicable laws and regulations.



<p>4. Relationships with Competitors and Partners</p>	<ol style="list-style-type: none"> 1. Relationship with competitors <ol style="list-style-type: none"> a. The Bank is committed to conducting healthy competition by prioritizing product excellence and/or quality services in running the Bank's business. b. The Bank is committed to always maintaining good relationships and respecting the existence of competitors. c. The Bank is committed to upholding anti-monopoly practices in accordance with laws relating to the prohibition of monopolistic practices and unfair business competition. d. In determining the costs or prices of financial products and/or services, the Bank pays attention to the reasonableness of costs or prices, while still considering commercial aspects and healthy competition in conducting business. 2. Relationships with work partners <ol style="list-style-type: none"> a. The Bank is committed to ensuring that its dealings with business partners are based on business practices that are legal, fair and provide optimal benefits for the bank and partners by upholding compliance with applicable laws and regulations. b. Banks are required to carry out objective evaluations of vendors and avoid conflicts of interest. c. The Bank always provides fair and non-discriminatory treatment to Business Partners who collaborate with BRI. d. The Bank always respects human rights in dealing with its Business Partners.
<p>5. Relations with Shareholders and Investors</p>	<ol style="list-style-type: none"> 1. Provide optimal contribution and value for shareholders and investors The Bank is committed to providing optimal contribution and value for shareholders and investors. 2. Protect shareholder rights <ol style="list-style-type: none"> a. The Bank always provides equal (fair) treatment to shareholders to exercise their rights in accordance with the company's articles of association and applicable laws and regulations. b. The Bank always respects and implements GMS decisions well. c. The Bank always provides fair and equal treatment to all shareholders. d. The Bank always respects human rights in dealing with shareholders. 3. Transparency and openness of information The Bank is committed to preparing, submitting reports or disclosures clearly, accurately and comprehensively to shareholders, customers and stakeholders, in accordance with applicable regulations.
<p>6. Relationship with Regulators</p>	<ol style="list-style-type: none"> 1. Collaboration and establishing good relations with regulators The Bank is committed to building good communication with regulators in accordance with applicable laws and regulations. 2. Integrity and accuracy of bank reporting and information The Bank is committed to producing Bank reports that are precise, accurate and accountable to management, regulators and other authorities, in accordance with applicable regulations.
<p>7. Relations with Community and the Environment</p>	<ol style="list-style-type: none"> 1. Respect Human Rights <ol style="list-style-type: none"> a. In dealing with stakeholders, the bank always respects human rights. b. The Bank always provides fair and equal treatment to the community. 2. Protect the environment and combat climate change Banks are obliged to create a paradigm for the Company's financial performance while still balancing good Environmental, Social and Governance (LST) interests to produce added value (Value Added) for stakeholders in the long term (Sustainability) and contribute to the nation's progress and environmental sustainability. 3. Take into account the adverse impact of each policy set by the bank on economic, social and environmental conditions Banks are obliged to take into account the adverse impact of each policy that will be implemented on economic, social and environmental conditions. 4. Social and Environmental Responsibility <ol style="list-style-type: none"> a. The Bank continues to implement and improve corporate social responsibility programs within the Bank by supporting positive steps taken by local communities and encouraging the involvement of BRI personnel in them. b. The Bank always supports Government programs in efforts to preserve the environment and improve the quality of life of the community. 5. Contribution to charity and sponsorship <ol style="list-style-type: none"> a. The Bank's contribution in any form to charity and sponsorship is always carried out in accordance with the bank's code of ethics and applicable regulations, not in the capacity of activities containing politics, and is not used as a means of bribery and corruption. b. Bank contributions to charity and sponsorship must be communicated to the public. 6. Prohibition of involvement in political activities The Bank is committed to not allowing Bank funds, facilities and resources to be donated to and/or used by parties involved in political activities including charity assistance and sponsorship of political activities.
<p>8. Ethics as a Business Group (BRI Group)</p>	<ol style="list-style-type: none"> 1. Optimization of company value within the group <ol style="list-style-type: none"> a. The Bank always strives to maximize the potential of the BRI Group. b. In terms of maximizing BRI Group's business potential, the Bank is obliged to follow statutory provisions, regulatory provisions and internal regulations. 2. Mutual respect in relations with the BRI Group The Bank always behaves respectfully in establishing relationships with BRI Group Entities. 3. Maintain the confidentiality of group information When exchanging information/policies between the BRI Group, it is carried out in accordance with the provisions of corporate confidentiality at the Bank and BRI Group Entities while still paying attention to applicable regulations. 4. Establish cooperation and good relations with BRI Group Entities The Bank always maintains good cooperation and relationships through effective and efficient coordination.
<p>9. Gratification Control, Anti-Bribery and Anti-Corruption</p>	<p>The Bank is committed to always implementing gratification control, anti-bribery and anti-corruption through the Anti-Bribery and Gratification Control Policy as well as the establishment of a Gratification Control Unit (UPG) and an Anti-Bribery Compliance Function (FKAP).</p>

Elements of the BRI Personnel Code of Ethics are as follows:

<p>1. Compliance with Laws, Regulatory Policies and Bank Internal Policies</p>	<ol style="list-style-type: none"> 1. BRI personnel uphold the bank's compliance with applicable laws, regulations and internal bank policies. 2. Compliance with provisions BRI personnel are committed to fulfilling the obligations and provisions set by the Regulator and Internal Bank. 3. BRI personnel always comply with the provisions on Anti-Money Laundering, Prevention of Terrorism Financing and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (APU, PPT and PPPSPM) in accordance with applicable regulations.
<p>2. Code of Ethics as BRI Personnel</p>	<ol style="list-style-type: none"> 1. Prohibition of abuse of position <ol style="list-style-type: none"> a. BRI personnel are obliged not to abuse their authority, whether for personal or group interests. b. BRI personnel are committed not to carry out any form of action that violates and/or conflicts with the functions, duties and authority in accordance with the Company's Articles of Association, internal Bank regulations, or applicable laws and regulations, which could be detrimental to the Company. 2. Prevent conflicts of interest <ol style="list-style-type: none"> a. BRI personnel are required to avoid all activities that could give rise to a conflict of interest. b. BRI personnel are required to report any conflict of interest situation. c. BRI personnel are prohibited from giving approval and/or requesting approval for all bank facilities that are special and intended for themselves, their affiliates and their groups. d. BRI employees are prohibited from working for other companies, unless they have received an assignment or written permission from the Company. 3. Prohibition of insider trading <ol style="list-style-type: none"> a. BRI personnel who possess and receive confidential information related to the company are not permitted to use this information to take advantage of themselves, affiliates and other third parties. b. BRI personnel are prohibited from abusing their position to take advantage, either directly or indirectly, for themselves or other people who can influence decisions. 4. Protect bank assets <ol style="list-style-type: none"> a. BRI personnel are required to maintain and protect all bank assets (including data owned by the bank). b. BRI personnel are required to use Bank assets only for official purposes and not for personal purposes. 5. Maintain the security of Bank and Subsidiary Company information <ol style="list-style-type: none"> a. BRI personnel are prohibited from conveying internal Bank information, which includes bank secrets and position secrets, to unauthorized parties. The Bank's internal information includes but is not limited to information related to the Bank's strategic business plans, internal banking research results, banking product development, employment data, audit results, internal documents and other important information. b. BRI personnel are obliged to protect the confidentiality of the Bank's internal information, both while still working with the Bank and after leaving the Bank or after no longer being connected with the Bank in accordance with applicable regulations. c. BRI personnel are required to maintain the confidentiality of Bank information, including the distribution of policies/procedures to external parties (including the BRI Group and other corporate entities outside the BRI Group) in accordance with applicable regulations. d. BRI personnel are committed not to disclose, report, disseminate, transfer, leak or in any other way cause personal data and/or confidential information to become known to other parties for any purpose that could be detrimental to the bank and/or not in line with bank policy. 6. Obligation to report violations of the Code of Ethics If they become aware of a violation of the Code of Ethics within the bank, BRI personnel are obliged to report it through the whistleblowing system in accordance with applicable regulations. 7. Comply with the provisions for using social media BRI personnel are required to comply with the provisions that apply at BRI in the use of social media. 8. Carry out efforts to prevent and eradicate fraud BRI personnel play an active role in efforts to prevent and eradicate fraud and are willing to report in the event of an act of fraud, one of which is through the Whistleblowing System (WBS).
<p>3. Relationship with customers</p>	<ol style="list-style-type: none"> 1. Prioritize customer needs <ol style="list-style-type: none"> a. BRI personnel are obliged to pay attention to and prioritize the needs of each customer through good relationships with customers, while still paying attention to fairness and avoiding conflicts of interest. b. BRI personnel are committed to increasing customer satisfaction and loyalty towards the bank by providing banking products and/or services needed by customers. 2. Respect customers BRI personnel always respect customers in providing services and always provide excellent service while still observing the precautionary principle. 3. Fair treatment of customers BRI personnel always provide fair and equal treatment and service to every customer. Apart from that, in dealing with customers, BRI personnel always respect human rights. 4. Provide adequate education to customers BRI personnel always provide adequate education to customers by understanding customer needs while still paying attention to the interests of the bank. 5. Openness and transparency of information that can be accounted for in communication with customers BRI personnel always prioritize honesty and transparency in conveying information to customers. 6. Protection and confidentiality of customer assets, personal data and transactions <ol style="list-style-type: none"> a. BRI personnel are committed to safeguarding all Bank information and not disseminating it to unauthorized parties. BRI personnel are permitted to provide Bank information, in accordance with applicable laws and BRI internal regulations. b. BRI personnel are required to verify bank information before providing it to interested parties, in accordance with applicable laws and BRI internal regulations.



<p>4. Relationships with Competitors and Partners</p>	<ol style="list-style-type: none"> 1. Relationship with competitors <ol style="list-style-type: none"> a. BRI employees always carry out healthy competition by prioritizing product excellence and/or quality services. b. BRI employees always maintain good relationships and respect competitors. c. BRI personnel always prioritize healthy competition in running the Bank's business, both against competitors and subsidiary companies. d. BRI personnel are committed to upholding anti-monopoly practices in accordance with legislation relating to the prohibition of monopolistic practices in unfair business competition. 2. Relationships with work partners <ol style="list-style-type: none"> a. Comply with applicable provisions regarding the procurement of goods and services b. BRI personnel always comply with applicable procedures and mechanisms as well as provisions for the procurement of goods and services. c. BRI personnel ensure that work partners comply with bank policies and applicable laws and regulations.
<p>5. Relations between fellow employees, including BRI Group employees</p>	<ol style="list-style-type: none"> 1. Comply with the policy of respectful behavior in the workplace (Respectful Workplace Policy) BRI personnel are required to comply with the Respectful Workplace Policy in accordance with applicable regulations. 2. Avoid unhealthy competition between workers BRI employees always avoid unhealthy competition at work and create a conducive work environment. 3. Help each other, motivate and work together in positive things BRI employees always behave in a mutually helpful and motivating manner among employees and work together in positive ways.
<p>6. Relationship with Regulators</p>	<ol style="list-style-type: none"> 1. Collaboration and establishing good relations with regulators BRI personnel are committed to building good communication with regulators based on applicable laws and regulations. 2. Integrity and accuracy of Bank Reporting and information <ol style="list-style-type: none"> a. BRI personnel are committed to producing bank reports that are precise, accurate and accountable to management, shareholders, customers and stakeholders. b. BRI personnel are responsible for carrying out official records regarding Bank activities accurately, honestly, completely and on time.
<p>7. Relations with Community and the Environment</p>	<ol style="list-style-type: none"> 1. Respect Human Rights In dealing with the community, BRI personnel always respect human rights. 2. Take into account the adverse impact of each policy set by the bank on economic, social and environmental conditions BRI personnel are required to take into account the detrimental impact of each policy that will be implemented on economic, social and environmental conditions. 3. Social and Environmental Responsibility <ol style="list-style-type: none"> a. BRI personnel are always involved in carrying out corporate social responsibility programs within the Bank by supporting positive steps taken by the local community. b. BRI personnel always support Government programs in efforts to preserve the environment and improve the quality of life of the community. 4. Prohibition of involvement in political activities BRI personnel uphold the ethics of not contributing their time, money or personal resources to political activities as follows: <ol style="list-style-type: none"> a. Participate in the election of legislative candidates, executive candidates, political party members, or connect and take part in an organization and/or individual whose aim is to provide support to a political party or candidate. b. Take part in political campaigns, political fundraising or for the purpose of political participation. c. Carrying out political party activities or other similar activities.
<p>8. Gratification Control, Anti-Bribery and Anti-Corruption</p>	<ol style="list-style-type: none"> 1. BRI personnel and/or their families are obliged to refuse and are prohibited from accepting gratification from any party that is related to their position, either directly or indirectly, and which is contrary to their obligations or duties and which deviate from BRI provisions and applicable laws and regulations. 2. BRI personnel and/or their families are prohibited from giving and/or offering gratuities to State Officials and Employees that deviate from BRI provisions and applicable laws and regulations. 3. Prohibition on accepting gifts <ol style="list-style-type: none"> a. BRI employees uphold the ethics of not asking for or accepting any gifts or rewards to enrich themselves or their families. b. BRI personnel are prohibited from offering, promising, providing undue benefits of any value (financial or non-financial), to State Administrators and/or Civil Servants, either directly or indirectly, regardless of location, as an inducement or reward to act or withhold from acting in the context of carrying out the duties and responsibilities of State Administrators and Civil Servants; And c. BRI personnel are prohibited from giving or offering gifts, generosity, political or charitable donations, sponsorships and other benefits that could be perceived by other parties as bribery even though the giving or receiving is not intended for the purpose of bribery.

Commitment to the Code of Ethics

All BRI personnel, namely, Directors, Board of Commissioners and all employees must know, understand and implement the BRI Code of Ethics in accordance with applicable regulations. All BRI personnel were required to make a Code of Ethics Statement every year as a form of commitment in compliance with the Company's Code of Ethics. The Code of Ethics Statement was a condition of continued employment with the Company.

Code of Ethics Socialization

In order to improve BRI personnel's understanding of the Company's Code of Ethics, BRI communicated the Code of Ethics policy to all BRI personnel, among others through:

1. Company website.
2. Landing Page on the BRISTARS application.
3. Collective Labor Agreement between the Company's Labor Union and the Company's Management.
4. Posters, videos and other advertising media at the Company's offices.

Code of Conduct Consultation Media

Consultation in the form of questions regarding the application of the Code of Ethics could be done by means of E-mail to the address: kode-etik@corp.bri.co.id

Efforts to Implement and Enforce the Code of Ethics

In an effort to uphold the code of ethics in the company, the Board of Directors, Board of Commissioners, and all BRI employees were committed to running the Bank's business by applying ethics in the banking system. The realization of this commitment was carried out in:

1. Code of Ethics Statement
All BRI personnel must know and understand well and declare the "Statement of Compliance with the Code of Ethics" every year.
2. Commitment of Management and All BRI Workers
Commitment of management and all Employees not to accept and give gratuities in the form of money and / or goods related to their obligations or responsibilities published in the mass media and the Company's website.
3. Annual Disclosure Conflict of Interest
All BRI personnel were required to make an annual disclosure of no conflict of interest every year, and all work units are required to submit reports on transactions/decisions that contain conflicts of interest every month.
4. Integrity Pact
The signing of the integrity pact was carried out by the procurement committee, user work unit, vendor or partner in the entire process of procuring goods and services at BRI. In addition, every year the Board of Directors and Board of Commissioners sign the GCG Statement as a form of commitment to implementing the principles of Good Corporate Governance. Meanwhile, all employees sign an Anti-Fraud and Gratification Control commitment at the BRILiaN Improvement Forum which was held annually.

5. Whistleblowing System

All violations of BRI's code of ethics were reported through the Whistleblowing System (WBS) mechanism. If based on the results of the investigation, the violation of the Code of Ethics was proven, it would be subject to sanctions in accordance with the provisions of BRI disciplinary violations.

Types of Sanctions for Violating the Code of Ethics

Sanction Category
Termination of Employment
Written Warning
Written Reprimand
Demotion 1 Grade
2 Grade Demotion

Number of Violations and Sanctions Given

The number of internal violations that occurred during 2023 was as follows.

Internal Violations	Number of Violations		
	Permanent Workers	Contract	Non permanent workers Outsourcing
Completed	1.953	124	74
In the Settlement Process	2.315	41	22
Total	4.268	165	96

During 2023, internal violations that have been processed were 1,209. The details of the sanctions given were as follows.

Sanction Category	Total	
	Permanent Workers	Non permanent workers
Termination of Employment	58	198
Written Warning	534	-
Written Reprimand	305	-
Demotion 1 Grade	241	-
2 Grade Demotion	71	-
Grand Total	1.209	198



Whistleblowing System

In improving the implementation of Good Corporate Governance at BRI, the Company's management was committed to running the company professionally based on behavior in accordance with the code of ethics and corporate culture. Therefore, if there are violations committed by BRI personnel, management has provided reporting media that is managed transparently and fairly, namely through the Whistleblowing System.

BRI's Whistleblowing System Policy has been regulated in the Circular Letter of the Board of Directors Number SE.09-DIR/KEP/03/2023 dated March 15, 2023 regarding Corporate Governance Book 2 regarding the Whistleblowing System referring to the Financial Services Authority Regulation (POJK) No.39/POJK.03/2019 dated December 19, 2019 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks.

In order to maintain the quality of Whistleblowing System management, BRI takes the following steps:

1. Evaluation of the implementation of the Corruption Crime Whistleblowing System which is integrated with the Corruption Eradication Commission.
2. Updating the management structure and evaluating the implementation of the BRI Whistleblowing System in accordance with current conditions.
3. Dissemination of communication materials related to the Whistleblowing System, both to workers, vendors and customers.
4. Evaluate workers' understanding regarding the Whistleblowing System through e-learning or e-survey.
5. Certified education for workers involved in WBS management, namely Interactive Learning Training for Managing a Whistleblowing System with Integrity (INTEGRITY WHISTLE)

Submission and Media of Violation Reports

The means of reporting the Whistleblowing System could be reported through:

1. SMS: 08118200600
2. Whatsapp: 08118200600
3. Written Letter: PO BOX 1895 JKP 10900
4. Webmail: whistleblower@corp.bri.co.id
5. Website: <https://whistleblowing-system.bri.co.id>

Reward & Punishment

BRI fully realized the importance of implementing a whistleblowing system in preventing irregularities that could harm the company. For this reason, BRI gave appreciation to workers who dared to report irregularities that occurred through the whistleblowing system.

All whistleblowing system reports received would be followed up effectively and efficiently while maintaining the confidentiality

of the reporter. Any violations committed in the process of managing whistleblowing system reports, whether in the form of leaking the identity of the reporter or submitting false reports, would be followed up in accordance with applicable regulations.

Whistleblower Protection

According to the company's internal policy, BRI is dedicated to safeguarding whistleblowers and ensuring the confidentiality of any personal data and information reported. Whistleblowers are given the option to make anonymous reports. The company also provides protection to whistleblowers who are employees, shielding them from threats of retaliation such as pressure from superiors, delays in promotion, discrimination, dismissal, and unilateral transfers. Additionally, BRI offers legal assistance to reporters as required by the relevant regulations.

Whistleblowing System Reporting and Handling Mechanism

1. The reporter submitted a report indicating a violation through the Whistleblowing System.
2. Reporters submitting reports indicating violations received a report code and keywords to view the report follow-up process on the whistleblowing system website (www.whistleblowing-system.bri.co.id).
3. Reporters who conveyed indications of violations via means other than websites (SMS, WhatsApp, Letters and Emails), the Whistleblowing System (WBS) Officer provided a report code and keywords to the Whistleblower submitting their identity or email.
4. Whistleblowing System officers recorded all reports indicating violations in the whistleblowing system application.
5. WBS officers carried out initial analysis (verification) of reports indicating violations according to the whistleblowing system report criteria.
6. If necessary, the WBS Officer might request additional information and confirmation from the Reporter in fulfilling the report information and data.
7. The WBS Management Unit Leader validated the results of verification of reports indicating violations and decides on the follow-up to the report, namely:
 - a. Follow up to carry out investigations; or
 - b. No to follow-up (the report was rejected) because it did not meet the WBS report criteria.
8. The WBS Management Unit appointed an Investigation Work Unit to investigate WBS reports.
9. The WBS Management Unit made an assignment letter and submits the assignment letter to the Investigation Work Unit.
10. The Investigation Work Unit submitted a report on the results of the investigation (including recommendations for follow-up corrective action) if:
 - a. The investigation was carried out by the Internal Audit Work Unit

The investigation report was submitted in the form of an Audit Result Report to the authorized Work Unit with the supervision of the WBS Management Unit. Monitoring of follow-up actions to improve investigation results was carried out by the Investigation Work Unit.

- b. Investigations were carried out by consultants or independent parties

The investigation results report was submitted to the WBS Management Unit. Monitoring of follow-up actions to improve investigation results was carried out by the WBS Management Unit.

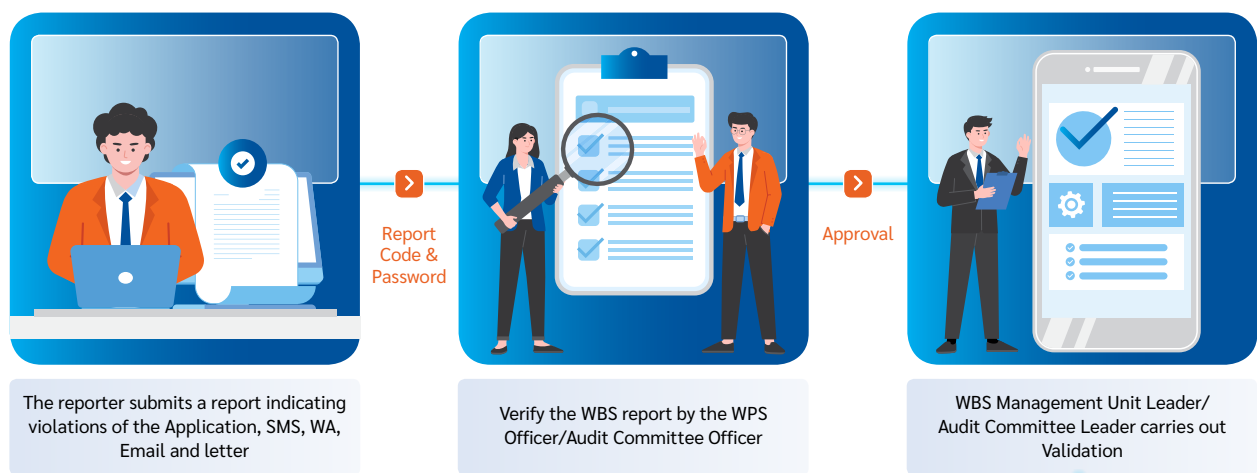
11. The improvement follow-up report includes:

- a. Follow up on perpetrators indicating violations and correcting weaknesses that occurred as well as risk mitigation.
- b. Provide information to the reported superior in order to protect the good name of the reported person if the WBS report was not proven.

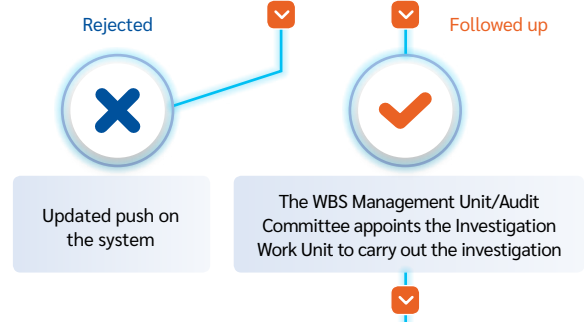
12. The work unit had the authority to carry out follow-up improvements in accordance with applicable regulations.

13. The work unit had the authority to submit follow-up reports for improvements to the WBS Management Unit.

Flow of Whistleblowing System



Flow of the Whistleblowing System Reporting Mechanism (WBS)





Violation Indication Criteria

Information on reporting indications of violations that can be submitted and followed up through the Whistleblowing System (WBS), namely:

1. Fraud;
2. Gratification or receiving and/or giving bribes;
3. Ethics Violations;
4. Violations of the Code of Ethics (including violations of provisions, etc.);
5. Violations of BRI's accounting and financial reporting processes;
6. Indications of violations committed by the BRI Board of Commissioners, BRI Board of Directors Members, SEVP and Members of the Board of Commissioners/Directors of Subsidiaries.

Completeness of the Whistleblowing System Report

The violation indication report must at least contain the following:

1. Reported Violations
The main points of reporting/information on violations that occur were accompanied by an estimate of the amount of loss (if known).
2. Parties Involved
BRI and all parties known to be involved in carrying out the reported violations.
3. Time of the Violation
The time period during which the indication of the violation occurred.
4. Place where the violation occurred
Location/place of the work unit where the violation occurred.
5. Chronology of Events
Description of events/chronology of incidents indicating violations.
6. Evidence of Violation
Documentation of indications of violations in the form of documents, photos, videos and other supporting information.

Management of Violation Reports

Management of Whistleblowing System reports has been carried out by the WBS Management Unit under the President Director and monitored by the Board of Commissioners through the Audit Committee. The WBS Management Unit was responsible for managing and following up on reports indicating violations.

Independence of Whistleblowing System Management

In maintaining independence and confidentiality in implementing the Whistleblowing System, the Work Unit appointed and given the authority to follow up on reports indicating violations was required to:

1. Comply with BRI's code of ethics as proven by signing a code of ethics statement and integrity pact.
2. Maintain the confidentiality of the reporter's identity, information and documents regarding reports indicating violations.
3. Carry out duties and responsibilities as well as authority in following up on all reports indicating violations.
4. Avoid conflicts of interest in following up reports of indications of violations.
5. Record and update all activities in follow-up to reports indicating violations of the whistleblowing system.
6. Manage all whistleblowing system data and report documents and store them in a safe place.
7. In carrying out the tasks mandated, the designated work unit must prioritize the independence and confidentiality of WBS reports and reporters..

Socialization of The Whistleblowing System

BRI WBS socialization has been carried out to Internal Parties (BRI Employees) and External Parties including:

1. Communicate the WBS policy to all workers via the BRI internal portal.
2. Deliver WBS material to the BRI Employee development and enhancement program.
3. Socialization of WBS to Work Units through effective communication materials.
4. Place a message from the CEO on the Bristars application landing page (BRI internal portal).
5. Implement WBS e-learning for all BRI employees.
6. Submission of WBS information via the Company's website.



Number of Complaints and Complaint Process

During 2023, 30 (thirty) violation complaint reports (WBS) were received containing 50 (fifty) sub-indications of violations. The development trend of WBS reports for the last 3 (three) years is as follows:

Description	2021	2022	2023
Number of complaints	54	56	30
Sub Indication of Violation	116	107	50

Based on this data, the sub-indications of violations that were most frequently reported and proven in 2023 were violations of provisions/procedures and fraud as per the following data:

Indication of Violation	Complaints Accepted	Status		
		Proven	Not proven	In Progress
Fraud	19	12	6	1
Gratuities or Receiving and/or Giving Bribes	6	3	3	
Ethics Violations	6	4	1	1
Violation of the Code of Ethics (Including Violations of Provisions and others)	19	9	6	4

The most widely used WBS reporting media during 2023 was via WhatsApp with 12 (twelve) reports (40%), email with 8 (eight) reports (30%), website with 8 (eight) reports (27%). Trends in the use of WBS reporting media over the last 3 (three) years are as follows:

Reporting Media	2021	2022	2023
E-mail	10	19	9
SMS	5	3	0
Letter	1	1	1
Website	30	18	8
WhatsApp	8	15	12

Sanctions/Follow Up on Complaints in 2023

Sanctions/Follow Up	Disciplinary Punishment
Insufficient Evidence	2
Formation Letter	15
Written Warning	4
Written Reprimand	4
Demotion to 2 Position Grade	1
Work termination	2
Total	28

Anti-Corruption Program

Programs and Procedures Carried Out to Overcome Corruption Practices, Kickbacks, Fraud, Bribery and/or Gratuities

BRI maintains the quality of implementation of control and management of gratuities through ISO 37001:2016 certification concerning International Standards for Anti-Bribery Management Systems. BRI has an Anti-Bribery Compliance Function which is tasked with overseeing and ensuring that the Anti-Bribery System runs according to ISO 37001:2016 standards. The Anti-Bribery Compliance function is regulated in the Circular Letter of the Directors of Corporate Governance Policy number SE.09a-DIR/KEP/03/2023 dated March 15 2023 Book 3 concerning Anti-Bribery and Gratification Control.

Anti Fraud Strategy

Anti Fraud Strategy covered the Bank's strategy in controlling Fraud designed to develop, implement and improve the anti Fraud compliance program in the Bank, by referring to the process of Fraud occurrence and paying attention to the characteristics and range of potential Fraud occurrence structured in a comprehensive, integralistic manner and implemented in the form of a control system. Implementing an anti-fraud strategy became a part of implementing risk management, especially those related to aspects of the internal control system. The implementation of BRI's anti-fraud strategy contained 4 (four) pillars, namely:

1. Prevention
2. Detection
3. Investigation, reporting and sanctions.
4. Monitoring, evaluation and follow-up.



PREVENTION

The prevention pillar contained steps to reduce the potential risk of fraud, which includes at least:

1. Anti Fraud Awareness

Anti-Fraud Awareness was an effort to raise awareness regarding the importance of preventing fraud for all levels of the Bank organization and various parties related to the Bank. Through good leadership and supported by high anti-fraud awareness, it was expected that awareness could grow among all elements in the Bank and various parties connected with the Bank regarding the importance of controlling fraud. The leadership's morals and awareness of anti-fraud had to animate every policy or provision set. Efforts to raise anti-fraud awareness were carried out, among others, through:

- a. Preparation and Socialization of Anti-Fraud Declaration
- b. Anti-Fraud Culture Program for Employees
- c. Fraud Awareness and Awareness Program for Customers

2. Identify Vulnerabilities

Vulnerability identification became a process for identifying, analyzing and assessing potential risks of fraud which could be carried out periodically or if there were indications of fraud.

3. Get to know your employees policy

As an effort to prevent fraud, the Bank implemented a policy of getting to know employees as an effort to control the HR aspect.

DETECTION

The detection pillar contained steps to identify and discover fraud in the Bank's business activities, which included:

1. Policy and Mechanism for Handling Complaints (Whistleblowing)
2. Surprise Audit
3. Monitoring System

INVESTIGATIONS, REPORTING, AND SANCTIONS

The investigation, reporting and sanctions pillar contained steps for investigations, reporting systems and the imposition of sanctions on fraud incidents, which included:

1. Investigation

Investigations were carried out to collect evidence related to incidents suspected to be acts of fraud. Investigation was an important part of the Fraud control system which provided a message to all related parties that every indication of detected Fraud was always processed according to investigation standards and the perpetrator was processed according to the provisions.

2. Reporting

The Bank developed an effective reporting mechanism for carrying out investigations into discovered Fraud incidents.

3. Imposition of Sanctions

The Bank developed an effective internal sanctions policy to follow up on the results of investigations to provide a deterrent effect for fraud perpetrators

MONITORING, EVALUATION AND FOLLOW-UP

The monitoring, evaluation and follow-up pillar contained steps to carry out monitoring and evaluation and follow up on fraud, including at least:

1. Monitoring

One of the important steps in implementing a Fraud control system was monitoring follow-up actions carried out on Fraud, both in accordance with the Bank's internal regulations and in accordance with statutory provisions.

2. Evaluation

To support the implementation of the evaluation, the Bank maintained data on fraud incidents. Event data can be used as an evaluation tool. Based on fraud incident data and the results of the evaluation, weaknesses and causes of fraud can be identified and necessary handling and improvement steps can be determined, including strengthening the internal control system. A comprehensive evaluation of the Fraud control system was carried out periodically.

3. Follow up

The Bank developed a follow-up mechanism based on the results of evaluation of Fraud incidents to correct weaknesses and strengthen the internal control system in order to prevent the recurrence of Fraud due to similar weaknesses.

To support the effectiveness of implementing anti-fraud strategies, the Company has established a work unit or function tasked with handling the implementation of anti-fraud strategies in the organization, in this case managed by the Operational Risk Division which should be responsible to the President Director.

Gratification Control Management

The Gratification Control Unit is the only Work Unit tasked with managing gratification control at BRI. The Gratification Control Unit itself is a unit or function within BRI that carries out the function of controlling the practice of receiving and giving gratuities. Gratification control at BRI is carried out by the Gratification Control Unit (UPG) which was formed in 2017 and is attached to the BRI Compliance Work Unit, namely the BRI Compliance Division.

The Gratification Control Unit in the Compliance Division has duties and responsibilities including:

1. Develop provisions for gratification control.
2. Socialize the provisions for gratification control to BRI's internal and external parties.
3. Manage gratification reports in the form of analyzing and administering reports of acceptance and rejection of gratification by BRI personnel.
4. Become the admin of the GCG Online System and KPK Online Gratification applications.
5. Forward reports on receipt of gratification to the Corruption Eradication Commission via the online gratification system.
6. Manage gratified goods until the status of the gratified goods is determined.

7. Monitor and evaluate the implementation of gratification control.
8. Identify vulnerable points and mitigate the risk of gratification.
9. Initiated a breakthrough in gratification control at BRI
10. Convey the implementation of the gratification control program to the Board of Directors which at least includes: Plans and/or results of the Gratification Control Program Dissemination as well as evaluation results of the Gratification Control Program.
11. Ensure follow-up on reports of receipt and/or rejection of gratuities is in accordance with the provisions.
12. Provide approval for the letter determining ownership of the gratification goods.
13. Request data and information from the Work Unit regarding monitoring of the Gratification Control Program at the operational work unit level.
14. Coordinate with Internal Audit if there is a violation of the code of ethics regarding the implementation of UPG's duties and responsibilities
15. Provide consultations in the form of suggestions and recommendations to BRI personnel regarding gratification control at BRI.

Regional Risk Management & Compliance as a supporting function in gratification control activities has duties and responsibilities including:

1. Implement gratification control programs prepared by the Compliance Division.
2. Monitoring compliance with gratification reporting in Regional Offices and Supervision Work Units through the GCG Online System 2.0
3. Socialize the provisions for gratification control to BRI internal and external parties at Regional Offices.

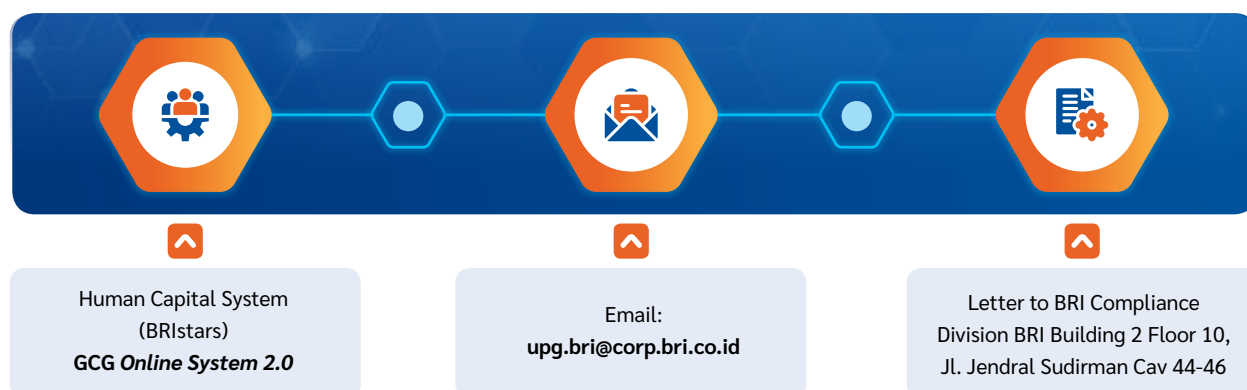
Gratification Reporting Manager

The Gratification Control Unit in the Compliance Division became the sole manager of Gratification reporting at BRI which then carries out analysis and administration of Gratification Reports submitted by BRI employees. In accordance with BRI policy regarding Gratification, there are two types of Gratification, namely:

1. Gratuities that has to be reported
Acceptance and/or rejection of Gratification by BRI personnel based on/related to their position or authority and contrary to their obligations or duties.
2. Gratuities that do not have to be reported
Gratuities that were not required to be reported were gifts received by BRI personnel not related to their position or authority and did not conflict with their obligations or duties.

Gratification Reporting Mechanism

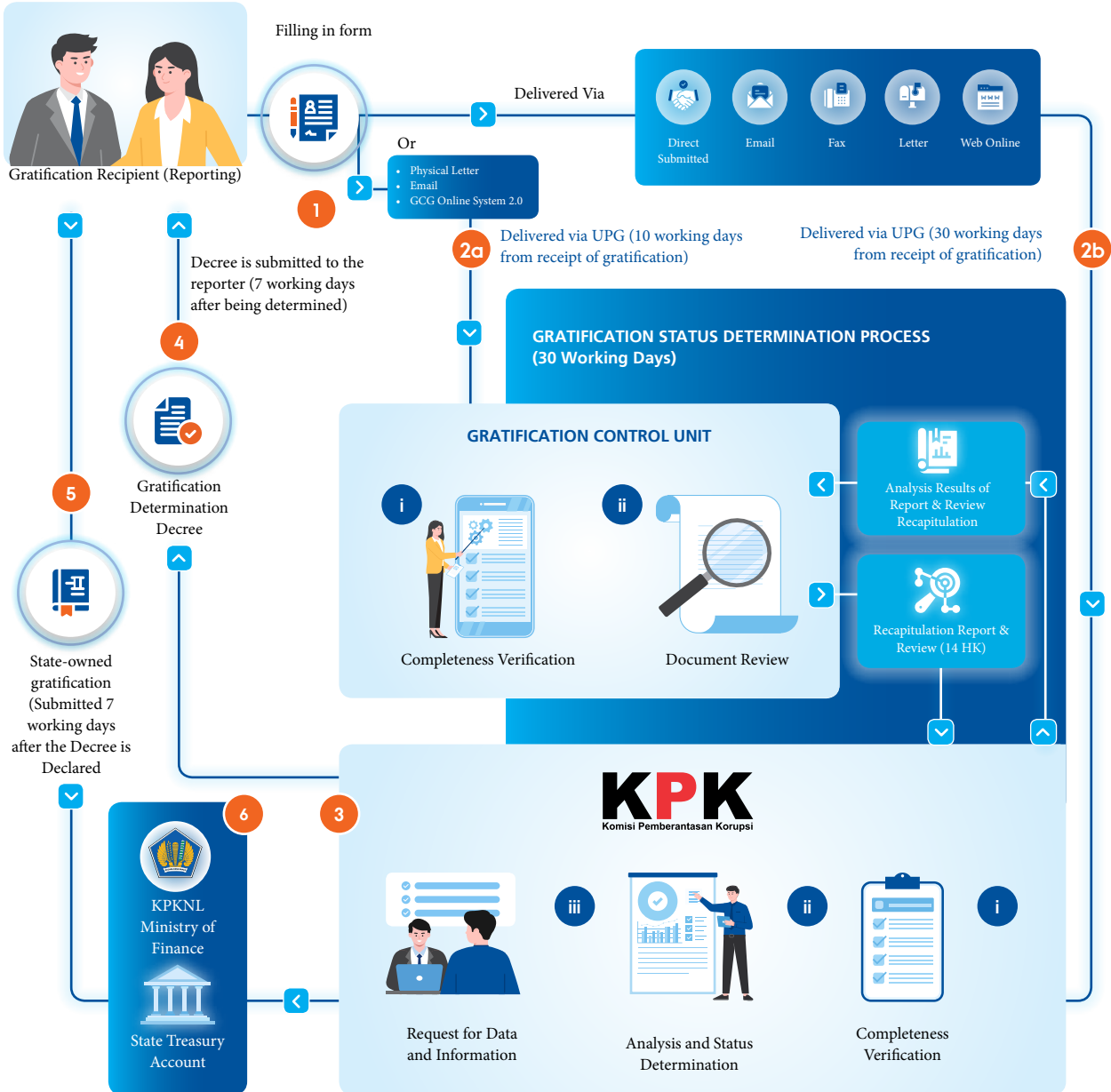
In reporting Gratification, all BRI personnel were required to report it to the BRI Gratification Control Unit via the reporting media provided, namely GCG Online System 2.0





An explanation of the Gratification reporting mechanism is as follows.

MECHANISM FOR HANDLING GRATIFICATION REPORTING



Implementation of Gratification Control In 2023

During 2023, BRI has implemented Gratification control programs, including:

Gratification Control Commitment

1. Signing of an anti-gratification commitment in the code of ethics statement by BRI personnel, including the Board of Commissioners, Directors and all BRI employees throughout Indonesia.
2. Anti-bribery self-assessment carried out by all BRI Selindo employees in the context of mapping points prone to gratification.
3. The signing of the integrity pact is also carried out during the goods and services procurement process by the BRI goods and services procurement committee and BRI vendors/partners to maintain integrity and independence in the goods and services procurement process.

Gratification Policy Update

In 2023, BRI has updated its Gratification policy which was previously regulated in the Directors' Circular Letter number SE.63-DIR/KEP/12/2020 dated December 8, 2020 concerning Anti-Bribery Provisions and Gratification Control of PT. Bank Rakyat Indonesia (Persero) Tbk was replaced with a Circular Letter from the Directors of Corporate Governance Policy number SE.09a-DIR/KEP/03/2023 dated March 15, 2023 Book 3 concerning Anti-Bribery and Gratification Control.

2023 Gratification Report

As a form of employee support for the gratification control program within the company, there are 61 gratification reports that have been submitted by BRI employees to the BRI UPG during 2023. Meanwhile, there were 10 reports that were forwarded to the Corruption Eradication Commission as gratification reports that must be reported. Meanwhile, 51 other reports included gratuities that were not required to be reported.

Anti-Corruption Training/Socialization to Employees

Several forms of activities, educational programs and outreach that have been carried out by UPG BRI during 2023 include:

1. Implementation of Anti-Bribery and Gratification self-learning for all BRI employees online via BRISMART (BRI online learning media).
2. Delivery of Gratification Control and Anti-Bribery material through the BRILiaN Specialist Development Program (BSDP) Education Program for the Regional Risk Management Team of all work units.
3. Socialization of Gratification Control and Anti-Bribery to Divisions at Head Office.
4. Submission of Gratification Control and Anti-Bribery communication material on the Landing Page on the BRISTars main page.
5. Implementation of a joint Webinar with the Indonesian Corruption Eradication Committee with the theme "Building an Anti-Corruption Culture and Controlling Gratification in the SOEs Environment".
6. ISO 37001:2016 awareness certification regarding Anti-Bribery Management Systems for Division workers who are within the scope of ISO Certification.





Management of Asset Reporting of State Officials

To improve the quality of GCG implementation, BRI also complied with the Asset Reporting of State Officials regulations based on the provisions of the Corruption Eradication Commission.

Policy

1. Officials who are required to report LHKPN

As a concrete form of increasing transparency, preventing corruption and supporting a culture free from corruption, collusion and nepotism, members of the Board of Commissioners, Directors, SEVP, EVP and VP at BRI are required to report assets in accordance with the company's internal provisions stipulated in BRI Directors Circular No. . SE.09-DIR/KEP/03/2023 dated March 15 2023 concerning Corporate Governance Book 5 regarding State Officials' Asset Reports (LHKPN). The data reported in the report includes the position of assets before and after leaving office. These reporting provisions are constantly updated to conform to applicable regulations.

2. LHKPN Reporting Coordinator

The reporting coordinator appointed by BRI to manage and monitor the LHKPN reporting process is the Head of the Secretariat and Protocol Division and the Head of the Human Capital Policy and Development Division. Based on the current organizational structure, there are 128 (one hundred and twenty eight) LHKPN Compulsory Reporters who are required to report their assets to the Corruption Eradication Commission. Of all these officials, the majority have reported their assets in accordance with reporting obligations to the LHKPN.

LHKPN reporting

BRI has submitted the LHKPN report for the 2022 reporting period which will be reported in 2023 as follows.

Obligation	Position	Unit	2023
LHKPN mandatory	Board of Commissioners	employee	11
	Directors	employee	12
	BRI employee	employee	105
LHKPN must report	Board of Commissioners	employee	11
		%	100
	Directors	employee	12
		%	100
	BRI employee	employee	105
		%	100
Mandatory LKHPN who have not reported	Board of Commissioners	employee	0
		%	0
	Directors	employee	0
		%	0
	BRI employee	employee	0
		%	0

Number of Deviations (Internal Fraud) and Resolution Efforts

Internal Fraud in 1 Year	Total fraud (Internal)					
	Members of the Board of Commissioners and Members of the Board of Directors		Permanent Employees		Non-Permanent Employees	
	Previous year (2022)	Current year (2023)	Previous year (2022)	Current year (2023)	Previous year (2022)	Current year (2023)
Total Fraud	-	-	468	169	16	4

Internal Fraud in 1 Year	Total fraud (Internal)					
	Members of the Board of Commissioners and Members of the Board of Directors		Permanent Employees		Non-Permanent Employees	
	Previous year (2022)	Current year (2023)	Previous year (2022)	Current year (2023)	Previous year (2022)	Current year (2023)
Completed	-	-	459	79	10	3
In the Bank Internal Settlement Process	-	-	-	16	-	-
No Settlement Has Been Efforts Yet	-	-	4	65	-	1
Has been followed up through the legal process	-	-	5	9	6	8

Information:

Internal Fraud with a value of more than IDR 100 Million.

Providing Funding for Social and/or Political Activities

Funding for BRI's social activities has been presented in the Sustainability Report. During 2023, BRI does not provide funds for political activities in accordance with statutory regulations and the internal provisions of BRI's code of ethics.

Buyback Share and Buyback Obligation

Buyback Share

Buyback Implementation Policy

As an effort to optimize the Company's capital management strategy, a form of commitment to increase value to Shareholders, and in line with the Company's strategy to increase employee engagement through the Share Ownership Program by Employees and/or Directors and Board of Commissioners, BRI has implemented a Buyback of Company Shares (Buyback) guided by Financial Services Authority Regulation no. 30/POJK.04/2017 dated 22 June 2017 concerning Buyback of Shares Issued by Public Companies as well as Financial Services Authority Regulation no. 2/POJK.04/2013 dated 26 August 2013 concerning Buyback of Shares Issued by Issuers or Public Companies in Significantly Fluctuating Market Conditions.

The Company implemented Buyback in 2015 and 2020 guided by Authority Regulation no. 2/POJK.04/2013 dated 26 August 2013. The Company has transferred all shares obtained from the 2015 Buyback and some shares obtained from the 2020 Buyback through the Employee share ownership program. In 2022 the Company implemented a Buyback guided by Financial

Services Authority Regulation no. 30/POJK.04/2017 dated 22 June 2017 which was completed on January 26, 2023. Part of the shares resulting from the 2022 Buyback have been transferred to the share ownership program for the Directors and Board of Commissioners, which is part of the variable remuneration for the Directors and Board of Commissioners (annual incentives, long-term incentives and/or other incentives paid in the form of shares).

In 2023 the Company carried out a Buyback guided by Financial Services Authority Regulation no. 30/POJK.04/2017 dated 22 June 2017 completed no later than 18 (eighteen) months after the date of the GMS which approved the share buyback. The Company gradually carried out the transfer of all remaining shares resulting from the Buyback (Treasury Stock) through the Employee Share Ownership Program and/or Directors and Board of Commissioners (Share Ownership Program) in accordance with the provisions of applicable laws and regulations.

Buyback was implemented by the Company as (i) an effort to optimally manage capital; (ii) a form of commitment to increase value for Shareholders; and (iii) efforts to increase employee engagement and/or Directors and Board of Commissioners to achieve the Company's long-term performance targets through the Share Ownership Program.

Buyback Price and Number of Repurchased Shares

From September to December 2023, BRI carried out buybacks of 118,833,600 shares with an average purchase price of Rp5,264.13. Thus, as of December 31, 2023, the total treasury shares owned by BRI were 768,144,900 shares.



Increased Profit Per Share

Description	Total Sheets of Shares
Treasury Stock until June 30, 2023	656,253,400
Transfer of Treasury Stock until December 31, 2023	(6,942,100)
Additional Treasury Stock (Buyback Results) until December 31, 2023	118,833,600
Total Treasury Stock	768,144,900
Number of shares outstanding	151,559,001,604
Number of Circulating Shares excluding Treasury Stock (Lbs) as of June 30, 2023	150,902,748,204
Number of Outstanding Shares excluding Treasury Stock (Lbs) as of December 31, 2023	150,790,856,704

Description	Non-Buyback Share	Impact	After Share Buyback
Net Profit Attributable to Parent (Audited Consolidation December 2023) (Rp Billion)	60,100	-	60,100
EPS (Treasury Stock December 31, 2023) (Rp)	398,26	0.07	398,33

The implementation of the Buyback had an impact on increasing EPS from Rp398.26 to Rp398.33.

Bond Buybacks

During 2023, there will be no buybacks obligation.

Internal Dispute

During 2023, no internal disputes among workers occurred.

Bank Strategic Plan

Information related to the Bank's Strategic Plan has been presented in the Bank Strategy Sub-Chapter in the Management Analysis and Discussion Chapter in this Annual Report.

Provision of Funds to Related Parties and Provision of Large Funds

No.	Provision of Funds	Total	
		Debtors	Nominal(IDR Million)
1.	To related parties	643	16.238.267
2.	To core debtors:		
	a. Individual	50	130.408.842
	b. Group	50	178.925.740

More detailed information regarding Provision of Funds to Related Parties and Provision of Large Funds has been presented in the Sub-Chapter Prohibitions, Limitations and/or Significant Obstacles to Providing Funds Between Banks and Other Entities in a Business Group in the Management Analysis and Discussion Chapter in this Annual Report.

Transactions with Conflicts of Interest

A conflict of interest is a condition/situation in which a person, because of the position or authority held by BRI, has a personal interest which can affect the quality and performance of carrying out their mandated tasks objectively. Bank BRI has been owned a conflict of interest policy stated in Directors Circular No. SE.09-DIR/KEP/03/2023 dated 15 March 2023 concerning Corporate Governance (Book 1 regarding Handling Conflicts of Interest) The basic principles for handling Conflicts of Interest covered:

1. Prioritize public interests.
2. Create openness in handling and monitoring conflicts of interest.
3. Encourage personal responsibility and exemplary attitudes.
4. Create and foster an organizational culture that is able to handle conflicts of interest.

2023 Conflict of Interest Transaction Report

Name and Position of Party Who Has a Conflict of Interest	Name and Position of Decision Maker	Transaction Type	Transaction Value (millions of Rupiah)	Information *)
Nil	Nil	Nil	Nil	Nil

*) Not in accordance with applicable systems and procedures

Prevention of Insider Transactions (Insider Trading)

Insider Trading is trading in company shares or other securities (bonds or stock options) carried out by company individuals who have access to non-public information about the company. The Company has a policy that regulates insider trading activities for all BRI employees. The insider trading policy is contained in Directors Circular No. SE.09-DIR/KEP/03/2023 dated 15 March 2023 concerning Corporate Governance (Book 1 regarding Handling Conflicts of Interest) and Directors Circular No. SE.09a-DIR/KEP/03/2023 dated 31 October 2023 concerning the First Amendment to Corporate Governance (Book 6 related to the Code of Ethics).

Policies related to insider trading activities stipulate that:

1. Every BRI employee had to avoid taking personal actions that benefit from "inside information" or insider information obtained from their position, even though this information is not open to the public.

Commitment

The Board of Commissioners, Directors and all BRI personnel have been committed and professional in implementing policies for handling conflicts of interest. As a form of commitment of BRI personnel in implementing policies and disclosing conflicts of interest, including:

1. All BRI employee were required to make an annual statement (Annual Disclosure) that they had no conflict of interest regarding any decisions they have made and have implemented the behavior determined by the company.
2. Each work unit was required to submit reports on transactions/decisions that contained conflicts of interest.

Socialization

BRI disseminated GCG policies and conflicts of interest to BRI employees through educational programs, in-house training and online learning, and conflict of interest statements made by each BRI employee.

2. All BRI personnel did not use confidential information and company business data for purposes outside the company.
3. All BRI personnel were prohibited from carrying out all activities related to insider trading referring to illegal activities in the financial market environment to seek profit carried out by utilizing internal information, for example published company plans or decisions/corporate actions.
4. Violations of the above activities can be subject to disciplinary sanctions in accordance with those applicable at BRI.

In supporting good corporate governance practices, all BRI personnel were required to make an annual statement (Annual Disclosure) including disclosure of insider trading transactions carried out by BRI personnel. Throughout 2023 there will be no insider trading.



Transparency of Financial and Non-Financial Conditions

BRI Bank transparently published the company's financial and non-financial conditions and reports to regulators in accordance with applicable regulations. Publication of financial and non-financial conditions was conveyed to the public either through print media or the company website (www.bri.co.id/report) as follows:

1. Monthly Financial Report submitted to the regulator and published on the company website.
2. Quarterly Financial Reports submitted to regulators and published in print media and company websites.
3. Annual report submitted to regulators and published in print media and on the company website.
4. Corporate governance information includes:
 - a. Vision and mission of the company
 - b. Composition and profile of the Board of Commissioners
 - c. Composition and profile of the Board of Directors
 - d. Implementation of BRI Governance
5. Transparency of Bank product information delivered through print, electronic media and the company website.

Procurement of goods and services

The Company has a policy regarding BRI Vendor Management as regulated in the Directors' Circular Letter Number SE.18-DIR/PLM/05/2023 concerning the Procurement of Goods and/or Services for PT Bank Rakyat Indonesia (Persero) Tbk (Book

11). Currently, BRI is developing a Vendor Management System application that is integrated with the BRISMILE application, where the application includes the process of registering and selecting prospective vendors, monitoring, vendor maintenance and evaluating vendor performance so that BRI has a competent vendor database to support procurement implementation. BRI goods and/or services.

Detailed information regarding the procurement of goods and services is explained in the 2023 BRI Sustainability Report.

Implementation of Sustainable Finance, Including Implementation of Social and Environmental Responsibility

As a form of BRI's support for Sustainable Finance, BRI has a roadmap and strategy in the field of Environment, Social and Governance (ESG) in both operational and business activities of the Bank. BRI consistently maintains good company performance in implementing Sustainable Finance and contributing to achieving Sustainable Development Goals (SDGs). Efforts to accelerate this achievement are carried out through aligning corporate strategy, fulfilling stakeholder expectations and initiating ESG that refers to national, regional and global standards.

Detailed information regarding the Implementation of Sustainable Finance, including the Implementation of Social and Environmental Responsibility is explained in the 2023 BRI Sustainability Report.

Implementation of Integrated Governance

The implementation of Integrated Governance in the BRI Financial Conglomeration was carried out in accordance with regulatory provisions, including:

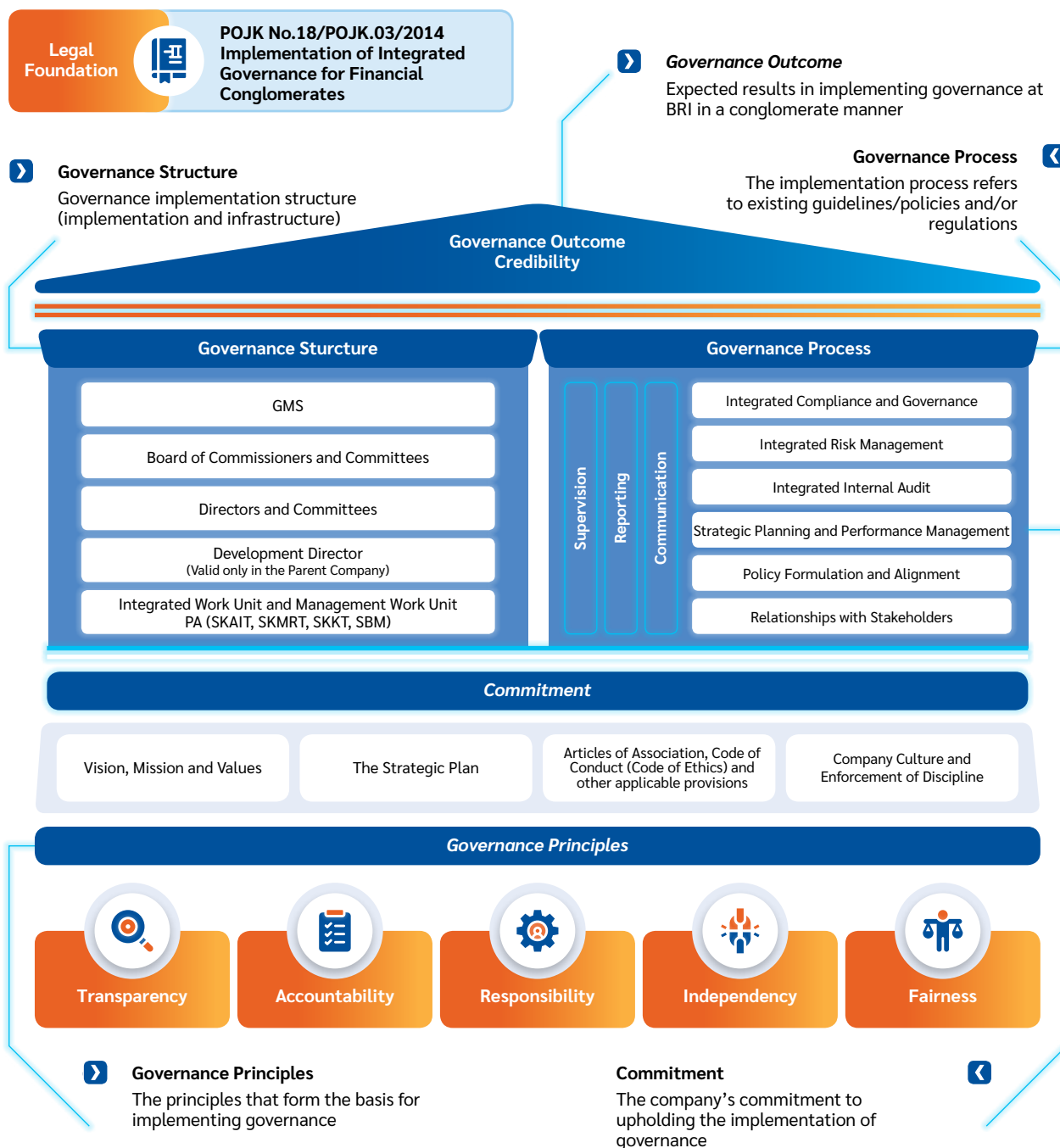
1. Financial Services Authority Regulation no. 18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates.
2. Financial Services Authority Regulation no. 17/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
3. Financial Services Authority Circular No. 15/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Governance for Financial Conglomerates.
4. Financial Services Authority Circular No. 14/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Risk Management for Financial Conglomerates.
5. Financial Services Authority Regulation no. 45/POJK.03/2020 dated October 16, 2020 concerning Financial Conglomerates.

BRI is the Main Entity in the BRI Financial Conglomeration with 9 (nine) Subsidiaries which are Member Financial Services Institutions of the BRI Financial Conglomeration.

In implementing Integrated Governance, BRI and all LJK Members of the BRI Financial Conglomerate refer to internal provisions in the form of the General Policy for Integrated Governance of the BRI Financial Conglomerate. In addition, in implementing Integrated Governance, the BRI Financial Conglomerate has Integrated Governance organs including:

- a. The Integrated Governance Organs of the Main Entity are the GMS, Directors and Board of Commissioners of the Main Entity, Integrated Governance Committee, Integrated Compliance Work Unit, Integrated Risk Management Work Unit and Integrated Audit Work Unit as well as Subsidiary Company Management Work Unit.
- b. The Integrated Governance Organs of BRI Financial Conglomerate Members are the GMS, Board of Commissioners and Directors of BRI Financial Conglomerate Members.

In general, the implementation of Integrated Governance of the BRI Financial Conglomerate is explained in the following framework:





Self Assessment of The Implementation of Integrated Governance

Self-assessment of the implementation of Integrated Governance of the BRI Financial Conglomerate has been carried out every semester by referring to Financial Services Authority Circular Letter No. 15/SEOJK.03/2015 dated May 25, 2015 concerning the Implementation of Integrated Governance for Financial Conglomerates.

The assessment of the implementation of Integrated Governance has been carried out on 3 (three) aspects of Integrated Governance, namely the structure, process and results of Integrated Governance on at least 7 (seven) assessment factors

for the implementation of Integrated Governance, namely:

1. Implementation of the duties and responsibilities of the Main Entity Board of Directors.
2. Implementation of the duties and responsibilities of the Board of Commissioners of the Main Entity.
3. Duties and responsibilities of the Integrated Governance Committee.
4. Duties and responsibilities of the Integrated Compliance Work Unit.
5. Duties and responsibilities of the Integrated Internal Audit Work Unit.
6. Implementation of Integrated Risk Management.
7. Preparation and implementation of Integrated Governance Guidelines.

The following are the results of the self-assessment of the implementation of Integrated Governance in 2023:

Assessment Period	Ranking	Information
Semester I 2023	Rank 2 (Good)	The Financial Conglomeration is considered to have implemented Integrated Governance which is generally good. This is reflected in adequate fulfillment of the implementation of Integrated Governance principles. If there are weaknesses in the implementation of Integrated Governance, in general these weaknesses are less significant and can be resolved with normal actions by the Main Entity and/or LJK
Semester II 2023	Rank 2 (Good)	The Financial Conglomeration is considered to have implemented Integrated Governance which is generally good. This is reflected in adequate fulfillment of the implementation of Integrated Governance principles. If there are weaknesses in the implementation of Integrated Governance, in general these weaknesses are less significant and can be resolved with normal actions by the Main Entity and/or LJK

The BRI Financial Conglomerate has implemented Integrated Governance which is generally “Good”, reflected in the adequate fulfillment of aspects of structure, process and results.

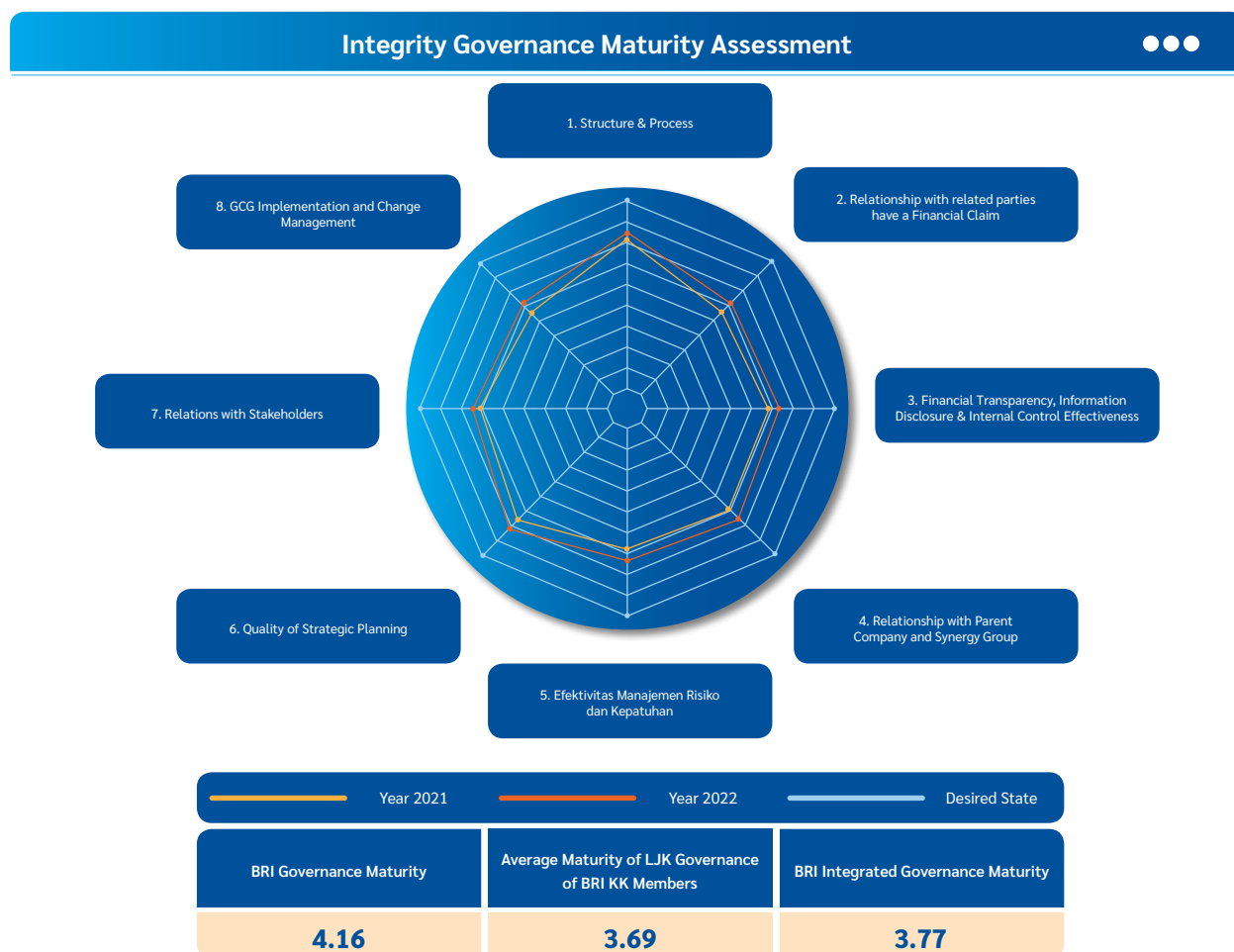
In terms of structural aspects, BRI has made improvements to the General Policy on Integrated Governance for the BRI Financial Conglomerate in accordance with BRI Directors Decree Number: KU.02-DIR/KEP/10/2023 dated 10 October 2023. In addition, updates and adjustments have been made membership of the Integrated Governance Committee through Decree Nokep: 11-KOM/BRI/10/2023 dated 3 October 2023.

In terms of process aspects, BRI has regularly held Integrated Governance Committee (KTKT) meetings exceeding the number of meetings stipulated in the provisions. The discussion of the KTKT meeting is related to, among other things, the results of the self-assessment of the implementation of Integrated Governance, Implementation of Integrated Risk Management (including Integrated Risk Profile), Implementation of Integrated Compliance Functions and Implementation of Integrated Internal Audit.

In terms of results, BRI and BRI KK Member LJKs have submitted quarterly, semi-annual and annual reports as regulated in the Integrated Governance Guidelines related to the implementation of integrated governance, integrated compliance, integrated internal audit and integrated risk management in a timely manner. In addition, several LJKs in the BRI Financial Conglomerate have participated in the assessment of the quality of GCG implementation by an independent party, The Indonesian Institute for Corporate Governance (IICG), namely the 2022 Corporate Governance Perception Index (CGPI) research and ranking program which was held in 2023 with 2 results. (two) companies, namely PT Bank Rakyat Indonesia (Persero) Tbk and PT Pegadaian, succeeded in obtaining the title “Most Trusted” and 3 (three) companies, namely PT Asuransi BRI Life, PT BRI Asuransi Indonesia, and PT Permodalan Nasional Madani succeeded in obtaining the title as a company. “Trusted”.

Integrated Governance Maturity Level

BRI has carried out measurements of the level of maturity (maturity) of the Integrated Governance of the BRI Financial Conglomerate for 2022 which was carried out in 2023 with the results of a level of maturity (maturity) of 3.77 on a scale of 5 which describes the structure and process of implementing Integrated Governance as adequate and in accordance with the provisions and results of the management of the Financial Conglomerate have been effectively implemented.



No	Integrated Governance Maturity Building Blocks	2021 Assessment	2022 Assessment
1	Structure and Process	4.04	4.17
2	Relationship with Parties who have Financial Claims	3.31	3.51
3	Financial Transparency, Information Disclosure & Internal Control Effectiveness	3.46	3.61
4	Relationship with Parent Company and Synergy Group	3.46	3.71
5	Effectiveness of Risk Management and Compliance	3.35	3.60
6	Quality of Strategic Planning	3.78	4.04
7	Relationships with Stakeholders	3.59	3.72
Integrated Governance Maturity		3.57	3.77



Financial Conglomeration Structure and Ownership Structure of The BRI Financial Conglomeration

In accordance with the Decree of the Board of Directors Decree Number: B.2110-DIR/SBM/12/2022 dated December 19, 2022 concerning the Determination of the Main Entity and Members of the Financial Conglomeration PT Bank Rakyat Indonesia (Persero) Tbk. The structure of the BRI Financial Conglomerate as of December 31, 2023 is as follows:



In detail, information related to the structure of the BRI Financial Conglomeration (KK) is as follows:

Entity Name	Field of Business	Investment Date (Majority) BRI	% Shares	Address	
BRI	Primary Entity	Commercial Banks	-	Government: 53,19% Public: 46,81%	Jl. Jenderal Sudirman Kav.44-46 Jakarta
Bank Raya	Member of the BRI Financial Conglomeration	Commercial Banks	03/03/2011	BRI: 86,85% Public: 13,15%	Menara BRILian Lantai 18 dan 20 Jl. Gatot Subroto No.177 A Jakarta 12870
BRI Insurance		General Insurance Company	26/09/2019	BRI: 90% BRI YKP: 10%	Graha BRI Insurance Jl. Mampang Prapatan Raya No 18 Jakarta Selatan 12790
BRI Life		Life Insurance Company	29/12/2015	BRI: 54,77% FWD: 39,82% BRI YKP: 5,84%	Graha Irama Jl. H. R. Rasuna Said Blok X-1 Kav. 1-2, Kuningan Tim., Kecamatan Setiabudi, Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12950
BRI Danareksa Sekuritas		Securities Companies and Underwriters and Securities Brokers	21/12/2018	BRI: 67% Danareksa (Persero): 33%	Gedung BRI II Lantai 23, Jl. Jenderal Sudirman Kav. 44-46, Jakarta 10210
BRI Finance		Financing Company	30/09/2016	BRI: 99,88% BRI YKP: 0,12%	Menara BRILian Lantai GF, 21, 22 Jl. Gatot Subroto No. 177A Kav. 64 Jakarta
BRI Ventures		Venture Capital Company	20/12/2018	BRI: 99,97% BRI YKP: 0,03%	District 8 Office, Prosperity Tower Lt 16 Unit F, SCBD Lot 28 Jl Jend Sudirman Kav 52-53 Senayan Kebayoran Baru Jakarta 12190
Pegadaian		Pawn Company	13/09/2021	BRI: 99,99% Government: 0,01%	Jl. Kramat Raya No.162, RT.2/RW.2, Kel. Kenari, Kec. Senen, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10430
PNM		Financing Company	13/09/2021	BRI: 99,99% Government: 0,01%	Menara PNM Jl. Kuningan Mulia, Kuningan Center
BRI Manajemen Investasi		Securities Company Investment Manager field	30/11/2022	BRI: 65% Danareksa (Persero): 35%	Gedung BRI II Lantai 22, Jl. Jenderal Sudirman Kav. 44-46 Jakarta 10210



Management Structure of The Main Entity and Members of The BRI Financial Conglomeration Position December 31, 2023

PT Bank Rakyat Indonesia (Persero) Tbk

Board of Commissioners	Main Commissioner	: Kartika Wirjoatmodjo
	Deputy Main Commissioner/Independent Commissioner	: Rofikoh Rokhim
	Independent Commissioner	: Heri Sunaryadi
	Commissioner	: Rabin Indrajad Hattari
	Commissioner	: Awan Nurmawan Nuh
	Independent Commissioner	: Plenary Poerwoko Sugarda
	Independent Commissioner	: Hendrikus Ivo
	Independent Commissioner	: Nurmaria Sarosa
	Independent Commissioner	: Dwi Ria Latifa
	Independent Commissioner	: Agus Riswanto
Directors	Main Director	: Sunarso
	Deputy Main Director	: Catur Budi Harto
	Micro Business Director	: Supari
	Director of Small and Medium Business	: Amam Sukriyanto
	Consumer Business Director	: Handayani
	Human Capital Director	: Agus Winardono
	Finance Director	: Viviana Dyah Ayu R. K
	Director of Network and Services	: Andrijanto
	Director of Risk Management	: Agus Sudiarto
	Director of Wholesale and Institutional Business	: Agus Noorsanto
	Director of Digital and Information Technology	: Arga M. Nugraha
	Compliance Director	: Ahmad Solichin Lutfiyanto

PT Bank Raya Indonesia Tbk

Dewan Komisaris	Komisaris Utama	: Muhamad Sidik Heruwibowo
	Komisaris	: Achmad F.C. Barir
	Komisaris Independen	: Eko B. Supriyanto
	Komisaris Independen	: Johanes Kuntjoro Adisardjono*
	Komisaris Independen	: Retno Wahyuni Wijayanti
Direksi	Main Director	: Ida Bagus Ketut Subagja
	Digital and Operations Director	: Bhimo Wikan Hantoro
	Finance Director	: Rustarti Suri Pertiwi
	Director of Enterprise Risk Management, Compliance & Human Resources	: Dinar Widiantoro
	Director of Agri Retail and Funding	: Dedy Hendrianto

*) In the OJK Fit and Proper Test process

PT Asuransi BRI Life

Board of Commissioners	Main Commissioner	: Muhammad Syafri Rozi
	Commissioner	: Lau Soon Liang
	Independent Commissioner	: Hari Siaga Amijarso
	Independent Commissioner	: Ubaidillah Nugraha
	Independent Commissioner	: Eko Wahyudi

Directors	Main Director	: (vacant)
	Compliance & Legal Director	: I Dewa Gede Agung (Acting Managing Director)
	Marketing Director	: Sutadi
	Operations Director	: Yosie William Iroth
Sharia Supervisory Board	Finance Director	: Lim Chet Ming
	Chairman	: Mohamad Hidayat
	Member	: Agus Haryadi
	Member	: Siti Haniatunnisa

*) Dalam proses Fit & Proper Test OJK

PT BRI Multifinance Indonesia

Board of Commissioners	Main Commissioner	: Sigit Murtiyoso
	Commissioner	: Dhoni Ramadi Saharto Putra
	Independent Commissioner	: Diah Defawati Ande*
Directors	Main Director	: Wahyudi Darmawan*
	Business Director	: Primartono Gunawan
	Director of Risk Management	: Ari Prayuwana
	Operations Director	: Willy Halim Sugiardi

*) In the OJK Fit and Proper Test process

PT BRI Asuransi Indonesia

Board of Commissioners	Main Commissioner	: Kris Hananto
	Independent Commissioner	: Ayahanita Kusetyaningsih
	Independent Commissioner	: (vacant)
Directors	Main Director	: R. Budi Legowo
	Director of Finance & Operations	: Sony Harsono W.S
	Director of Compliance and Risk Management	: Heri Supriyadi
	Technical Director	: Ade Zulfikar
	Business Director	: (vacant)
Sharia Supervisory Board	Chairman	: Hj. Nilmayetty Yusri
	Member	: Abdul Ghoni

PT BRI Ventura Investama

Dewan Komisaris	Main Commissioner	: Ety Yuniarti
	Independent Commissioner	: Henri*
	Independent Commissioner	: Agoosh Yoosran
Direksi	Main Director	: Nicko Widjaja
	Finance Director	: Indra Bayu Gunawan
	Venture Investment Director	: Markus Liman Rahardja

*) In the OJK Fit and Proper Test process

PT BRI Danareksa Sekuritas

Board of Commissioners	Main Commissioner	: Ahmad Royadi
	Commissioner	: R Muhammad Irwan
	Independent Commissioner	: Donsuwan Simatupang



Direksi	Main Director	: Laksono Widito Widodo
	Director of Retail & Information Technology	: Fifi Virgantria
	Director of Investment Banking Advisor	: Hendra Hermawan
	Director of Investment Banking Capital Market	: Kevin Praharawan
	Director of Finance & Risk Management	: (vacant)

PT Pegadaian

Board of Commissioners	Main Commissioner	: Loto Srinaita Ginting
	Commissioner	: Umiyatun Hayati T.
	Commissioner	: Sudarto
	Commissioner	: Rini Widyantini
	Independent Commissioner	: Makmur Keliat
	Independent Commissioner	: Nezar Patria
	Independent Commissioner	: Yudi Priambodo P.
	Independent Commissioner	: Muhammad Isnaini*

Directors	Main Director	: Damar Latri Setiawan
	Director of Marketing and Product Development	: Elvi Rofiqotul Hidayah
	Director of Network, Operations and Sales	: Eka Pebriansyah
	Director of Information and Digital Technology	: Teguh Wahyono
	Director of Risk Management, Legal and Compliance	: Udin Salahudin
	Director of Human Capital	: Erry Rizal Achmad Taufiq
	Director of Finance and Strategic Planning	: Ferdian Timur Satyagraha
	General Director	: Gunawan Sulistyio

Sharia Supervisory Board	Chairman	: Muhammad Cholil Nafis
	Member	: Muhammad Asrorun Ni'am Sholeh

*) In the OJK Fit and Proper Test process

PT Permodalan Nasional Madani

Board of Commissioners	Main Commissioner	: Arif Rahman Hakim
	Independent Commissioner	: Veronica Colondam
	Commissioner	: Parman Nataatmadja
	Commissioner	: Iwan Taufiq Purwanto
	Independent Commissioner	: Nurhaida

Directors	Main Director	: Arief Mulyadi
	Director of Strategic and Financial Planning	: (vacant)
	Director of Compliance and Risk Management	: Kindaris
	Business Director	: Prasetya Sayekti
	Director of Operations, Digital and Information Technology	: Sunar Basuki

Sharia Supervisory Board	Chairman	: (vacant)
	Member	: (vacant)

PT BRI Manajemen Investasi

Board of Commissioners	Main Commissioner	: Tri Hartono
	Independent Commissioner	: Rowter Kahlil

Directors	Main Director	: (vacant)
	Marketing Director	: Upik Susiyawati
	Director of Operations and Finance	: Ira Irmalia Sjam (Acting Managing Director)

Sharia Supervisory Board	Chairman	: Muhamad Nadratuzzaman
	Member	: Elsa Febiola Aryanti

Duties and Responsibilities of BRI's Integrated Governance Organs

Based on POJK No.18/POJK.03/2014 dated November 18, 2014 concerning the Implementation of Integrated Governance for Financial Conglomerates and referring to the General Policy on Integrated Governance for the BRI Financial Conglomerate, all Integrated Governance organs in the Main Entity and Financial Services Institutions Members of the Financial Conglomerate has duties and responsibilities related to the implementation of Integrated Governance, namely as follows:

Main Entity Board of Commissioners

In implementing Integrated Governance, BRI's Board of Commissioners has duties and responsibilities, including:

1. Oversee the implementation of Integrated Governance among Financial Services Institutions Members of the BRI Financial Conglomerate so that it is in line with the Main Entity Risk Management policy.
2. Supervise the implementation of Integrated Governance in all BRI financial conglomerate Financial Services Institutions in accordance with the General Policy on Integrated Governance and its derivative policies.
3. Supervise the implementation of the duties and responsibilities of the Main Entity Directors, as well as provide direction or advice to the Main Entity Directors regarding the implementation of Integrated Governance policies which include aspects including:
 - a. Integrated Compliance;
 - b. Integrated Risk Management;
 - c. Integrated Internal Audit;
 - d. Strategic Planning and Performance Management;
 - e. Policy Formulation and Alignment; and
 - f. Relationships with Stakeholders.

Based on reporting by the Director and/or Head of the relevant Work Unit as well as the results of evaluations carried out by the Integrated Governance Committee every semester.

4. Evaluate the Integrated Governance Guidelines and provide direction and recommendations in order to improve the Integrated Governance Guidelines.
5. Oversee the implementation of Internal Audit for Financial Conglomerate Members so that it is in line with the Main Entity's Internal Audit policy.
6. Carry out supervision over the implementation of other Integrated Governance functions in accordance with the provisions of laws and regulations, the articles of association and/or decisions of the GMS/Capital Owners.
7. Conduct evaluations and provide recommendations to each Financial Services Institution of the BRI Financial Conglomerate based on reports and evaluations submitted by the Director and/or Head of Work Units related to BRI and the results of evaluations carried out by the Integrated Governance Committee every semester.
8. Supervise, evaluate and ensure that the Integrated Governance Committee carries out its duties effectively.

9. Provide approval for actions within the scope of authority of the Board of Commissioners in accordance with BRI's Articles of Association relating to the management of BRI Financial Conglomerate Members.
10. Carry out other duties and responsibilities related to the management of BRI Financial Conglomerate Members in accordance with the provisions of the Articles of Association, GMS Resolutions, Board of Commissioners Work Procedure Guidelines, and applicable laws and regulations.

Main Entity Directors

In implementing Integrated Governance, the Directors of the Main Entity have duties and responsibilities, including:

1. Prepare and refine the Integrated Governance Guidelines based on the direction and/or recommendation of the Main Entity's Board of Commissioners;
2. Direct, monitor and evaluate the implementation of the Integrated Governance Guidelines;
3. Follow up on directions or advice from the Entity's Board of Commissioners in the context of evaluating the implementation of Integrated Governance.
4. Monitor and evaluate the implementation of integrated governance including integrated compliance, integrated internal audit, integrated risk management, performance of Subsidiary Companies, as well as other integrated aspects.
5. Provide direction and recommendations for the implementation of Integrated Governance including performance evaluation.
6. Ensure alignment of strategic plans between the Main Entity and BRI Financial Conglomerate Members.
7. Holding a GMS in the event that there is a corporate action or other matter related to the management of the Subsidiary Company which is required to obtain a GMS decision.
8. Prepare BRI's Long Term Plan and Company Work and Budget Plan, including those relating to the management of Financial Conglomerate Members.
9. Ensure the implementation of synergy within the BRI Financial Conglomerate environment between BRI and Financial Conglomerate Members and/or between Financial Conglomerate Members.
10. Ensure that audit findings and recommendations from the integrated internal audit work unit, external auditors, OJK supervision results and/or other authorities are followed up by the Main Entity and Members of the BRI Financial Conglomerate.
11. Carry out other duties and responsibilities related to the management of Financial Conglomerate Members in accordance with the provisions of the Articles of Association, GMS Resolutions, Board of Commissioners Work Procedure Guidelines, and applicable laws and regulations.

Integrated Governance Committee

In implementing Integrated Governance, the BRI Integrated Governance Committee has duties and responsibilities, including:

1. Evaluate the implementation of integrated governance through assessing the adequacy of internal control,



implementing the compliance function and implementing integrated risk management, as well as implementing.

The implementation of other relevant integrated aspects, including compliance with sharia principles from Financial Conglomerate Financial Service Institutions that have sharia business.

2. Provide recommendations to the Board of Commissioners of the Main Entity for improvements to the Integrated Governance Guidelines if necessary;
3. Provide strategic input to the Board of Commissioners of the Main Entity to be submitted to the Board of Directors of the Main Entity regarding the implementation of Integrated Governance.
4. Submit the evaluation results of the Self-Assessment Report on the Implementation of Integrated Governance (Self-Assessment) every semester to the Directors of the Main Entity.
5. Submit the evaluation results of the Annual Report on the Implementation of Integrated Governance to the Main Entity's Board of Directors.
6. Communicate with the Integrated Work Unit through the relevant Directors in charge of the function, to obtain the necessary information, clarification and reports.

Integrated Compliance Work Unit

In implementing Integrated Governance, the Integrated Compliance Work Unit has duties and responsibilities, including:

1. Monitor and evaluate the implementation of the compliance function at each Financial Service Institution in the Financial Conglomerate.
2. Provide input to the Main Entity Compliance Director in implementing the compliance function within the BRI Financial Conglomerate.
3. Submit recommendations for improving the implementation of the compliance function at the BRI Financial Conglomerate of Financial Service Institution based on the results of the evaluation report on the duties and responsibilities of the Compliance Work Unit in each member of the BRI Financial Conglomeration.
4. Carry out and coordinating the implementation of the Integrated Governance Self-Assessment every semester in the context of reporting to the OJK.
5. Submit the Annual Report on the Implementation of Integrated Governance to the regulator in a timely manner.
6. Periodically assess the level of maturity in implementing the compliance function at the BRI Financial Conglomerate of Financial Service Institution.
7. Conduct and coordinate the implementation of evaluations of the BRI Financial Conglomerate's Integrated Governance Policy.
8. Convey the latest relevant provisions/regulations to members of the BRI Financial Conglomerate for information and for follow-up.
9. Prepare and submit a report on the results of the evaluation of the implementation of the duties and responsibilities of the Integrated Compliance Function to the BRI Compliance Director or the Director appointed to carry out supervisory

functions over members of the BRI Financial Conglomerate.

10. Communicate and coordinate with the Compliance Work Unit of members of the BRI Financial Conglomeration periodically, at least 2 (two) times a year in order to carry out their duties.
11. Coordinate with the Compliance Work Unit of members of the BRI Financial Conglomeration in the event that there is an escalation of problems related to compliance that require the support of the Main Entity in resolving them.

Integrated Risk Management Work Unit

In implementing Integrated Governance, the Integrated Risk Management Work Unit has duties and responsibilities, including:

1. Provide input to the Board of Directors in preparing policies, strategies and Risk Management frameworks.
2. Provide input to RMCT in the context of preparing and improving Integrated Risk Management policies.
3. Develop procedures and tools for risk identification, measurement, monitoring and control.
4. Design and implement the tools needed to implement Risk Management.
5. Monitor the implementation of policies, strategies and risk management frameworks recommended by RMCT and which have been approved by the Main Entity's Board of Directors.
6. Periodically review the integrated risk management process based on developments in applicable risk management practices.
7. Evaluate the proposed Risk Appetite Statement (RAS) of members of the BRI Financial Conglomerate who have an Active Management Parenting Style to be discussed in the RMCT.
8. Evaluate the risk profile report of the BRI Financial Conglomerate of Financial Service Institution for members of the BRI Financial Conglomerate who have Active Management Parenting Style periodically or at least semi-annually.
9. Monitoring the maximum limit for lending and providing funds for the BRI financial conglomerate.
10. Conduct integrated capital adequacy studies and analyzes in order to fulfill regulatory requirements and report them to RMCT.
11. Carry out integrated stress testing simulations to determine BRI Group's resilience in facing crisis conditions.
12. Prepare and submit integrated risk profile/composition reports to the President Director or Director of Risk Management for Financial Conglomeration of Financial Service Institution BRI and RMCT periodically or at least semi-annually.
13. Report integrated risk and capital profiles to regulators in a timely manner.
14. Conduct internal and external studies to provide an overview of the impact on business and operations in order to anticipate emerging risks.
15. Carry out an assessment maturation of the implementation of the risk management function at the BRI Financial Conglomerate of Financial Service Institution on a periodic basis.
16. Evaluate the implementation of the risk management function at the Financial Conglomerate of Financial Service

Institution periodically as part of the implementation of Integrated Governance.

17. Support and assess Integrated Risk Management factors which are part of the Integrated Governance Self-Assessment which is coordinated by the Integrated Compliance Work Unit on a semi-annual basis.
18. Provide information to RMCT regarding matters that need to be followed up according to the results of the evaluation of the implementation of Integrated Risk Management.
19. Coordinate with the Risk Management Work Unit of members of the BRI Financial Conglomerate in the event that there is an escalation of problems related to risk management that require the support of the Main Entity in resolving them.
20. Review proposed new business lines that are strategic in nature and have a significant impact on Financial Conglomerate Risk exposure.

Integrated Internal Audit Work Unit

In implementing Integrated Governance, the Integrated Audit Work Unit has duties and responsibilities, including:

1. Assist the duties of the Director of the Main Entity, the Board of Commissioners of the Main Entity, and the Integrated Governance Committee in supervising the implementation of the internal audit function in the BRI Financial Conglomerate.
2. Supervise the implementation of the internal audit function in the BRI Financial Conglomerate, including at least:
 - a. Audit Activity Reports and Principal Audit Results Reports for members of the BRI Financial Conglomerate;
 - b. Areas that experience a significant increase in risk and significant fraud incidents that occur in members of the BRI Financial Conglomerate;
 - c. Quality of Internal Audit Work Unit for BRI Financial Conglomerate Members which includes but is not limited to audit methods and procedures, Human Capital, and audit tools.
 - d. Assessment of the level of maturity of the internal audit function of members of the BRI Financial Conglomerate.
 - e. Implementation of Quality Assurance and Monitoring of follow-up improvements
3. Carry out audits or joint audits with Internal Audit Work Unit members of the BRI Financial Conglomerate BRI Financial Conglomerate or based on reports from internal audits of members of the BRI Financial Conglomerate BRI Financial Conglomerate independently, objectively and professionally while still paying attention to the size, characteristics and complexity of the businesses of members of the BRI Financial Conglomerate after obtaining approval from the Main Director of the Main Entity.
4. Develop standards for the implementation of the internal audit function which at least cover the matters regulated in the Internal Audit Professional Standards as guidelines for Internal Audit in carrying out their duties.
5. Integrated Internal Audit Work Unit communicates with Internal Audit Work Unit members of the BRI Financial Conglomerate regularly, at least 2 (two) times a year regarding the results of audits of Internal Audit Work Unit

members of the BRI Financial Conglomerate, issues or problems that have a significant impact on the conditions of members of the BRI Financial Conglomerate and developments carried out by Internal Audit Work Unit members of the Financial Conglomerate in order to provide added value to the Company.

6. Integrated Internal Audit Work Unit can communicate with the Board of Commissioners and the Integrated Governance Committee in the context of implementing supervision of Integrated Governance.
7. Inform all current and significant audit findings to the President Director and President Commissioner of the Main Entity through the Main Entity Audit Committee at the first opportunity, with a copy to the Compliance Director, the Director who supervises members of the BRI Financial Conglomerate and the Main Director of members of the BRI Financial Conglomerate.
8. Integrated Internal Audit Work Unit can work together with work units that carry out other control functions, including Integrated Risk Management and Integrated Compliance in the company by prioritizing the effectiveness of the control function.
9. Provide consulting services to internal parties of the Company, members of the Financial Conglomerate and Subsidiary Companies (if necessary) to provide added value and improvements to the quality of control, risk management and corporate governance as long as it does not affect independence and objectivity and adequate resources are available.
10. Coordinate with the Internal Audit Work Unit of members of the BRI Financial Conglomerate in the event that there is an escalation of problems related to internal audit that require support from the Main Entity in resolving them.
11. Integrated Internal Audit Work Unit plays an active role in improving the quality of audit implementation and maturity levels in Internal Audit Work Unit members of the BRI Financial Conglomerate.

Financial Service Institution's Board of Commissioners BRI Financial Conglomerate Member

The duties and authority of the Board of Commissioners of members of the BRI Financial Conglomerate in implementing Integrated Governance refer to the Articles of Association of members of the BRI Financial Conglomerate, Work Guidelines and Rules for members of the BRI Financial Conglomerate, internal regulations for other members of the BRI Financial Conglomerate, as well as the provisions of applicable laws and regulations.

In implementing Governance integration, the Board of Commissioners, members of the BRI Financial Conglomerate, have duties and responsibilities, including:

1. Supervise the implementation of governance, policies, duties and responsibilities of the Board of Directors of members of the BRI Financial Conglomerate as well as follow up on audit results from internal and external parties.



2. Provide advice to the Board of Directors of members of the BRI Financial Conglomerate regarding development plans for members of the BRI Financial Conglomerate, Company Long Term Plan, Company Work and Budget Plan, Policies, Articles of Association and GMS Decisions of members of the BRI Financial Conglomerate.
3. Form a committee and/or appoint parties to carry out functions that support the duties and responsibilities of the Board of Commissioners of members of the BRI Financial Conglomerate which include at least:
 - a. Audit Monitoring;
 - b. Compliance Monitoring; and
 - c. Risk Management Monitoring
4. Hold meetings of the Board of Commissioners in accordance with the provisions of the Articles of Association of members of the BRI Financial Conglomerate and/or internal regulations of members of the BRI Financial Conglomerate which include frequency, presence of members of the Board of Commissioners, and procedures for decision making.
5. Form work guidelines for the Board of Commissioners for members of the BRI Financial Conglomerate.
6. Provide approval for actions within the scope of authority of the Board of Commissioners of members of the BRI Financial Conglomerate in accordance with the Articles of Association of members of the BRI Financial Conglomerate.
7. Carry out other tasks stipulated in the Articles of Association of members of the BRI Financial Conglomerate, the GMS Resolutions of members of the BRI Financial Conglomerate, and applicable laws and regulations.
 4. Prepare Company Long Term Plan and Company Work and Budget Plan for members of the BRI Financial Conglomerate.
 5. Implementing governance principles including compliance with sharia principles of the BRI Financial Conglomerate Subsidiary Company which is a sharia entity.
 6. Follow up on audit findings by internal and external parties.
 7. Ensure the availability of work regulations for members of the BRI Financial Conglomerate;
 8. Align the strategies of BRI Financial Conglomerate members with the strategies of PT Bank Rakyat Indonesia (Persero) Tbk.
 9. Implement synergy policies within the members of the BRI Financial Conglomerate.
 10. Implement BRI policies relating to members of the BRI Financial Conglomerate.
 11. Form committees under the Board of Directors of members of the BRI Financial Conglomerate if necessary.
 12. Organize Board of Directors meetings in accordance with the provisions of the Articles of Association of members of the BRI Financial Conglomerate and/or internal regulations of members of the BRI Financial Conglomerate which include frequency, attendance of members of the Board of Directors, and procedures for decision making.
 13. Carry out other duties and responsibilities stipulated in the Articles of Association of members of the BRI Financial Conglomerate, the GMS Resolutions of members of the BRI Financial Conglomerate, or applicable laws and regulations.

Financial Service Institution's Board of Directors Member of BRI Financial Conglomerate

The duties and authority of the Board of Directors of members of the BRI Financial Conglomerate in implementing Integrated Governance refer to the Articles of Association of the members of the BRI Financial Conglomerate, the Work Guidelines and Regulations for members of the BRI Financial Conglomerate, internal regulations for members of the BRI Financial Conglomerate, as well as the provisions of applicable laws and regulations.

In implementing Integrated Governance, the Board of Directors, members of the BRI Financial Conglomerate, have duties and responsibilities, including:

1. Carry out all actions related to the management of members of the BRI Financial Conglomerate in accordance with the aims and objectives of the members of the BRI Financial Conglomerate.
2. Manage members of the BRI Financial Conglomerate in terms of operations, business, human capital, risk management, finance, information technology, internal control systems, and other management aspects related to the businesses of members of the BRI Financial Conglomerate.
3. Organize a GMS for members of the BRI Financial Conglomerate in accordance with the procedures stipulated

Sharia Supervisory Board

The Sharia Supervisory Board has at least the following duties and responsibilities:

1. Provide advice and suggestions to the Board of Directors and supervise Financial Service Institutions activities so that they comply with sharia principles
2. Develop work regulations for the Sharia Supervisory Board

Intra Group Transaction Policy (Identifying, Managing and Mitigating Intra Group Transactions)

Intra-group Transaction Risk became the risk resulting from an entity's dependence, either directly or indirectly, on other entities within a Financial Conglomerate in order to fulfill written and unwritten agreements which are followed by the transfer of funds and/or not followed by the transfer of funds.

Intra-group Risk Management

1. Identify intra-group risks
 - a. The Main Entity identifies all intra-group risks of the Financial Conglomerate periodically using a method or system for identifying risks in the Financial Conglomerate. Intra-group transaction risks may arise from, among other things:
 - Cross ownership between entities in BRI's Financial Conglomerate.

- Centralization of term liquidity managementshort.
 - Guarantees, loans and commitments given or obtained by BRI from Subsidiary Companies.
 - Exposure to controlling shareholders, including loan and off-balance sheet exposure such as guarantees and commitments.
 - Purchase or sale of BRI assets to Subsidiaries.
 - Risk transfer through reinsurance.
 - Transactions to transfer third party risk exposure between entities in BRI's Financial Conglomeration.
- b. The process of identifying intra-group risks is carried out by analyzing each type of intra-group transaction in BRI's Financial Conglomeration business, which can be based, among other things, on past experiences of losses.
2. Intra-group Risk Measurement
- a. In order to carry out intra-group risk measurements, the Main Entity carries out:
- regular evaluation of the suitability of assumptions, data sources and procedures used to measure risk, in accordance with business developments and external conditions that influence the financial condition of the Financial Conglomerate; And
 - improvements to the risk measurement method if there are changes in factors that materially and significantly influence risk, including if there is the addition of a new business line that could affect the financial condition of the Financial Conglomerate.
- b. Risk measurement methods and systems can be carried out quantitatively and/or qualitatively which are used to measure BRI Financial Conglomeration risk exposure as a reference for carrying out control.
- c. The selection of measurement methods and systems is adjusted to the characteristics and complexity of the Financial Conglomerate's business activities.
- d. Measuring methods and systems must at least be able to measure:
- the sensitivity of the Financial Conglomerate to changes in factors that influence it, both under normal and abnormal conditions;
 - the tendency of changes in the factors in question based on fluctuations that have occurred in the past and their correlation;
 - individual level of risk;
 - overall risk exposure and per risk type, taking into account the relationship between risk types; And
 - all risks inherent in all BRI Financial Conglomeration transactions which can be integrated into the Management Information System.
- d. The risk measurement process must clearly contain the validation process, validation frequency, data and information documentation requirements, evaluation requirements for the assumptions used, before a methodology is applied by the BRI Financial Conglomeration.
3. Intra-group Risk Monitoring
- a. The Main Entity monitors the magnitude of risk exposure, risk tolerance, limit compliance, and stress test results as well as consistency of implementation with established policies, procedures and limits.
- b. The Main Entity prepares an effective back-up system and procedures to prevent disruptions in the risk monitoring process, and carries out regular checks and reassessments of the back-up system.
- c. In order to carry out risk monitoring, the Main Entity carries out:
- evaluation of risk exposures through monitoring and reporting risk exposures that are material or have an impact on the capital condition of BRI's Financial Conglomeration; and
 - improving the reporting process and coverage, among other things, if there are material changes to business activities, products, transactions, risk factors, information technology and the Integrated Risk Management Information System.
4. Intra-group risk control
- a. The Main Entity determines the Risk Appetite and Intragroup Risk limits in accordance with the risk philosophy and applicable regulations. Determination of risk limits is adjusted to risk exposure, the level of risk to be taken and risk tolerance.
- b. Other risk controls can be carried out, among others, by hedging, formulating methods for calculating intragroup transactions, and increasing capital to absorb potential losses.

In the second semester of 2022 and the first semester of 2023, BRI's intra-group risk is at a low to moderate risk rating.

Implementation of Integrated Governance In 2023

1. Strengthening the Implementation of Integrated Governance of Financial Conglomerates

In 2023, improvements and strengthening of the implementation of Integrated Governance of the BRI Financial Conglomerate will be carried out, including those related to:

- a. Updating and improving the General Policy on Integrated Governance for the BRI Financial Conglomerate
- b. Measuring the level of maturity (maturity) of Integrated Governance in the BRI Financial Conglomerate

2. Implementation of the Duties and Responsibilities of the Integrated Governance Committee

The implementation of the Integrated Governance Committee's duties during 2023 is discussed in the Integrated Governance Committee Sub-Chapter in the Corporate Governance Chapter in the 2023 Bank BRI Annual Report.

3. Implementation of Duties and Responsibilities of the Integrated Compliance Work Unit

During 2023, details of the implementation of the tasks and responsibilities of the Integrated Compliance Work Unit were as follows:



- a. Implementation of the Compliance Exchange program, namely Integrated Compliance Work Unit on-site visits to Compliance Work Units in Financial Service Institution Members of the BRI Financial Conglomerate and/or vice versa in order to increase workers' understanding regarding compliance practices in each Financial Service Institution industry as well as identifying improvement opportunities that can be applied to each Financial Service Institution industry.
- b. Submission of the Annual Report on the Implementation of Integrated Governance of the BRI Financial Conglomerate to the Financial Services Authority
- c. Monitoring the fulfillment of the Integrated Governance structure in accordance with regulators including the Board of Commissioners, Directors, Committees, Integrated Work Units and Policies/Procedures.
- d. Self-Assessment Assessment of Integrated Governance in the BRI Financial Conglomerate which is carried out semi-annually and submits the report to the Financial Services Authority
- e. Individual and consolidated GCG Self-Assessments are carried out semi-annually.
- f. Submission of General Integrated Governance Policy for Financial Conglomerates to Financial Service Institution Members of the BRI Financial Conglomerate.
- g. Evaluation of the implementation of the Compliance Function in Financial Service Institution Members of the BRI Financial Conglomerate which is carried out every quarter with evaluation and monitoring aspects including:
 - 1) Implementation of Good Corporate Governance.
 - 2) Monitoring the precautionary principle.
 - 3) Commitment management.
 - 4) Compliance risk management.
 - 5) Implementation of the AML CFT & Prevention of Funding for the Proliferation of Weapons of Mass Destruction Program
 - 6) Analysis of the Impact of External Provisions.
 - 7) Transaction/Decision Reports Containing Conflicts of Interest
 - 8) Other aspects
- h. Organizing the BRI Group Compliance Forum includes socializing the implementation of the newly issued POJK.
- i. Measuring the level of maturity of Integrated Compliance in the BRI Financial Conglomerate.
- j. Implementation of BRI Group In House Training related to the implementation of AML CFT & Prevention of Funding for the Proliferation of Weapons of Mass Destruction Program

4. Implementation of Duties and Responsibilities of the Integrated Internal Audit Work Unit

In encouraging financial conglomeration, BRI has a reliable internal audit function so that it can become a strategic business partner. In carrying out its roles and functions, Integrated Internal Audit Work Unit is supported by an independent organizational structure and adequate Auditor

competence, so that throughout 2023 Integrated Internal Audit Work Unit has implemented various work programs, including:

1. Development of joint use of the Integrated BRISMA Audit Management System Application 2.1 (Internal Audit Work Unit of BRI Life & Internal Audit Work Unit of BRI Finance).
2. Implementation of a thematic audit of integrated governance of the BRI Group which was carried out jointly between the Integrated Internal Audit Work Unit and the Internal Audit Work Unit of Financial Conglomerate Members.
3. Development of an Integrated Internal Audit Work Unit Dashboard for Monitoring the Integrated Internal Audit Work Unit program.
4. Carry out alignment and evaluation of the focus and audit strategy of Internal Audit Work Unit members of the Financial Conglomerate in accordance with the 2023 Annual Audit Planning (PAT) Internal Audit Work Unit Members of the Financial Conglomerate.
5. Monitoring the implementation of the internal audit function and the performance of Subsidiary Companies on a regular basis which is carried out every quarter with the scope of Monitoring including:
 - a. Monitoring the performance achievements of Members of the Financial Conglomeration and BRI Subsidiaries;
 - b. Monitoring Internal Audit Work Unit Audit Results Reports for Financial Conglomerate Members
 - c. Monitoring the follow-up to significant findings by members of the Financial Conglomeration and BRI Subsidiaries.
 - d. Monitoring the fulfillment of Internal Audit Work Unit human capital resources for Financial Conglomerate Members.
6. Implementation of BRI Head Office Audit Individual Audits for PNM, BRI Life, BRI Insurance and BRI Remittance.
7. Implementation of a joint audit between Internal Audit Work Unit of BRI and Internal Audit Work Unit of BRI Life.
8. Implementing the Quality Assurance Review and Improvement Program (QAIP) at Internal Audit Work Unit of Financial Conglomerate Members in order to develop and improve audit quality programs that cover all internal audit activities. During 2023, Integrated Internal Audit Work Unit has implemented a Quality Assurance Review and Improvement Program for Internal Audit Work Unit Financial Conglomerate Members (Bank Raya, BRILife, BRI Danareksa Sekuritas, BRI Finance, BRI Insurance, PNM, Pegadaian, BRI Venture).
9. Efforts to improve the quality and competence of Internal Audit Work Unit members of the Financial Conglomerate through the membership program as follow:
 - a. BSDP NWOL Auditor Modular Entry Level Education.
 - b. Internal Audit Training ISO 37001: 2016 and ISO 27001: 2022
 - c. Certified Anti-Fraud Manager (CAFM)

- d. Certified Qualified Internal Auditor (QIA)
 - e. Certified Ethical Hacker (CEH)
 - f. Certified Hacking Forensic Investigator (CHFI)
 - g. BSMR Certification
 - h. Certified in Risk Governance Professional (CRGP)
 - i. Adjunct Life Insurance Expert (AAAIJ)
 - j. Certified Forensic Auditor (CfrA)
 - k. Securities Brokerage Representative (WPPE), Investment Manager Representative (WMI), Securities Underwriting Representative (WPEE)
 - l. Secondment Quality Assurance Program, MR Review and Anti-Fraud Strategy followed by The Internal Audit Work Unit Financial Conglomerate Members (Internal Audit Work Unit of BRI Life, Internal Audit Work Unit of BRI Insurance, Internal Audit Work Unit of BRI Investment Management, SPI Pegadaian, SPI PNM and Internal Audit Work Unit of BRI Finance).
 - m. Secondment Program for preparing Annual Audit Planning (PAT) which was participated by Internal Audit Work Unit of Members of the Financial Conglomerate (Internal Audit Work Unit of BRI Ventures, Internal Audit Work Unit of BRI Finance, Internal Audit Work Unit of BRI Life, Internal Audit Work Unit of BRI Insurance, Internal Audit Work Unit of Bank Raya, SPI PNM, SPI Pegadaian, Internal Audit Work Unit of BRI Investment Management, Internal Audit Work Unit of BRI Danareksa Securities).
10. Implementation of a Workshop on the preparation of Integrated Internal Audit Management Guidelines for the BRI Financial Conglomerate.
 11. Preparation of Integrated Internal Audit Work Unit Reports carried out every semester.
 12. Implementation of Internal Audit Work Unit benchmarks for Financial Conglomerate Members (Internal Audit Work Unit of Bank Raya and SPI PNM) to Integrated Internal Audit Work Unit (Main Entity).
 13. Assessment of the Internal Audit Work Unit maturity level of BRI Financial Conglomerate Members in 2023.
 14. Review of Policy, carrying out a review of internal audit policies and procedures for members of the BRI financial conglomerate in accordance with the integrated internal audit charter and the latest regulations.
 15. Integrated Governance Self Assessment is carried out every semester.
 16. Development of Integrated Governance Applications.
 17. Monitoring follow-up actions to improve findings from external audits of members of the BRI financial conglomerate.
 18. In order to accelerate the knowledge transfer process from the Integrated Internal Audit Work Unit (Main Entity) to the Internal Audit Work Unit Members of the Financial Conglomerate, BRI Auditors have been placed in the Internal Audit Work Unit Members of the Financial Conglomerate as follows:
 - a. Internal Audit Work Unit of Bank Raya: Head of Group Auditor (1 employee), Auditor (2 employees)
 - b. Internal Audit Work Unit of BRILife: Head of Department (1 employee), Auditor (2 employees)
 - c. Internal Audit Work Unit of BRI Finance: Head of The Internal Audit Work Unit (1 employee), Group Head (2 employees)
 - d. Internal Audit Work Unit of BRI Insurance: Group Head (2 Employees)
 - e. Internal Audit Work Unit of BRI Venture: Head of Internal Audit Work Unit (1 employee)
- 5. Implementation of Duties and Responsibilities of the Integrated Risk Management Work Unit**
- During 2023, details of the implementation of the duties and responsibilities of the Integrated Risk Management Work Unit are as follows:
- a. Implementation of the Integrated Risk Management Committee (RMCT) forum 2 (two) times during 2023, namely on February 27 2023 and August 16 2023.
 - b. Determination of the Integrated Risk Appetite Statement (RAS) for Subsidiaries which has been adjusted to the parenting style of each Subsidiary Entity.
 - c. Carry out a self-assessment on the Integrated Risk Maturity Index (RMI) and Subsidiary Companies and then request a decision at the RMCT Forum.
 - d. Submission of Integrated (semesterly) and Consolidated (quarterly) Risk Profile Reports to the Financial Services Authority.
 - e. Monitoring the Maximum Limit for Lending and Provision of Financial Conglomerate Funds periodically.
 - f. Conduct analysis and prepare an Integrated capital adequacy report (semesterly) which is submitted at the RMCT forum and then reported to the Financial Services Authority.
 - g. Carrying out integrated stress test simulations (semesterly) which are then presented at the RMCT forum.
 - h. Coordinating with SKMRT regarding integrated risk management in the following matters:
 - Modeling loan scoring of Subsidiary Companies
 - Allowance for Impairment Losses modeling
 - Subsidiary and Integrated Company Digital Risk Project (Revamp and Scale up Adaptive Digital Risk Management Framework)
 - Risk culture of Subsidiary and Integrated Companies (Risk Culture Maturity Assessment)
 - i. Implementation of BRI Group In House Training related to the implementation of risk management (digital risk, stress testing, cyber risk) in direct coordination with BRI Corporate University.
 - j. Monitoring improvements to Integrated Risk Management and Subsidiaries in accordance with the Integrated Governance roadmap from PwC Consultants.



Corporate Social Responsibility







Social Pillar

BRI Cares CSER program focuses on achieving quality fulfillment of basic human rights fairly and equally to improve welfare for the entire community. In 2023 BRI has distributed assistance to the community amounting to IDR 236,169,653,579 through the implementation of superior programs, including:

1. This is My School Program

This program focuses on improving school infrastructure that is no longer suitable to support the teaching and learning process so that through this program it is hoped that it will be able to provide a comfortable learning space for students and teachers.

2. Scholarships for Achievement Children in BRILiaN Village in commemoration of the 78th Independence Day of the Republic of Indonesia

BRI provides special scholarship assistance for outstanding children in BRILiaN Village. This scholarship assistance was given to 1,800 outstanding children in 109 BRILiaN Villages in 17 BRI Regional Offices throughout Indonesia.



3. BRI Cares about the Empowerment of Women's Groups

BRI provides Women's Group Empowerment Assistance and implements the BRINITA Program which is an agricultural business program in urban areas by optimizing available land so that it is beneficial from a social, economic and environmental perspective. This aims to develop densely populated locations to be better in terms of environment and health, so that they can empower the community and it is hoped that this area can become an educational and tourist area. The BRINITA program consists of Development of Urban Farming Facilities & Infrastructure, Training on Planting and Caring for Plants and Fisheries, Formation of Groups, as well as assistance with business equipment.



Economic Pillars

BRI Cares CSER program focuses on achieving quality economic growth through sustainable job and business opportunities, innovation, inclusive industry, adequate infrastructure, affordable clean energy and supported by partnerships. In 2023 BRI has distributed assistance to the community amounting to IDR 21,366,015,076 through the implementation of superior programs, including:

1. Assistance for building a production house and orange monument statue in BRILiaN Karang Bunga Village, Barito Kuala. BRI provided assistance in the form of building an orange production house and making an orange monument as a symbol of the village as a producer of orange fruit. BRI also helps with equipment used to make ice cream and orange juice.

2. Assistance for building of Culinary Vendor Stalls in the Pasar Manis Parking Yard, Purwokerto. BRI provided assistance in the form of Construction of Culinary Vendor Stalls in the Pasar Manis Parking Yard, Purwokerto. BRI Purwokerto provides BRI branding on every stall and provides payment facilities using BRI echannel.

3. Halal Certification Program and MSME Marketing Digitalization Training. BRI provides assistance in the form of halal certification to 200 MSMEs. The MSMEs participating in this program come from BRI micro customers and MSMEs participating in the Rumah BUMN BRI training.



Environmental Pillar

BRI Cares CSER program in the Environmental Pillar focuses on managing the structuring and preserving sustainable environmental ecosystems as a support for all life. BRI has distributed assistance amounting to IDR 84,461,843,580 in 2023 through programs including:

1. BRI Planting Grow & Green Program. BRI carries out a tree planting program and provides mangrove, durian, nutmeg, coffee and other seedlings to restore land function while empowering communities in several locations throughout Indonesia. This program is carried out in collaboration with Foundations and Farmer Groups which have long been involved in environmental conservation activities.
2. Assistance in Procurement of Facilities & Infrastructure for the Ciamis Main Waste Bank. BRI provided assistance in the form of waste management facilities & infrastructure to

the Ciamis Main Waste Bank in the Ciamis area, West Java. The Waste Bank also educates the public to sort waste from home before throwing it into the trash so that it can reduce the residue that goes to final disposal. The assistance provided by BRI is in the form of press machines and waste transportation vehicles.

3. BRI Cares for Clean Rivers. Activities in this program include river normalization, construction of physical facilities, and education on a healthy environment. In this program there is also an empowerment program for the community in the form of training on how to process waste and assistance with waste processing machines.



Implementation of SROI for the BRI Cares CSER program

To measure the social impact as well as a form of evaluation of the implementation of the BRI Cares TJSL Program, BRI has calculated the Social Return On Investment (SROI) and Community Satisfaction Index (CSI) for superior programs in the Social, Economic and Environmental pillars. As for program details and the results of SROI and CSI calculations, you can see the company's Sustainability Report.

Sustainable finance
Most Valuable Banking Group
Asia & Champion of Financial Inclusion
BRIVOLUTION 2.0



OJK Index



Criteria	Explanation	Page	Regulations
UMUM			
Annual Report is well printed and bound.	The Annual Report is well printed and bound.	✓	POJK 29
Annual Report must be reproduced in the form of printed copies of documents and electronic copies of documents.		✓	POJK 29
Annual Reports are presented in Indonesian and foreign languages		✓	POJK 29
Annual Report must be published on the Issuer's or Public Company's Website on the same date as the submission of the Annual Report to the Financial Services Authority.		✓	POJK 29

Performance Highlights

Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since starting their business if the Issuer or Public Company has been running its business activities for less than 3 (three) years.

Information includes, among others:

1. Sales revenue.	27	SEOJK 16
2. Gross profit.	27	
3. Operational profit.	27	SEOJK 9
4. Profit before tax.	28	
5. Net profit.	28	
6. Profit and loss.	28	SEOJK 16
7. Total comprehensive profit (loss).	28	SEOJK 9
8. Total profit (loss) attributable to owners of the parent entity and non-controlling interests.	28	SEOJK 16
9. Total comprehensive profit (loss).	28	SEOJK 16
10. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests.	28	
11. Earnings (loss) per share.	29	SEOJK 9 SEOJK 16
12. Total assets.	26	
13. Total liabilities.	26	
14. Total equity.	27	
15. Third-party funds.	26	SEOJK 9
16. Loans received.	26	
17. Ratio of profit (loss) to total assets.	31	SEOJK 16
18. Profit (loss) to equity ratio.	31	
19. Profit (loss) to revenue/sales ratio.	31	
20. Current ratio.	31	
21. Liability to equity ratio.	31	
22. Ratio of liabilities to total assets.	31	



Criteria	Explanation	Page	Regulations
	23. CAR ratio.	31	SEOJK 9
	24. Productive assets.	31	
	25. Non-performing loans (NPL) ratio.	31	
	26. Ratio of Operating Expenses to Operating Income (BOPO).	31	
	27. Cost to Income Ratio(CIR).	31	
	28. Net Interest Margin (NIM) ratio.	31	
	29. Percentage of violations and exceedances of the Legal Lending Limit (BMPK).	31	
	30. Statutory Reserve Ratio (GWM).	32	
	31. Net Open Position (NOP) Ratio.	32	
	32. Information and other financial ratios that are relevant to the issuer or public company and the type of industry.	32	SEOJK 9 SEOJK 16
Stock Information	Information on shares for Public Companies at least contains:		SEOJK 16
	1. Shares that have been issued for each quarter presented in comparative form for the last 2 (two) financial years, at least contain:	34-35	
	a. Number of outstanding shares.		
	b. Market capitalization is based on the price on the stock exchange where the shares are listed.		
	c. The highest, lowest and closing share prices are based on the price on the stock exchange where the shares are listed.		
	d. Volumetrading on the stock exchange where the shares are listed.		
	Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange. Information is presented in the form of graphs and tables.		
	2. such as a stock split, reverse stock, stock dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, and additions and capital reduction, share information as referred to in number 1) is added with an explanation of at least:	35	SEOJK 16
	a. The date of implementation of the corporate action.		
	b. Stock split ratios, reverse stock ratios, stock dividends, bonus shares, number of convertible securities issued, and changes in share nominal value.		
	c. The number of outstanding shares before and after the corporate action.		
	d. The number of effect conversions implemented (if any).		
	e. Stock prices before and after corporate actions.		
	3. In the event of a temporary suspension of share trading (suspension) and/or delisting of shares during the financial year, the reasons for the temporary suspension of share trading (suspension) and/or delisting of shares (delisting) shall be explained.	35	SEOJK 16
	4. In the event that the temporary suspension of share trading (suspension) as referred to in number 3) and/or the process of canceling the listing of shares (delisting) is still ongoing until the end of the Annual Report period, the actions taken to resolve the temporary suspension of share trading (suspension) and/or cancellation are explained. listing of shares (delisting).	35	SEOJK 16

Criteria	Explanation	Page	Regulations
REPORT OF DIRECTORS AND BOARD OF COMMISSIONERS			
Directors Report	The Board of Directors' report contains at least a brief description of:		
	1. Performance of Issuers or Public Companies, at least includes:		
	a. Issuer's or Public Company's strategy and strategic policies (including for UUS if the Bank owns UUS).	49	SEOJK 9 SEOJK 16
	b. The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company.	49	SEOJK 16
	c. The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy.	49	
	d. Comparison between the results achieved and those targeted by the Issuer or Public Company.	51	SEOJK 9 SEOJK 16
	e. Obstacles faced by Issuers or Public Companies.	53	
	f. Organizational structure.	47	SEOJK 9
	g. Main activity.	47	
	h. Information Technology.	47	
	i. Types of products and services offered, including lending to debtors of micro, small and medium enterprises.	47	
	j. Interest rates for raising and providing funds.	50	
	k. Economic development and target market.	48	
	l. Networks and business partners at home and/or abroad.	47	
	m. Number, type and location of offices.	47	
	n. Ownership of the Board of Directors, Board of Commissioners and shareholders in the Bank's business group.	56	
	o. Important changes that occurred in the Bank and the Bank's business group in the year concerned.	56	
	p. Important things that are expected to happen in the future.	53	
	q. Human resources include the number, level of education, training, and development of human resources.	47	
	2. An overview of the business prospects of the Issuer or Public Company.	53-54	SEOJK 9 SEOJK 16
	3. Implementation of Issuer or Public Company governance.	54-56	
Report of the Board of Commissioners	The Board of Commissioners' report contains at least a brief description of:		
	1. Assessment of the Board of Directors' performance regarding the management of Issuers or Public Companies, including oversight by the Board of Commissioners in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors.	62-64	SEOJK 16 SEOJK 9
	2. Views on the business prospects of Issuers or Public Companies compiled by the Board of Directors.	64-65	
	3. Views on the implementation of governance of the Issuer or Public Company.	65-69	
	4. Changes in the composition of the Board of Commissioners (if any) and reasons for the changes.	71	SEOJK 9
	5. Frequency and method of providing advice to members of the Board of Directors.	62	
Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners	Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report. Statement letter from members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report is prepared in accordance with the format of Statement Letter from Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report.	74-75	SEOJK 16 POJK 29



Criteria	Explanation	Page	Regulations
COMPANY PROFILE			
Company name and full address	Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies, including: 1. Address 2. Phone number 3. Email address 4. Website address	78	SEOJK 9 SEOJK 16
Name and address of subsidiary and/or branch office or representative office (if any)	Contains information including: 1. Name and address of the subsidiary, including: a. Address b. Phone number c. E-mail address d. Website address 1. Name and address of the branch/representative office, including: a. Address b. Phone number c. Email address a. Website address Notes: if the company does not have subsidiaries, branch offices, and representative offices, so that it is disclosed.	79-80	SEOJK 9 SEOJK 16
Brief history of Issuer or Public Company	Include among others: date/year of establishment, name, change of company name (if any), and effective date of change of company name. Notes: if the company has never changed its name, please disclose it.	82-85	SEOJK 9 SEOJK 16
Vision, Mission and Corporate Culture	Includes: 1. Company Vision 2. Company Mission 3. Statement that the vision and mission have been reviewed and approved by the Board of Directors/Board of Commissioners in the financial year.	86-88	SEOJK 9 SEOJK 16
Business activities	Description of, among others: 1. The company's business activities according to the latest articles of association. 2. Business Activities Undertaken. 3. Products and/or services produced.	89-94	SEOJK 9 SEOJK 16
Operational Area	Issuer's or Public Company's operational area. The operational area is the area or area where operational activities are carried out or the scope of the company's operational activities.	96-99	SEOJK 16
Organizational structure	The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.	100-101	SEOJK 9 SEOJK 16
Association Membership	List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.	102-103	SEOJK 16
Board of Directors Profile	Profile of the Board of Directors, at least contains: 1. Name and position in accordance with the duties and responsibilities. 2. Latest photos. 3. Age.	104-118	SEOJK 9 SEOJK 16

Criteria	Explanation	Page	Regulations
	4. Citizenship.		
	5. Educational history and/or certification.		
	6. Position history, including information on:		
	a. The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	c. Work experience and time period both inside and outside the Issuer or Public Company.		
	7. of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 16 POJK 13
	8. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.		SEOJK 16
Profile of the Board of Commissioners	Profile of the Board of Commissioners, at least contains:	119-131	SEOJK 9 SEOJK 16
	1. Name and position.		
	2. Latest photos.		
	3. Age.		
	4. Citizenship.		
	5. Educational history and/or certification.		
	6. Position history, including information on:		
	a. The legal basis for appointment as a member of the Board of Directors of the Issuer or Public Company concerned		
	b. Legal basis for the first appointment as a member of the Board of Commissioners who is an independent commissioner of the Issuer or Public Company concerned.		
	c. Concurrent positions, both as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions both inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this is disclosed.		
	d. Work experience and time period both inside and outside the Issuer or Public Company.		
	7. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major shareholders and controllers, either directly or indirectly to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, the Issuer or Public Company shall disclose this. Financial relationships and family relationships of members of the Board of Directors and members of the Board of Commissioners with other members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders of the Bank.		SEOJK 9 SEOJK 13 SEOJK 16 POJK 17



Criteria	Explanation	Page	Regulations
	<p>8. Statement of independence of the independent commissioner in the event that the independent commissioner has served more than 2 (two) terms.</p> <hr/> <p>9. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this will be disclosed.</p>		SEOJK 16
Executive officer brief profile	Including the composition of executive officers along with their positions and a summary of Curriculum Vitae.	132-136	SEOJK 9
Number of employees and employee competency development data.	<p>Data on employee competency development that has been carried out in the financial year consisting of parties (position levels) who attended training, types of training, and training objectives as well as equal opportunities for all employees.</p> <hr/> <p>Employee competency development costs that have been incurred in the financial year.</p>	137-139	SEOJK 9 SEOJK 16
Shareholder composition	<p>Names of shareholders and percentage of ownership at the beginning and end of the financial year, which consists of information regarding:</p> <hr/> <p>1. Shareholders who own 5% (five percent) or more shares of Issuers or Public Companies.</p> <hr/> <p>2. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, then this matter shall be disclosed.</p> <hr/> <p>3. Shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the register of shareholders for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of the shares of the Issuer or Public Company, then this matter must be disclosed. Directors and commissioners who own Shares (Directors and Board of Commissioners/Supervisory Board must report to the company regarding their and/or family's share ownership in the company concerned and other companies, including any changes thereto).</p> <hr/> <p>4. Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company.</p> <hr/> <p>1. Number of shareholders and percentage of ownership at the end of the financial year based on classification:</p> <hr/> <p>a. Ownership of local institutions.</p> <hr/> <p>b. Ownership of foreign institutions.</p> <hr/> <p>c. Local individual ownership.</p> <hr/> <p>d. Foreign individual ownership.</p> <hr/> <p>The above information can be presented in tabular form.</p>	140-145	SEOJK 9 SEOJK 16 POJK 17
Major and controlling shareholder	Information regarding major shareholders and controllers of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.	139	SEOJK 9 SEOJK 16
List of associate subsidiaries, venture companies	<p>Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of the entity (if any), along with the percentage of share ownership, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies. For subsidiaries, information regarding the address of the subsidiary is added.</p>	146-153	SEOJK 9 SEOJK 16

Criteria	Explanation	Page	Regulations
Information related to the Bank Business Group	<p>Banks that are part of a business group and/or have Subsidiaries, must add:</p> <p>The structure of the Bank's business group which includes:</p> <ol style="list-style-type: none"> The structure of the Bank's business group consists of the Bank, Subsidiaries, sister companies, Parent Entity up to the ultimate shareholder. Management linkage structure within the Bank's business group. Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or an entity that has the common goal of controlling the Bank, based on or not based on an agreement. 	155	SEOJK 9
Share listing chronology	Chronology of share listing, number of shares, number of listed shares after each corporate action, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock splits (stock split), merger of shares (reverse stock), stock dividends, bonus shares, and changes in the nominal value of shares, implementation of conversion effects, implementation of capital additions and reductions (if any).	156-159	SEOJK 16
Information on the listing of other securities	Information on the listing of other securities that are not yet due in the financial year at least contains the names of the securities, the type of corporate action that causes a change in the number of other securities, year of issue, interest rate/yield, maturity date, offering value, name of stock exchange where other securities are listed, and securities rating (if any).	160-165	SEOJK 16
Information on the use of public accounting services (AP) and public accounting firms (KAP)	<p>Information on the use of public accounting services (AP) and public accounting firms (KAP) and their networks/associations/alliance includes:</p> <ol style="list-style-type: none"> Name and address. Assignment period. Information on audit and/or non-audit services provided. Audit and/or non-audit service fees for each assignment given during the financial year. In the event that the designated AP and KAP and their network/ association/alliance do not provide non-audit services, then the information shall be disclosed. <p>Disclosure of information on the use of AP and KAP services and their networks/associations/alliances can be presented in tabular form.</p>	165	SEOJK 16
Name and address of supporting institution and/or profession.	Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.	166-167	SEOJK 16
Awards and Certifications.	<p>Information includes, among others:</p> <ol style="list-style-type: none"> Name of award and/or certification (national and international scale). Year of award and/or certification. Awarding and/or certification bodies. Validity period (for certification). 	168-182	SEOJK 9



Criteria	Explanation	Page	Regulations
MANAGEMENT DISCUSSION AND ANALYSIS OF THE COMPANY'S PERFORMANCE			
Bank Strategic Plan	<ol style="list-style-type: none"> 1. Long term plan (corporate plan). 2. Medium and short term plans (business plan). 	198-201	SEOJK 13 POJK 17
Operational review per business segment	<p>Operational review per business segment according to the type of industry of the Issuer or Public Company, at least concerning:</p> <ol style="list-style-type: none"> 1. Explanation of each business segment. 2. Performance per business segment, among others: <ol style="list-style-type: none"> a. Production, which includes process, capacity, and development. b. Increase/decrease in production capacity. c. Sales/business income. d. Profitability. 	206-265	SEOJK 9 SEOJK 16
Description of the company's financial performance	<p>Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years (in the form of narratives and tables), an explanation of the causes of the changes and the impact of these changes, at least concerning:</p> <ol style="list-style-type: none"> 1. Current assets, non-current assets, and total assets. 2. Short term liabilities, long term liabilities and total liabilities. 3. Funding (investment and giving credit/financing). 4. Third party funds and other funding sources. 5. Equity. 6. Income/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss). 7. Cash flow. 8. Basic credit interest rate. 	267-268, 270-276	SEOJK 9 SEOJK 16
Analysis of the quality of earning assets and relevant financial ratios.		296-297	SEOJK 9
Discussion and analysis of the ability to pay debts and the collectability of the company's receivables, by presenting the calculation of the relevant ratio according to the type of company's industry.	<p>Explanation of:</p> <ol style="list-style-type: none"> 1. Ability to pay debts, both short term (liquidity) and long term (solvability). 2. Receivables collectability level. 	292-294	SEOJK 16
Discussion on capital structure and management policies on capital structure (capital structure policy).	<p>Top explanation:</p> <ol style="list-style-type: none"> 1. Details of the capital structure (capital structure), which consists of interest-based debt/sukuk and equity. 2. Management policies on capital structure (capital structure policies). 3. Basis for selection of management policies. 	301	SEOJK 16

Criteria	Explanation	Page	Regulations
Discussion on material commitments for capital goods investment (not funding commitments) in the last financial year.	Explanation of:		SEOJK 16
	1. The name of the party making the bond.	368	
	2. The purpose of the bond.		
	3. Source of funds expected to fulfill these ties.		
	4. The currency to be denominated.		
	5. The steps the company plans to take to protect against risks from related foreign currency positions.		
	Notes: if the company has no ties related to investment in capital goods in the last financial year to be disclosed.		
Discussion on investment in capital goods realized in the last financial year.	Explanation of:		SEOJK 9 SEOJK 16
	1. Types of investment in capital goods.	368	
	2. The purpose of investing in capital goods.	369	
	3. Investment value of capital goods issued in the last financial year.	368	
	Notes: if there is no realization of investment in capital goods, so that it is disclosed.		
Description of the company's business prospects.	The business prospects of Issuers or Public Companies are linked to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.	370-371	SEOJK 16
Comparative information between targets at the beginning of the financial year with the results achieved (realization), and targets or projections to be achieved for the next year.	Comparison between targets/projections at the beginning of the financial year with the results achieved (realization), regarding:		SEOJK 16
	1. Sales revenue.	372	
	2. Profit and loss.	372	
	3. Capital structure.	372-373	
	4. Marketing.	373-374	
	5. HR Development.	374	
	6. Other matters deemed important by the Issuer or Public Company.	372	
	Targets/projections to be achieved by Issuers or Public Companies for the next 1 (one) year, regarding:		
	1. Sales revenue.	375	
	2. Profit and loss.	375	
	3. Capital structure.	375	
	4. Dividend policy.	376	
	5. Marketing.	376	
	6. Pengembangan SDM.	376	
7. Other matters deemed important by the Issuer or Public Company.	375		
Description of the marketing aspect.	Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.	201-204	SEOJK 9 SEOJK 16



Criteria	Explanation	Page	Regulations
Description of dividends for the last 2 (two) financial years.	Description of dividends for the last 2 (two) financial years, at least:		SEOJK 16
	1. The dividend policy, among other things, contains information on the percentage of the amount of dividends distributed to net income.	377	
	2. Cash dividend payment date and/or non-cash dividend distribution date.	377-378	
	3. Amount of dividends per share (cash and/or non-cash).	377-378	
	4. The amount of dividends per year paid.	377-378	
	Notes: if there is no distribution of dividends, please state the reasons.		
Realization of the use of proceeds from the public offering (in the event that the company is still required to submit a report on the realization of the use of funds)	Contains descriptions of:		SEOJK 16
	1. Total proceeds.	379	
	2. Fund usage plan.	379	
	3. Details of use of funds.	379	
	4. Fund balance.	379	
	5. The date of approval of the GMS/RUPO for changes in the use of funds (if any).	-	
	<ul style="list-style-type: none"> a. a. In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of the use of funds, the cumulative realization of the use of proceeds from public offerings until the end of the financial year is disclosed. b. In the event that there is a change in the use of funds as stipulated in the Financial Services Authority Regulation regarding the report on the realization of the use of funds from a public offering, the Issuer shall explain the change. 		
	Note: if you do not have information on the realization of the use of proceeds from a public offering, please disclose it.		
Material information (if any), including investment, expansion, divestment, business merger/consolidation, acquisition, debt/capital restructuring, material transactions, affiliated transactions, and conflict of interest transactions.	Contains descriptions of:		SEOJK 16
	a. Date, value, and transaction object.	379-387	
	b. The name of the party conducting the transaction.		
	c. Nature of the affiliation relationship (if any).		
	d. Explanation of the fairness of the transaction.		
	e. Fulfillment of related provisions.		
	f. In the event that there is an affiliation relationship, apart from disclosing the information referred to in number a) through number f), the Issuer or Public Company also discloses information:		
	<ul style="list-style-type: none"> 1) The Board of Directors' statement that affiliated transactions have gone through adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, carried out by fulfilling the arm's length principle. 2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, among others, is carried out by fulfilling the arm's length principle. 		

Criteria	Explanation	Page	Regulations
	<p>g. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously.</p> <p>In the case of affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements.</p>		
	<p>h. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the affiliated transactions and/or conflict of interest transactions.</p>		SEOJK 16 SEOJK 13
	<p>i. In the event that there are no affiliated transactions and/or conflict of interest transactions, then this is disclosed.</p>		
Description of changes to laws and regulations on companies in the last financial year.	The description contains, among others:		SEOJK 16
	1. The names of the laws and regulations that have changed.	387-389	
	2. The impact (quantitative and/or qualitative) on the company (if significant) or the statement that the impact is not significant.	387-389	
	Notes: if there is no change in laws and regulations in the last financial year, so that it is disclosed.		
Description of changes in accounting policies implemented by the company in the last financial year.	The description contains, among others:		SEOJK 16
	1. Changes in accounting policies.	389-390	
	2. Reasons for changes in accounting policies.		
	3. Quantitative impact on financial statements.		
	Notes: If there is no change in accounting policy in the last financial		
Information on Risk Exposure and Capital.	Risk exposure and capital includes annual period risk and capital exposure reports as stipulated in part II of the Publication Report on risk and capital exposure.	301-367	SEOJK 9
GOOD CORPORATE GOVERNANCE			
GMS.	Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year includes:	468-483	SEOJK 16
	a. a. GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year.		
	b. GMS decisions in the financial year and 1 (one) year prior to the financial year that have not been realized along with the reasons for not being realized.		
	In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to carry out the vote count, it shall be disclosed regarding this matter.		
Directors.	1. 1. Duties and responsibilities of each member of the Board of Directors. Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form.	485-487	SEOJK 13 SEOJK 16 POJK 17
	2. Statement that the Board of Directors has a guideline or charter (charter) of the Board of Directors.	485	SEOJK 16
	3. Policy and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the of Commissioners, and the level of attendance of members of the Board of Directors at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Directors at meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners or GMS can be presented in tabular form.	488-500	SEOJK 16



Criteria	Explanation	Page	Regulations
	<p>4. Training and/or competency improvement for members of the Board of Directors:</p> <p>a. Policy on training and/or competency improvement for members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any).</p> <p>b. Training and/or competency improvement attended by members of the Board of Directors in the financial year (if any).</p>	500-502	SEOJK 16
	<p>5. The Board of Directors' assessment of the performance of the committees that support the implementation of the duties of the Board of Directors in the financial year contains at least:</p> <p>a. Performance appraisal procedures.</p> <p>b. The criteria used include performance achievements during the financial year, competence and attendance at meetings.</p> <p>In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this will be disclosed.</p>	502	SEOJK 16
	<p>6. members of the Board of Commissioners who reach 5% (five percent) or more of paid-up capital, which includes the type and number of shares in:</p> <p>a. The bank in question...</p> <p>b. other banks.</p> <p>c. Non-bank financial institutions.</p> <p>d. Other companies domiciled both inside and outside the country.</p>	552-553	SEOJK 13 POJK 17
Board of Commissioners.	<p>1. Duties and responsibilities of the Board of Commissioners.</p>	504-505	SEOJK 13 SEOJK 16 POJK 17
	<p>2. Statement that the Board of Commissioners has guidelines or charter of the Board of Commissioners.</p>	507-508	SEOJK 16
	<p>3. Policy and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners at these meetings including attendance at the GMS. Information on the level of attendance of members of the Board of Commissioners at meetings of the Board of Commissioners, meetings between the Board of Commissioners and the Board of Directors, or GMS can be presented in tabular form.</p>	513-521	SEOJK 13 SEOJK 16
	<p>4. Training and/or competency improvement for members of the Board of Commissioners:</p> <p>a. Policy on training and/or competency improvement for members of the Board of Commissioners, including an orientation program for newly appointed members of the Board of Commissioners (if any).</p> <p>b. Training and/or competency improvement attended by members of the Board of Commissioners in the financial year (if any).</p>	521-523	SEOJK 16
	<p>5. Assessment of the performance of the Board of Directors and the Board of Commissioners as well as each member of the Board of Directors and members of the Board of Commissioners, contains at least:</p> <p>a. Procedure for implementing performance appraisal.</p> <p>b. The criteria used include performance achievements during the financial year, competence and attendance at meetings.</p> <p>a. The party making the assessment.</p>	526-537	SEOJK 16
	<p>6. The Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the financial year includes:</p> <p>a. Performance appraisal procedures.</p> <p>b. The criteria used include performance achievements during the financial year, competence and attendance at meetings.</p>	537-544	SEOJK 16

Criteria	Explanation	Page	Regulations
Nomination and remuneration of the Board of Directors and Board of Commissioners.	Least load:		
	1. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners.	544-546	SEOJK 16
	2. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including:	546-551	SEOJK 16
	a. Procedure for determining remuneration for the Board of Directors and Board of Commissioners. b. Disclosure of indicators for determining the remuneration of the Board of Directors. c. The remuneration structure for the Board of Directors and the Board of Commissioners such as salaries, allowances, bonuses/ bonuses and others; And Notes: if there are no performance bonuses, non performance bonuses and stock options received by each member of the Board of Commissioners and Board of Directors, to be disclosed. d. The amount of remuneration for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.		
Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	Least load:	N/A	SEOJK 16
	a. Name.		
	b. The legal basis for the appointment of the Sharia Supervisory Board.		
	c. The assignment period of the Sharia Supervisory Board.		
	d. Duties and responsibilities of the Sharia Supervisory Board.		
Audit Committee.	e. Frequency and method of providing advice and suggestions as well as monitoring compliance with sharia principles in the capital market to Issuers or Public Companies.		
	1. Name and title in the membership of the committee.	564-566	SEOJK 16 POJK 17
	2. Age.		
	3. Citizenship.		
	4. Educational background.		
	5. Position history, including information on:		
	a. Legal basis for appointment as committee member.		
	b. Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Work experience and time period both inside and outside the issuer or public company.		
	6. Period and tenure of audit committee members.		
	7. Description of duties and responsibilities.	560-563	
8. Audit committee independence statement.	567		
9. Training and/or competency improvement that has been attended in the financial year (if any).	570-572		
10. Policy and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members at these meetings.	567-569	SEOJK 13 SEOJK 16 POJK 17	
11. Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	572-574		



Criteria	Explanation	Page	Regulations
Issuer or Public Company nomination and remuneration committee or function.	Least load:	578-579	
	1. Name and title in the membership of the committee.		SEOJK 16 POJK 17
	2. Age.		
	3. Citizenship.		
	4. Educational background.		
	5. Position history, including information on:		
	a. Legal basis for appointment as committee member.		
	b. Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Work experience and time period both inside and outside the issuer or public company.		
	6. Period and tenure of committee members.		
	7. Committee independence statement.	580	
	8. Training and/or competency improvement that has been attended in the financial year (if any).	585-586	
	9. Description of duties and responsibilities.	575	
	10. Statement that already has a guideline or charter.	575	
11. Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	581-585		
12. A brief description of the implementation of activities in the financial year.	586-587		
In the event that a nomination and remuneration committee is not formed, it is sufficient for the Issuer or Public Company to disclose the information referred to in letter i) to letter l) and disclose:			
1. The reasons for not forming the committee			
2. Parties carrying out nomination and remuneration functions.			
Other committees owned by Issuers or Public Companies in order to support the functions and duties of the Board of Directors (if any) and/or committees that support the functions and duties of the Board of Commissioners.	Least load:	590-592; 609-624	SEOJK 16 POJK 17
	1. Name and title in the membership of the committee.		
	2. Age.		
	3. Citizenship.		
	4. Educational background.		
	5. Position history, including information on:		
	a. Legal basis for appointment as committee member.		
	b. Concurrent positions, both as members of the Board of Commissioners, members of the board of directors, and/or committee members and other positions (if any).		
	c. Work experience and time period both inside and outside the issuer or public company.		
	6. Period and tenure of committee members.		
7. Committee independence statement.	593; 625-626		
8. Training and/or competency improvement that has been attended in the financial year (if any).	600-601; 631-634		
9. Description of duties and responsibilities.	588; 604-605		

Criteria	Explanation	Page	Regulations
	10. Statement that already has a guideline or charter.	588; 604	
	11. Policy and implementation of the frequency of meetings and the level of attendance of members at these meetings.	594-600; 626-631	
	12. A brief description of the implementation of activities in the financial year.	601-603; 634-636	
Company secretary.	1. Name.	641-642	SEOJK 16
	2. domicile.		
	3. Position history, including:		
	a. Legal basis for appointment as company secretary.		
	b. Work experience and time period both inside and outside the issuer or public company.		
	4. Educational background.		
	5. Training and/or competency improvement attended in the financial year.	642	
	6. Brief description of the implementation of the duties of the corporate secretary in the financial year.	643-645	
Internal Audit Unit.	1. Name of the head of the internal audit unit.	650-651	SEOJK 16 POJK 17
	2. Position history, including:		
	a. Legal basis for appointment as company secretary.		
	b. Work experience and time period both inside and outside the issuer or public company.		
	3. Qualification or certification as internal audit profession (if any).		
	4. Number of employees (internal auditors) in the internal audit unit.	653	
	5. Training and/or competency improvement attended in the financial year.	654	
	6. The structure and position of the internal audit unit.	648-649	
	7. Description of duties and responsibilities.	651-652	
	8. A statement that the internal audit unit has guidelines or charters.	651	
	9. A brief description of the implementation of the duties of the internal audit unit in the financial year including the policy and implementation of the frequency of meetings with the directors, board of commissioners and/or the audit committee.	656-659	
Public Accountant.	1. The name and year of the public accountant who audited the annual financial statements for the last 5 years.	698	POJK 17
	2. The name and year of the public accountant who audited the annual financial statements for the last 5 years.		
	3. The amount of the fee for each type of service provided by the Public Accounting Firm in the last financial year.		
	4. Other services provided by the Public Accounting Firm and public accountants in addition to auditing the annual financial statements for the last financial year.	699	
	Notes: if there is no other service in question, so that it is disclosed.		



Criteria	Explanation	Page	Regulations
Description of the internal control system implemented by the issuer or public company.	1. Financial and operational control, as well as compliance with other laws and regulations.	700-701	SEOJK 13 SEOJK 16
	2. Review of the effectiveness of the internal control system.	704	
	3. Statement of the Board of Directors and/or Board of Commissioners regarding the adequacy of the internal control system.	704	SEOJK 16
Risk management system implemented by Issuers or Public Companies.	1. General description of the Issuer's or Public Company's risk management system.	712-716	SEOJK 16 SEOJK 13
	2. Types of risk and how to manage them.	716-721	
	3. Review of the effectiveness of the Issuer's or Public Company's risk management system.	726	
	4. Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	727	SEOJK 16
Compliance function.	The level of the Bank's compliance with all provisions and laws and regulations as well as fulfillment of commitments with the competent authorities.	727-737	SEOJK 13 POJK 17
Legal cases with a material impact faced by issuers or public companies, subsidiaries, members of the board of directors and members of the board of commissioners (if any).	1. Main case/lawsuit.	744-748	SEOJK 16
	2. Case/lawsuit settlement status.		
	3. The impact on the condition of issuers or public companies. The risks faced by the company and the nominal value of claims/lawsuits.		
	4. Disclosure regarding legal issues at least includes: a. the number of civil and criminal cases faced and decisions that have permanent legal force. b. the number of civil and criminal matters faced and still in the process of being resolved. Notes: in the event that the company, subsidiaries, members of the Board of Commissioners and members of the Board of Directors do not have important matters, this must be disclosed.		SEOJK 13
Information on administrative sanctions/sanctions imposed on issuers or public companies, board members commissioners and members of the board of directors, by the Financial Services Authority and other authorities in the financial year (if any).		748	SEOJK 16
Information regarding the code of ethics of Issuers or Public Companies	1. Principles of the code of ethics.	755-758	SEOJK 16
	2. Forms of dissemination of the code of ethics and enforcement efforts	759	
	3. Statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer or Public Company	758	
Implementation of Governance in Providing Remuneration for Banks.	1. Remuneration Committee a. Name of members, composition, duties and responsibilities. b. Number of meetings held. c. Remuneration that has been paid to members of the Remuneration Committee for 1 (one) year.	692	POJK 45
	2. Remuneration policy formulation process which includes: a. Review of the background and objectives of the Remuneration policy. b. Implementation of a review of the Remuneration policy in the previous year, along with its improvements. c. Mechanism to ensure that Remuneration for Employees in the control unit is independent from the work unit they supervise.	692-693	
	3. Remuneration policy coverage and its implementation per business unit, per region and in subsidiaries or branch offices located overseas	693	

Criteria	Explanation	Page	Regulations
4.	Remuneration is associated with risks that include: <ul style="list-style-type: none"> a. The main type of risk (key risk) used in implementing Remuneration. b. Criteria for determining the main types of risk, including for risks that are difficult to measure. c. The impact of determining the main risk on the Variable Remuneration policy. d. Changes in the determination of the main types of risk compared to last year and the reasons, if any. 	693	
5.	Performance measurement is associated with Remuneration which includes: <ul style="list-style-type: none"> a. Review of Remuneration policies linked to performance appraisal. b. The method of linking individual Remuneration with Bank performance, work unit performance and individual performance. c. A description of the method used by the Bank to state that the agreed performance cannot be achieved, so it is necessary to make adjustments to remuneration and the amount of remuneration adjustments if this condition occurs. 	693	
6.	Remuneration Adjustment is related to Performance and Risk which includes: <ul style="list-style-type: none"> a. Policy regarding Variable Remuneration that is deferred, the amount, and the criteria for determining the amount. b. The Bank's policy regarding Variable Deferred Remuneration which is postponed for payment (malus), or withdrawn when it has been paid (clawback). 	694	
7.	The name of the external consultant and the duties of the consultant related to the Remuneration policy, if the Bank uses the services of an external consultant	694	
8.	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.	694	
9.	Variable Remuneration includes: <ul style="list-style-type: none"> a. Forms of Variable Remuneration along with the reasons for choosing this form. And b. An explanation if there are differences in the provision of Variable Remuneration among the Directors, Board of Commissioners and/or Employees. 	694-695	
10.	the number of Directors, Board of Commissioners and Employees who receive Variable Remuneration for 1 (one) year, and the total amount.	695	
11.	Position and number of parties who are material risk takers.	695	
12.	Shares optionowned by the Board of Directors, Board of Commissioners and Executive Officers.	695	
13.	The ratio of the highest and lowest salaries	696	
14.	The number of beneficiaries and the total amount of Variable Remuneration guaranteed unconditionally will be given by the Bank to candidates for the Board of Directors, candidates for the Board of Commissioners, and/or prospective Employees during the first 1 (one) year of work	696	
15.	The number of employees affected by termination of employment and the total amount of severance paid	696	
16.	The total amount of deferred Variable Remuneration, which consists of cash and/or shares or share-based instruments issued by the Bank.	696	
17.	The total amount of deferred Variable Remuneration paid for 1 (one) year.	696	
18.	Details of the amount of Remuneration given in one year include: <ul style="list-style-type: none"> a. Fixed or variable remuneration. b. Deferred and non-deferred remuneration. c. Forms of Remuneration provided in cash and/or shares or share-based instruments issued by the Bank. 	696	



Criteria	Explanation	Page	Regulations
	19. Quantitative information about: <ol style="list-style-type: none"> a. The total remaining Remuneration that is still suspended, both exposed to implicit and explicit adjustments. a. Total reduction in Remuneration caused by explicit adjustments during the reporting period. b. Total reduction in Remuneration caused by implicit adjustments during the reporting period. 	696-697	
A brief description of the policy of providing performance-based longterm compensation to management and/or employees owned by issuers or public companies (if any), including but not limited to management stock ownership programs <i>program ownership</i> /MSOP) and/or employee stock ownership program (ESOP).	In terms of compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP). The information disclosed shall contain at least: <ol style="list-style-type: none"> 1. Number of shares and/or options. 2. Implementation period. 3. Eligible employee and/or management requirements. 4. The exercise price or the determination of the exercise price. 	697-698	SEOJK 16
A brief description of the Information disclosure policy regarding	<ol style="list-style-type: none"> 1. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the shares of the Public Company. 2. Implementation of the intended policy. 	553-555	SEOJK 16
Description of the whistleblowing system at the Issuer or Public Company.	1. How to submit a violation report.	760	SEOJK 16
	2. Protection for reporters.	760	
	3. The handling of complaints.	760-761	
	4. The party managing the complaint.	762	
	5. The results of handling complaints, at least: <ol style="list-style-type: none"> a. Number of complaints received and processed in the financial year. b. Complaint follow-up. 	763	
	In the event that an issuer or a public company does not have a whistleblowing system, this will be disclosed.		
Description of the Issuer's or Public Company's anti-corruption policy.	1. Programs and procedures carried out in Overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in Issuers or Public Companies.	763-767	SEOJK 16 POJK 17
	2. Anti-corruption training/socialization for employees of Issuers or Public Companies.	767	
	In the event that the Issuer or Public Company does not have an anticorruption policy, the reasons for not having the said policy will be explained.		
Handling conflicts of interest		771	SEOJK 13 POJK 17
Provision of funds to related parties and provision of large funds (large exposure).	Information that needs to be disclosed is the total amount of debit balances for provision of funds to related parties and to core debtors (individuals or groups) per report position	770-771	SEOJK 13
Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports.		772	SEOJK 13 POJK 17
Other information related to Bank Governance, including owner intervention, internal disputes or problems that arise as a result of remuneration policies at the Bank.		770	SEOJK 13

Criteria	Explanation	Page	Regulations
Number of Deviations (Internal Fraud).	Disclosure of irregularities (internal fraud) at least includes: 1. Number of deviations (internal fraud) that have been resolved. 2. The number of irregularities (internal fraud) that are in the process of being resolved internally at the bank. 3. Number of irregularities (internal fraud) that have not been resolved internally at the bank. 4. The number of irregularities (internal fraud) that have been followed up through the legal process.	768-769	SEOJK 13
Buy Back of Shares and/or Bank Bonds.	1. Policy in buying back shares or bonds of the Bank. 2. Number of shares and/or bonds bought back. 3. Repurchase price per share and/or bond. 4. Increase in earnings per share and/or bonds.	769-770	SEOJK 13
Provision of Funds for Social Activities and/or Political Activities During the Reporting Period.	Disclosure regarding the provision of funds for social activities and/or political activities at least includes the recipient of the funds and the amount of funds provided.	769	SEOJK 13
Implementation of sustainable finance, including implementation of social and environmental responsibility		772	POJK 17
Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	1. Statement regarding recommendations that have been implemented and/or 2. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Disclosure of information can be presented in tabular form.	456-463	SEOJK 16

SOCIAL AND ENVIRONMENTAL RESPONSIBILITY OF THE ISSUER OR PUBLIC COMPANY

Corporate Social Responsibility	<p>1. The information disclosed in the social and environmental responsibility section is a Sustainability Report as intended in Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies, containing at least :</p> <p>a) Explanation of sustainability strategy.</p> <p>b) Overview of sustainability aspects (economic, social and environmental).</p> <p>c) Brief profile of the Issuer or Public Company.</p> <p>d) Directors' Explanation.</p> <p>e) Sustainability governance.</p> <p>f) Sustainability performance.</p> <p>g) Written verification from an independent party, if any.</p> <p>h) Feedback sheet for readers, if any.</p> <p>i) The Issuer's or Public Company's response to feedback from the previous year's report.</p> <p>2. Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.</p> <p>3. Sustainability Report information in number 1) can:</p> <p>a) Disclosed in other relevant sections outside the social and environmental responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the relevant section of the Directors' Report; and/or</p>	790-791	SEOJK 16
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Criteria	Explanation	Page	Regulations
	<p>b) Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter, such as the profile Issuer or Public Company.</p>		
	<p>4. The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report.</p>		
	<p>5. In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:</p>		
	<p>a) Contains all information as intended in number 1); And</p>		
	<p>b) Prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports for Issuers and Public Companies as stated in Appendix II which is an inseparable part of this Financial Services Authority Circular Letter.</p>		
	<p>6. If the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.</p>		
	<p>7. Submission of a Sustainability Report which is presented separately with the Annual Report must be submitted simultaneously with the submission of the Annual Report.</p>		

Keterangan

- SEOJK 16** : Financial Services Authority Circular No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies.
- SEOJK 9** : Financial Services Authority Circular No. 9/SEOJK.03/2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
- SEOJK 13** : Financial Services Authority Circular No. 13/SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks.
- POJK 45** : Financial Services Authority Regulation No. 45/POJK.03/2015 concerning Implementation of Governance in Providing Remuneration for Commercial Banks.
- POJK 17** : Financial Services Authority Regulation 17 of 2023 concerning the Implementation of Governance for Commercial Banks

PT Bank Rakyat Indonesia (Persero) Tbk
dan Entitas Anaknya

Laporan keuangan konsolidasian
Tanggal 31 Desember 2023 dan untuk
tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen



PT BANK RAKYAT INDONESIA (PERSERO) Tbk.

KANTOR PUSAT

Jalan Jenderal Sudirman No. 44 - 46 Tropic Pos 1094/1000 Jakarta 10210
 Telepon: 021 2510244, 2510254, 2510264, 2510269, 2510279
 Faksimili: 021 2500077 Kawat: KANPUSBRJ
 Telex: 65293, 65456, 65459, 65461

**SURAT PERNYATAAN DIREKSI
 TENTANG
 TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN
 TANGGAL 31 DESEMBER 2023
 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
 PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAK**

Kami yang bertanda tangan di bawah ini:

1. Nama : Sunarso
 Alamat Kantor : Jl. Jenderal Sudirman No. 44-46 Jakarta 10210
 Alamat Domisili : Jl. At Taqwa II No. 4 Jati Pulo, Palmerah, Jakarta Barat
 Nomor Telepon : 021 - 575 1705
 Jabatan : Direktur Utama
2. Nama : Viviana Dyah Ayu R.K.
 Alamat Kantor : Jl. Jenderal Sudirman No. 44-46 Jakarta 10210
 Alamat Domisili : Jl. Bumi Serpong Damai Blok L. 10/3 Serpong, Tangerang Selatan
 Nomor Telepon : 021 - 575 1751
 Jabatan : Direktur Keuangan

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Bank Rakyat Indonesia (Persero) Tbk dan Entitas Anak;
2. Laporan keuangan konsolidasian PT Bank Rakyat Indonesia (Persero) Tbk dan Entitas Anak telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian PT Bank Rakyat Indonesia (Persero) Tbk dan Entitas Anak telah diungkapkan secara lengkap dan benar;
 b. Laporan keuangan konsolidasian PT Bank Rakyat Indonesia (Persero) Tbk dan Entitas Anak tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal PT Bank Rakyat Indonesia (Persero) Tbk dan Entitas Anak.

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 31 Januari 2024

Atas nama dan mewakili Direksi

Sunarso
 Direktur Utama

Viviana Dyah Ayu R.K.
 Direktur Keuangan

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN KEUANGAN KONSOLIDASIAN
TANGGAL 31 DESEMBER 2023
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN**

Daftar Isi

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Laporan Auditor Independen

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024

Pemegang Saham, Dewan Komisaris, dan Direksi
PT Bank Rakyat Indonesia (Persero) Tbk.

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Bank Rakyat Indonesia (Persero) Tbk. ("Bank") dan entitas anaknya (secara kolektif disebut sebagai "Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2023, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2023, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode ini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Laporan Auditor Independen (lanjutan)

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024 (lanjutan)

Hal audit utama (lanjutan)

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan konsolidasian terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan basis bagi opini kami atas laporan keuangan konsolidasian terlampir.

Cadangan kerugian penurunan nilai atas kredit yang diberikan

Penjelasan atas hal audit utama:

Seperti yang dijelaskan dalam Catatan 11 atas laporan keuangan konsolidasian terlampir, pada tanggal 31 Desember 2023, saldo cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp79.924.211 juta. Lihat informasi kebijakan akuntansi material untuk cadangan kerugian penurunan nilai atas aset keuangan yang diungkapkan dalam Catatan 2e, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan dalam Catatan 2ao, dan pengungkapan cadangan kerugian penurunan nilai atas kredit yang diberikan dalam Catatan 11 atas laporan keuangan konsolidasian terlampir.

Kami berfokus pada area ini karena saldo kredit yang diberikan dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah signifikan terhadap laporan keuangan konsolidasian terlampir. Selain itu, penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, dan penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor-faktor ekonomi makro berorientasi masa depan.

Laporan Auditor Independen (lanjutan)

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024 (lanjutan)

Hal audit utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit yang diberikan (lanjutan)

Respons audit:

Kami melakukan pengujian pengendalian utama atas pemberian kredit, penilaian kualitas kredit internal secara reguler, serta pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai metodologi pengukuran penurunan nilai, serta melakukan validasi atas model pencadangan kerugian penurunan nilai, data masukan, dasar, dan asumsi yang digunakan oleh Grup dalam menghitung cadangan kerugian penurunan nilai, serta menguji tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) yang disusun oleh Grup untuk kredit yang diberikan. Kami menguji apakah pengalaman historis mewakili keadaan saat ini dan kerugian terkini yang terjadi dalam portofolio, serta menilai kewajaran atas penyesuaian berorientasi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang untuk kredit yang diberikan. Untuk cadangan kerugian penurunan nilai yang dinilai secara individual, kami menguji sampel kredit yang diberikan untuk mengevaluasi identifikasi secara tepat waktu oleh Grup atas eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai; untuk kasus-kasus dimana penurunan nilai telah diidentifikasi, kami menilai asumsi Grup atas arus kas masa depan ekspektasian, termasuk nilai agunan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen dan internal.

Kami memeriksa keakuratan perhitungan jumlah cadangan kerugian penurunan nilai dengan melakukan perhitungan ulang atas keseluruhan portofolio yang penurunannya dinilai secara kolektif dan melakukan perhitungan ulang atas penurunan nilai yang dinilai secara individual berdasarkan sampel. Kami melakukan penilaian atas asumsi utama yang digunakan dalam penyesuaian pasca model/*management overlay* yang diterapkan untuk mengantisipasi risiko yang tidak dapat ditangkap sepenuhnya oleh model. Kami menilai apakah pengungkapan dalam laporan keuangan konsolidasian cukup dan secara memadai mencerminkan eksposur Grup terhadap risiko kredit. Kami melibatkan pakar auditor internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Laporan Auditor Independen (lanjutan)

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan Tahun 2023 ("Laporan Tahunan") selain laporan keuangan konsolidasian terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan konsolidasian terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan konsolidasian terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

Laporan Auditor Independen (lanjutan)

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini audit kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini audit kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi daripada yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan suatu opini atas keefektifitasan pengendalian internal Grup.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

Laporan Auditor Independen (lanjutan)

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.
- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- Memperoleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Laporan Auditor Independen (lanjutan)

Laporan No. 00035/2.1032/AU.1/07/1681-4/1/I/2024 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

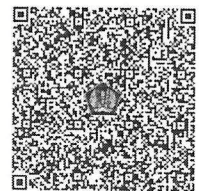
Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

KAP Purwantono, Sungkoro & Surja



Christophorus Alvin Kossim
Registrasi Akuntan Publik No. AP.1681

31 Januari 2024



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PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>Catatan</u>	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
ASET			
Kas	2a,2c,3	31.603.784	27.407.478
Giro pada Bank Indonesia	2a,2c,2f,4	101.909.121	150.935.150
Giro pada Bank Lain	2a,2c,2d, 2e,2f,5,44	22.331.919	21.488.434
Cadangan kerugian penurunan nilai		(9.984)	(18.577)
		<u>22.321.935</u>	<u>21.469.857</u>
Penempatan pada Bank Indonesia dan Lembaga Keuangan Lain	2a,2c,2d, 2e,2g,6,44	65.225.260	70.401.901
Cadangan kerugian penurunan nilai		(1.860)	(1.981)
		<u>65.223.400</u>	<u>70.399.920</u>
Efek-efek	2a,2c,2d, 2e,2h,7,44	331.091.304	330.324.818
Cadangan kerugian penurunan nilai		(81.510)	(82.835)
		<u>331.009.794</u>	<u>330.241.983</u>
Wesel Ekspor dan Tagihan Lainnya	2c,2d,2e, 2i,8,44	53.895.404	39.067.375
Cadangan kerugian penurunan nilai		(2.323.916)	(1.638.929)
		<u>51.571.488</u>	<u>37.428.446</u>
Efek-efek yang Dibeli dengan Janji Dijual Kembali	2c,2u, 9	33.595.231	51.014.678
Tagihan Derivatif	2c,2aj,10	911.683	911.405
Kredit yang Diberikan	2c,2d,2e, 2j,11,44	1.197.752.706	1.079.274.819
Cadangan kerugian penurunan nilai		(79.924.211)	(88.323.830)
		<u>1.117.828.495</u>	<u>990.950.989</u>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>Catatan</u>	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
ASET (lanjutan)			
Pinjaman Syariah	2c,2e,2k, 12	13.668.220	10.514.329
Cadangan kerugian penurunan nilai		(1.093.762)	(1.286.203)
		<u>12.574.458</u>	<u>9.228.126</u>
Piutang Pembiayaan	2c,2d,2e, 2l,13,44	55.008.321	49.287.917
Cadangan kerugian penurunan nilai		(4.483.915)	(3.477.948)
		<u>50.524.406</u>	<u>45.809.969</u>
Tagihan Akseptasi	2c,2d,2e, 2m,14,44	10.217.408	7.167.600
Cadangan kerugian penurunan nilai		(249.698)	(136.536)
		<u>9.967.710</u>	<u>7.031.064</u>
Penyertaan Saham	2c,2d,2e, 2n,15,44	7.308.167	6.515.095
Cadangan kerugian penurunan nilai		(2.676)	(8.192)
		<u>7.305.491</u>	<u>6.506.903</u>
Aset Tetap	2d,2o,2p, 16		
Biaya perolehan		81.463.777	73.951.201
Akumulasi penyusutan		(21.785.658)	(18.735.154)
Nilai buku - neto		<u>59.678.119</u>	<u>55.216.047</u>
Aset Pajak Tangguhan - neto	2ak,38c	15.605.462	18.712.994
Aset Lain-lain - neto	2c,2e,2p, 2q,2r,17	53.376.453	42.374.001
TOTAL ASET		<u>1.965.007.030</u>	<u>1.865.639.010</u>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>Catatan</u>	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
LIABILITAS DAN EKUITAS			
LIABILITAS			
Liabilitas Segera	2c,2s,18	30.651.807	24.910.579
Simpanan Nasabah	2c,2d,2t,44		
Giro	19	346.124.372	349.755.590
Tabungan	20	527.945.550	522.647.920
Deposito Berjangka	21	484.258.839	435.480.503
Total Simpanan Nasabah		<u>1.358.328.761</u>	<u>1.307.884.013</u>
Simpanan dari Bank Lain dan Lembaga Keuangan Lainnya	2c,2d,2t,22,44	11.958.319	9.334.547
Efek-efek yang Dijual dengan Janji Dibeli Kembali	2c,2d,2u,23,44	19.079.458	9.997.592
Liabilitas Derivatif	2c,2aj,10	925.210	783.921
Liabilitas Akseptasi	2c,2d,2m,14,44	10.217.408	7.167.600
Utang Pajak	2ak,38a	2.546.839	3.053.782
Surat Berharga yang Diterbitkan	2c,2v,24	49.637.581	63.611.761
Pinjaman yang Diterima	2c,2d,2w,25,44	98.850.813	79.371.200
Estimasi Kerugian Komitmen dan Kontinjensi	2d,2e,26,44	6.117.768	6.458.343
Liabilitas Imbalan Kerja	2d,2ae,27,42,44	23.059.624	21.296.487
Liabilitas Lain-lain	2c,2y,2ad,28,45b	36.664.617	27.871.880
Pinjaman dan Surat Berharga Subordinasi	2c,2x,29	496.683	501.988
TOTAL LIABILITAS		<u>1.648.534.888</u>	<u>1.562.243.693</u>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>Catatan</u>	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
LIABILITAS DAN EKUITAS (lanjutan)			
EKUITAS			
Modal saham - nilai nominal Rp50 (nilai penuh) per lembar saham Modal dasar - 300.000.000.000 Lembar saham (terdiri dari 1 lembar saham Seri A Dwiwarna dan 299.999.999.999 lembar saham Seri B) Modal ditempatkan dan disetor penuh - 151.559.001.604 lembar saham (terdiri dari 1 lembar saham Seri A Dwiwarna dan 151.559.001.603 lembar saham Seri B)	1,31a	7.577.950	7.577.950
Tambahan modal disetor	31b	75.853.127	75.637.083
Surplus revaluasi aset tetap - bersih	2o,16	20.216.505	20.267.952
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	2ai,31c	(253.744)	(127.954)
Kerugian yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - bersih	2h	(2.221.745)	(4.464.483)
Cadangan kerugian penurunan nilai atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	2h,7	128.230	139.978
Kerugian pengukuran kembali program imbalan pasti - bersih	2ae	(2.134.699)	(689.473)
Modal saham diperoleh kembali (saham treasury)	1d	(3.614.321)	(2.202.178)
Opsi saham	2af,30	54.769	16.356
Cadangan kompensasi atas saham bonus	31f	287.482	210.266
Dampak Transaksi Pengendalian Non Pengendali	31g	1.758.580	1.758.580
Saldo laba	31d,31e		
Telah ditentukan penggunaannya		3.022.685	3.022.685
Belum ditentukan penggunaannya		210.688.737	198.147.249
Total Saldo Laba		<u>213.711.422</u>	<u>201.169.934</u>
Total ekuitas yang dapat diatribusikan kepada entitas induk		311.363.556	299.294.011
Kepentingan non-pengendali	31h	5.108.586	4.101.306
TOTAL EKUITAS		<u>316.472.142</u>	<u>303.395.317</u>
TOTAL LIABILITAS DAN EKUITAS		<u>1.965.007.030</u>	<u>1.865.639.010</u>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	Untuk tahun yang berakhir pada tanggal 31 Desember	
		2023	2022 ^{*)}
PENDAPATAN DAN BEBAN OPERASIONAL			
Pendapatan Bunga dan Syariah	32		
Pendapatan bunga	2z	166.052.387	141.756.773
Pendapatan syariah	2k,2ab	12.943.607	10.118.043
Total Pendapatan Bunga dan Syariah		178.995.994	151.874.816
Beban Bunga dan Syariah	33		
Beban bunga	2z	(42.658.864)	(26.269.701)
Beban syariah	2ab	(1.153.643)	(1.008.042)
Total Beban Bunga dan Syariah		(43.812.507)	(27.277.743)
Pendapatan Bunga dan Syariah - neto		135.183.487	124.597.073
Pendapatan premi	2ac	9.078.853	8.936.995
Beban klaim	2ac	(6.917.461)	(7.359.672)
Pendapatan premi - neto		2.161.392	1.577.323
Pendapatan penjualan emas	2am	7.982.888	8.175.106
Beban harga pokok penjualan emas	2am	(7.663.244)	(7.875.955)
Pendapatan penjualan emas - neto		319.644	299.151
Pendapatan Operasional lainnya			
Provisi dan komisi lainnya	2aa	20.737.913	18.794.964
Penerimaan kembali aset yang telah dihapusbukukan		16.833.578	12.468.321
Keuntungan dari penjualan efek-efek - neto	2h,7	1.898.653	1.518.191
Keuntungan transaksi mata uang asing - neto	2ah,2ai	402.526	1.132.079
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek	2h,7	214.435	145.520
Lain-lain		5.538.680	5.068.619
Total Pendapatan Operasional Lainnya		45.625.785	39.127.694
Beban penyisihan kerugian penurunan nilai atas aset keuangan - neto	2e,34	(29.523.426)	(27.384.906)
Pembalikan penyisihan estimasi kerugian komitmen dan kontinjensi - neto	26d	341.994	543.145
Beban penyisihan kerugian penurunan nilai atas aset non-keuangan - neto	2p	(497.848)	(137.431)
Beban Operasional lainnya			
Tenaga kerja dan tunjangan	2d,2ae,35,		
Umum dan administrasi	42,44	(37.850.275)	(39.390.133)
Lain-lain	36,16	(28.484.209)	(25.958.686)
Lain-lain		(10.447.807)	(8.967.193)
Total Beban Operasional lainnya		(76.782.291)	(74.316.012)

*) Setelah reklasifikasi (Catatan 51)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	Untuk tahun yang berakhir pada tanggal 31 Desember	
		2023	2022 ^{*)}
LABA OPERASIONAL		76.828.737	64.306.037
(BEBAN) PENDAPATAN NON-OPERASIONAL - NETO	37	(399.025)	290.664
LABA SEBELUM BEBAN PAJAK		76.429.712	64.596.701
BEBAN PAJAK	2ak,38b	(16.004.664)	(13.188.494)
LABA BERSIH		60.425.048	51.408.207
Akun-akun yang tidak akan direklasifikasi ke laba rugi			
Pengukuran kembali atas program imbalan pasti	2ae	(1.787.840)	902.754
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi		348.975	(176.671)
Surplus revaluasi aset tetap	16	(82.365)	3.297.304
Akun-akun yang akan direklasifikasi ke laba rugi			
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	2ai	(125.790)	(11.979)
Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	2h	1.782.067	(7.946.514)
Cadangan kerugian penurunan nilai atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	2h	(9.105)	(413.197)
Pajak penghasilan terkait akun-akun yang akan direklasifikasi ke laba rugi		502.669	1.509.279
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak		628.611	(2.839.024)
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		61.053.659	48.569.183

*) Setelah reklasifikasi (Catatan 51)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	Untuk tahun yang berakhir pada tanggal 31 Desember	
		2023	2022 ^{*)}
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:			
Pemilik entitas induk		60.099.863	51.170.312
Kepentingan non-pengendali		325.185	237.895
TOTAL		60.425.048	51.408.207
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:			
Pemilik entitas induk		60.708.390	48.333.349
Kepentingan non-pengendali		345.269	235.834
TOTAL		61.053.659	48.569.183
LABA TAHUN BERJALAN PER SAHAM DASAR YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (dalam Rupiah penuh)			
Dasar	2ag,49	398	338
Dilusian		398	338

^{*)} Setelah reklasifikasi (Catatan 51)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

Catatan	Modal ditempatkan dan disetor penuh	Tambahkan modal disetor	Cadangan penurunan nilai atas efek-efek nilai wajar melalui penghasilan komprehensif lain	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	Keuntungan (Kerugian) yang belum direalisasi atas efek-efek yang diukur melalui nilai wajar melalui penghasilan komprehensif lain setelah pajak tangguhan	Keuntungan (kerugian) pengukuran kembali program imbalan pasti - setelah pajak tangguhan	Saham Treasuri	Opsi saham dan cadangan kompensasi atas saham bonus	Surplus Revaluasi aset tetap - setelah pajak terkait	Dampak transaksi dengan kepentingan non-pengendali	Saldo Laba		Total Ekuitas pemilik entitas induk	Kepentingan non pengendali	Total ekuitas
											Telah ditentukan penggunaannya	Belum ditentukan penggunaannya			
Saldo pada tanggal 31 Desember 2021	7.577.950	76.242.898	547.026	(115.975)	1.949.387	(1.423.685)	(45.997)	229.521	17.006.230	1.758.580	3.022.685	181.986.363	288.734.983	3.051.821	291.786.804
Laba tahun berjalan	-	-	-	-	-	-	-	-	-	-	-	51.170.312	51.170.312	237.895	51.408.207
Penghasilan komprehensif lainnya	2h,2ae, 2ah	-	(407.048)	(11.979)	(6.413.870)	734.212	-	-	3.261.722	-	-	-	(2.836.963)	(2.061)	(2.839.024)
Total penghasilan komprehensif untuk tahun berjalan	-	-	(407.048)	(11.979)	(6.413.870)	734.212	-	-	3.261.722	-	-	51.170.312	48.333.349	235.834	48.569.183
Pembagian laba															
- Dividen atas laba bersih tahun 2021	31d	-	-	-	-	-	-	-	-	-	-	(26.406.603)	(26.406.603)	(18.569)	(26.425.172)
- Dividen interim atas laba bersih tahun 2022		-	-	-	-	-	-	-	-	-	-	(8.602.823)	(8.602.823)	-	(8.602.823)
Saham bonus	1d	-	(1.341)	-	-	-	31.363	-	-	-	-	-	30.022	-	30.022
Opsi saham		-	-	-	-	-	-	(2.899)	-	-	-	-	(2.899)	(483)	(3.382)
Perubahan kepentingan non-pengendali pada entitas anak		-	-	-	-	-	-	-	-	-	-	-	-	153.765	153.765
Saham treasuri	1d	-	-	-	-	-	(2.187.544)	-	-	-	-	-	(2.187.544)	-	(2.187.544)
Tambahan modal disetor		-	-	-	-	-	-	-	-	-	-	-	-	616.298	616.298
Akuisisi dengan entitas sepengendali	31b	-	(604.474)	-	-	-	-	-	-	-	-	-	(604.474)	62.640	(541.834)
Saldo pada tanggal 31 Desember 2022		7.577.950	75.637.083	139.978	(127.954)	(4.464.483)	(2.202.178)	226.622	20.267.952	1.758.580	3.022.685	198.147.249	299.294.011	4.101.306	303.395.317

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	Modal ditempatkan dan disetor penuh	Tambahkan modal disetor	Cadangan penurunan nilai atas efek-efek nilai wajar melalui penghasilan komprehensif lain	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur melalui nilai wajar melalui penghasilan komprehensif lain setelah pajak tangguhan	Keuntungan (kerugian) pengukuran kembali program imbalan pasti - setelah pajak tangguhan	Saham Treasuri	Opsi saham dan cadangan kompensasi atas saham bonus	Surplus revaluasi aset tetap - setelah pajak terkait	Dampak transaksi dengan kepentingan non-pengendali	Saldo Laba		Total ekuitas pemilik entitas induk	Kepentingan non pengendali	Total ekuitas
												Telah ditentukan penggunaannya	Belum ditentukan penggunaannya			
Saldo pada tanggal 31 Desember 2022		7.577.950	75.637.083	139.978	(127.954)	(4.464.483)	(689.473)	(2.202.178)	226.622	20.267.952	1.758.580	3.022.685	198.147.249	299.294.011	4.101.306	303.395.317
Laba tahun berjalan		-	-	-	-	-	-	-	-	-	-	-	60.099.863	60.099.863	325.185	60.425.048
Penghasilan komprehensif lainnya	2h,2ae, 2ai	-	-	(11.748)	(125.790)	2.242.738	(1.445.226)	-	-	(51.447)	-	-	-	608.527	20.084	628.611
Total penghasilan komprehensif untuk tahun berjalan		-	-	(11.748)	(125.790)	2.242.738	(1.445.226)	-	-	(51.447)	-	-	60.099.863	60.708.390	345.269	61.053.659
Pembagian laba																
- Dividen atas laba bersih tahun 2022	31d	-	-	-	-	-	-	-	-	-	-	-	(34.891.943)	(34.891.943)	(25.861)	(34.917.804)
- Dividen interim atas laba bersih tahun 2023	31d	-	-	-	-	-	-	-	-	-	-	-	(12.666.432)	(12.666.432)	-	(12.666.432)
Saham bonus	31b	-	216.044	-	-	-	-	31.305	77.216	-	-	-	-	324.565	-	324.565
Opsi saham	30	-	-	-	-	-	-	-	38.413	-	-	-	-	38.413	(9)	38.404
Perubahan kepentingan non-pengendali pada entitas anak	1f	-	-	-	-	-	-	-	-	-	-	-	-	-	133.910	133.910
Saham treasuri	1d	-	-	-	-	-	-	(1.443.448)	-	-	-	-	-	(1.443.448)	-	(1.443.448)
Tambahan modal disetor	1f	-	-	-	-	-	-	-	-	-	-	-	-	-	553.971	553.971
Saldo pada tanggal 31 Desember 2023		7.577.950	75.853.127	128.230	(253.744)	(2.221.745)	(2.134.699)	(3.614.321)	342.251	20.216.505	1.758.580	3.022.685	210.688.737	311.363.556	5.108.586	316.472.142

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
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Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
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	Catatan	Untuk tahun yang berakhir pada tanggal 31 Desember	
		2023	2022
ARUS KAS DARI KEGIATAN OPERASI			
Pendapatan yang diterima			
Penerimaan bunga dan investasi		169.068.778	130.501.831
Pendapatan syariah		12.922.019	10.118.043
Pendapatan premi		8.996.516	8.936.995
Pendapatan penjualan emas		7.982.888	8.175.106
Beban yang dibayar			
Beban bunga		(42.461.798)	(25.762.613)
Beban syariah		(1.161.971)	(1.008.042)
Beban klaim		(6.549.595)	(7.359.672)
Beban harga pokok penjualan emas		(7.663.244)	(7.875.955)
Penerimaan kembali aset yang telah dihapusbukukan		16.833.578	12.468.321
Pendapatan operasional lainnya		29.267.943	27.534.502
Beban operasional lainnya		(75.776.851)	(70.993.349)
Beban non-operasional - neto		(568.000)	(52.531)
Pembayaran atas pajak penghasilan badan		(14.279.292)	(15.762.408)
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		96.610.971	68.920.228
Perubahan dalam aset dan liabilitas operasi:			
(Kenaikan) penurunan aset operasi:			
Penempatan pada Bank Indonesia dan Lembaga Keuangan Lain		(505.646)	(195.110)
Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi		(1.277.298)	(2.114.619)
Wesel ekspor dan tagihan lainnya		(14.828.029)	(9.403.150)
Efek-efek yang dibeli dengan janji dijual kembali		17.419.447	3.900.820
Kredit yang diberikan		(152.128.249)	(106.917.972)
Pinjaman syariah		(3.335.688)	(1.354.828)
Piutang pembiayaan		(5.720.404)	(9.996.487)
Aset lain-lain		(16.170.249)	(2.941.947)
Kenaikan (penurunan) liabilitas operasi:			
Liabilitas segera		5.741.228	6.175.192
Simpanan:			
Giro		(3.631.218)	129.165.393
Tabungan		5.297.630	24.971.180
Deposito berjangka		48.778.336	15.004.224
Simpanan dari bank lain dan lembaga keuangan lainnya		2.623.772	(3.994.882)
Efek-efek yang dijual dengan janji dibeli kembali		9.081.866	(19.410.916)
Liabilitas lain-lain		7.072.077	5.698.879
Kas neto yang (digunakan untuk) diperoleh dari kegiatan operasi		(4.971.454)	97.506.005

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah kecuali dinyatakan lain)

	Catatan	Untuk tahun yang berakhir pada tanggal 31 Desember	
		2023	2022
ARUS KAS DARI KEGIATAN INVESTASI			
Hasil penjualan aset tetap		168.975	343.195
Penjualan (penambahan) penyertaan saham		36.137	(145.649)
Penerimaan dividen	15	75.572	144.069
Perolehan aset tetap		(8.177.296)	(10.538.233)
Penurunan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi		2.907.520	37.424.578
Kas neto yang (digunakan untuk) diperoleh dari kegiatan investasi		(4.989.092)	27.227.960
ARUS KAS DARI KEGIATAN PENDANAAN			
Penerimaan pinjaman yang diterima	50	31.573.410	20.079.547
Pembayaran pinjaman yang diterima	50	(12.212.871)	(9.011.013)
Saham yang dibeli kembali		(1.382.284)	(2.187.544)
Pembagian laba untuk dividen		(43.494.766)	(26.406.603)
Penerimaan pinjaman subordinasi	50	494.142	-
Pembayaran pinjaman subordinasi	50	(500.000)	-
Penerimaan dari surat berharga yang diterbitkan	24,50	14.112.994	21.739.525
Pembayaran atas surat berharga yang jatuh tempo	24,50	(28.141.850)	(14.650.023)
Kas neto yang digunakan untuk kegiatan pendanaan		(39.551.225)	(10.436.111)
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS		(49.511.771)	114.297.854
PENGARUH PERUBAHAN KURS MATA UANG ASING		(2.663)	(30.287)
KAS DAN SETARA KAS AWAL TAHUN		268.192.168	153.924.601
KAS DAN SETARA KAS AKHIR TAHUN		218.677.734	268.192.168
Kas dan Setara Kas akhir tahun terdiri dari:			
Kas	2a		
Giro pada Bank Indonesia	3	31.603.784	27.407.478
Giro pada bank lain	4	101.909.121	150.935.150
Penempatan pada Bank Indonesia dan lembaga keuangan lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	5	22.331.919	21.488.434
Sertifikat Bank Indonesia - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	6	62.678.940	68.361.106
		153.970	-
Total Kas dan Setara Kas		218.677.734	268.192.168

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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1. UMUM

a. Pendirian

PT Bank Rakyat Indonesia (Persero) Tbk (selanjutnya disebut "BRI" atau "Bank") didirikan dan mulai beroperasi secara komersial pada tanggal 18 Desember 1968 berdasarkan Undang-Undang No. 21 Tahun 1968. Pada tanggal 29 April 1992, berdasarkan Peraturan Pemerintah Republik Indonesia ("Pemerintah") No. 21 Tahun 1992, bentuk badan hukum BRI diubah menjadi Perusahaan Perseroan (Persero). Pengalihan BRI menjadi Persero didokumentasikan dengan Akta No. 133 tanggal 31 Juli 1992 Notaris Muhani Salim, S.H. dan telah disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-6584.HT.01.01.TH.92 tanggal 12 Agustus 1992, serta diumumkan dalam Berita Negara Republik Indonesia No. 73, Tambahan No. 3A tanggal 11 September 1992. Anggaran Dasar BRI kemudian diubah dengan Akta No. 7 tanggal 4 September 1998 Notaris Imas Fatimah, S.H., pasal 2 tentang "Jangka Waktu Berdirinya Perseroan" dan pasal 3 tentang "Maksud dan Tujuan serta Kegiatan Usaha" untuk menyesuaikan dengan ketentuan Undang-Undang Republik Indonesia No. 1 Tahun 1995 tentang "Perseroan Terbatas" dan telah disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-24930.HT.01.04.TH.98 tanggal 13 November 1998 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 86, Tambahan No. 7216 tanggal 26 Oktober 1999 dan Akta No. 7 tanggal 3 Oktober 2003 Notaris Imas Fatimah, S.H., antara lain tentang status perusahaan dan penyesuaian dengan Undang-Undang Pasar Modal dan telah disahkan oleh Menteri Kehakiman dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. C-23726 HT.01.04.TH.2003 tanggal 6 Oktober 2003 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 88, Tambahan No. 11053 tanggal 4 November 2003.

Berdasarkan Surat Keputusan Bank Indonesia No. 5/117/DPwB2/PWPwB24 tanggal 15 Oktober 2003, tentang "SK Penunjukan BRI sebagai Bank Umum Devisa", BRI telah ditetapkan sebagai bank devisa melalui Surat Dewan Moneter No. SEKR/BRI/328 tanggal 25 September 1956.

Berdasarkan Akta No. 51 tanggal 26 Mei 2008 Notaris Fathiah Helmi, S.H., telah dilakukan perubahan terhadap Anggaran Dasar BRI, antara lain untuk penyesuaian dengan ketentuan Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang "Perseroan Terbatas" dan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("Bapepam-LK") (fungsinya sejak 1 Januari 2013 dialihkan kepada Otoritas Jasa Keuangan ("OJK")), No. IX.J.I tentang "Pokok-pokok Anggaran Dasar Perseroan yang Melakukan Penawaran Umum Efek Bersifat Ekuitas dan Perusahaan Publik", yang telah mendapatkan persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusan No. AHU-48353.AH.01.02.Tahun 2008 tanggal 6 Agustus 2008 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 68, Tambahan No. 23079 tanggal 25 Agustus 2009.

Selanjutnya, Anggaran Dasar BRI dimuat dalam Akta No. 3 tanggal 9 Maret 2021 yang dibuat di hadapan Notaris Fathiah Helmi, S.H., di Jakarta yang telah mendapat Penerimaan Perubahan Anggaran Dasar dari Menteri Hukum dan HAM RI No. AHU-AH.01.03-0159493 tanggal 12 Maret 2021 dan yang terakhir kali diubah dalam Akta No. 4 tanggal 6 Oktober 2021 yang dibuat di hadapan Notaris Fathiah Helmi, S.H., di Jakarta dan telah mendapatkan Penerimaan Pemberitahuan Perubahan Anggaran Dasar dari Menteri Hukum dan HAM RI No. AHU-AH.01.03-0457763 tanggal 7 Oktober 2021. Perubahan dilakukan dalam rangka penyesuaian dengan Peraturan OJK ("POJK") No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham ("RUPS") Perusahaan Terbuka dan POJK No. 16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik, serta modal disetor.

Berdasarkan pasal 3 Anggaran Dasar BRI, ruang lingkup kegiatan BRI adalah melakukan usaha di bidang perbankan serta optimalisasi pemanfaatan sumber daya yang dimiliki BRI untuk menghasilkan jasa yang bermutu tinggi dan berdaya saing kuat untuk mendapat keuntungan guna meningkatkan nilai perusahaan dengan menerapkan prinsip-prinsip Perseroan Terbatas.

BRI dimiliki oleh Pemerintah Republik Indonesia selaku pemegang saham mayoritas.

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1. UMUM (lanjutan)

b. Program Rekapitalisasi

Sebagai realisasi dari Program Rekapitalisasi Bank Umum sesuai Peraturan Pemerintah No. 52 Tahun 1999 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Bank Pemerintah, BRI telah menerima seluruh jumlah rekapitalisasi sebesar nominal Rp29.149.000 dalam bentuk Obligasi Rekapitalisasi Pemerintah yang diterbitkan dalam 2 (dua) tahap yaitu sebesar nominal Rp20.404.300 pada tanggal 25 Juli 2000 dan Rp8.744.700 pada tanggal 31 Oktober 2000.

Lebih lanjut, seperti yang disebutkan dalam Kontrak Manajemen tanggal 28 Februari 2001 antara Negara Republik Indonesia c.q. Pemerintah melalui Menteri Keuangan dan BRI, Pemerintah telah menetapkan bahwa total kebutuhan rekapitalisasi BRI untuk mencapai Liabilitas Penyediaan Modal Minimum 4% adalah sebesar Rp29.063.531. Oleh karena itu, BRI telah mengembalikan kelebihan total rekapitalisasi sebesar Rp85.469 dalam bentuk Obligasi Rekapitalisasi Pemerintah kepada Negara Republik Indonesia pada tanggal 5 November 2001.

Pada tanggal 30 September 2003, Menteri Keuangan mengeluarkan Surat Keputusan No. 427/KMK.02/2003 tanggal 30 September 2003 tentang besarnya nilai akhir dan pelaksanaan hak-hak Pemerintah yang timbul sebagai akibat penambahan penyertaan modal Negara Republik Indonesia ke dalam modal BRI dalam rangka program rekapitalisasi bank umum. Berdasarkan Surat Keputusan tersebut, Menteri Keuangan menetapkan bahwa nilai akhir kebutuhan rekapitalisasi BRI adalah sebesar Rp29.063.531.

c. Penawaran Umum Saham Perdana, Pemecahan Saham (*Stock Split*) dan Penawaran Umum Terbatas Saham

Dalam rangka penawaran umum saham perdana BRI, berdasarkan pernyataan pendaftaran tanggal 31 Oktober 2003, Pemerintah, melalui Menteri Badan Usaha Milik Negara (BUMN), menyetujui untuk melakukan penawaran umum saham perdana (*Initial Public Offering (IPO)*) sebesar 3.811.765.000 lembar saham biasa BRI atas nama seri B, yang terdiri dari 2.047.060.000 lembar milik Negara Republik Indonesia (divestasi) dan 1.764.705.000 lembar atas nama Seri B baru, serta bersamaan dengan opsi pemesanan lebih dan opsi penjatahan lebih.

Penawaran umum saham perdana meliputi penawaran kepada masyarakat internasional (Peraturan 144A dari Perundang-undangan Sekuritas dan peraturan "S") dan penawaran kepada masyarakat Indonesia. BRI menyerahkan pendaftarannya kepada Bapepam-LK dan pernyataan pendaftaran tersebut telah menjadi efektif berdasarkan Surat Ketua Bapepam-LK No. S-2646/PM/2003 tanggal 31 Oktober 2003.

Penawaran umum saham perdana BRI meliputi 3.811.765.000 lembar saham dengan nilai nominal Rp500 (nilai penuh) per lembar saham dengan harga jual Rp875 (nilai penuh) per lembar saham. Selanjutnya, opsi pemesanan lebih sejumlah 381.176.000 lembar saham dan opsi penjatahan lebih sejumlah 571.764.000 lembar saham masing-masing dengan harga Rp875 (nilai penuh) setiap lembar saham telah dilaksanakan masing-masing pada tanggal 10 November 2003 dan 3 Desember 2003. Setelah IPO BRI dan opsi pemesanan lebih dan opsi penjatahan lebih dilaksanakan oleh Penjamin Pelaksana Emisi, Negara Republik Indonesia memiliki 59,50% saham di BRI. Saham yang ditawarkan tersebut mulai diperdagangkan di Bursa Efek Jakarta dan Bursa Efek Surabaya (sekarang Bursa Efek Indonesia) pada tanggal 10 November 2003 dan pada saat yang bersamaan seluruh saham BRI juga telah dicatatkan (Catatan 31b).

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1. UMUM (lanjutan)

c. Penawaran Umum Saham Perdana, Pemecahan Saham (*Stock Split*) dan Penawaran Umum Terbatas Saham (lanjutan)

Berdasarkan Akta No. 38 tanggal 24 November 2010, Notaris Fathiah Helmi, S.H. dilakukan pemecahan nilai nominal saham dari Rp500 (nilai penuh) per lembar saham menjadi Rp250 (nilai penuh) per saham. Akta tersebut telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam suratnya No. AHU.AH.01.10-33481 tanggal 29 Desember 2010. Pemecahan saham dilakukan pada tahun 2011 dan BRI menjadwalkan bahwa akhir perdagangan saham dengan nilai nominal lama atau Rp500 (nilai penuh) per lembar saham di Pasar Reguler dan Pasar Negosiasi adalah tanggal 10 Januari 2011 dan tanggal dimulainya perdagangan saham dengan nilai nominal baru atau Rp250 (nilai penuh) per lembar saham adalah tanggal 11 Januari 2011.

Berdasarkan Akta No. 54 tanggal 27 Oktober 2017, Notaris Fathiah Helmi, S.H. dilakukan pemecahan nilai nominal saham dari Rp250 (nilai penuh) per saham menjadi Rp50 (nilai penuh) per saham. Akta tersebut telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dalam suratnya No. AHU.AH.01.03-0187521 tanggal 3 November 2017. Pemecahan saham dilakukan pada tahun 2017 dan BRI menjadwalkan bahwa akhir perdagangan saham dengan nilai nominal lama atau Rp250 (nilai penuh) per lembar saham di Pasar Reguler dan Pasar Negosiasi adalah tanggal 9 November 2017 dan tanggal dimulainya perdagangan saham dengan nilai nominal baru atau Rp50 (nilai penuh) per lembar saham adalah tanggal 10 November 2017.

Dalam rangka pembentukan *Holding Ultra Mikro*, BRI meningkatkan modal ditempatkan dan disetor melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I), sesuai hasil keputusan RUPSLB tanggal 22 Juli 2021 sebagaimana tercantum dalam Akta No. 61 tanggal 22 Juli 2021, Notaris Fathiah Helmi S.H., serta telah mendapat pernyataan efektif dari Otoritas Jasa Keuangan (OJK) pada tanggal 30 Agustus 2021 sesuai dengan Surat OJK No. S-152/D.04/2021 tanggal 30 Agustus 2021.

Dalam PMHMETD I tersebut, BRI menawarkan sebanyak-banyaknya 28.213.191.604 saham baru Seri B dengan nilai nominal per lembar saham Rp50 (nilai penuh) dalam bentuk Hak Memesan Efek Terlebih Dahulu (HMETD) dengan harga pelaksanaan per lembar saham Rp3.400 (nilai penuh). Tanggal perdagangan dan eksekusi HMETD tersebut mulai dari 13 September 2021 sampai dengan 22 September 2021.

Dari penawaran umum terbatas ini, BRI telah meningkatkan jumlah modal sahamnya sebanyak 28.213.191.604 lembar saham sehingga mengakibatkan komposisi kepemilikan saham BRI adalah 56,82% dimiliki oleh Pemerintah Republik Indonesia dan 43,18% dimiliki oleh publik.

d. Modal Saham Diperoleh Kembali (Saham Treasuri)

Pada tanggal 5 Februari 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 31f) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 84.600 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara total Rp184.597.481 (nilai penuh), harga wajar program diskresi saham bonus sebesar Rp3.240 (nilai penuh) atau setara Rp274.104.000 (nilai penuh), selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp89.506.518 (nilai penuh).

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1. UMUM (lanjutan)

d. Modal Saham Diperoleh Kembali (Saham Treasuri) (lanjutan)

Pada tanggal 31 Maret 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 31f) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebesar 2.096.400 lembar saham dengan harga perolehan Rp2.182 (nilai penuh) per lembar saham atau setara total Rp4.574.351.773 (nilai penuh), dimana implementasi ini terdiri dari ESA 1 sebanyak 831.000 lembar saham dengan harga wajar Rp3.630 (nilai penuh) per lembar saham atau setara Rp3.016.530.000 (nilai penuh) dan ESA 2 sebanyak 1.265.400 lembar saham dengan harga wajar Rp4.410 (nilai penuh) per lembar saham atau setara Rp5.580.414.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp4.022.592.226 (nilai penuh).

Pada tanggal 7 Oktober 2021 sampai dengan 17 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 30) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 11.613.900 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara Rp25.341.568.431 (nilai penuh), harga pelaksanaan program ESOP 1 dan 2 sebesar Rp2.240 (nilai penuh) atau setara Rp26.015.136.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp4.680.363.069 (nilai penuh).

Pada tanggal 25 Oktober 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 31f) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 590.000 lembar saham dengan harga perolehan Rp2.182 (nilai penuh) per lembar saham atau setara total Rp1.287.381.963 (nilai penuh), harga wajar *Discretionary Pool* sebesar Rp3.750 (nilai penuh) per lembar saham atau setara Rp2.212.500.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp925.118.037 (nilai penuh).

Pada tanggal 27 Oktober 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 30) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 263.904.800 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara total Rp575.841.151.426 (nilai penuh), harga wajar ESA 3 sebesar Rp4.020 (nilai penuh) atau setara Rp1.060.897.296.000 (nilai penuh), selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp485.056.144.574 (nilai penuh).

Pada tanggal 5 November 2021 sampai dengan 6 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 30) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 124.565.200 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara Rp271.801.680.741 (nilai penuh), harga pelaksanaan program ESOP 1 dan 2 sebesar Rp2.240 (nilai penuh) atau setara Rp279.026.048.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp7.224.367.259 (nilai penuh).

Pada tanggal 17 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 31f) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 282.159.300 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara total Rp615.672.531.146 (nilai penuh), harga wajar ESA 4 sebesar Rp3.926 (nilai penuh) atau setara Rp1.107.757.411.800 (nilai penuh), selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp492.084.880.654 (nilai penuh).

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1. UMUM (lanjutan)

d. Modal Saham Diperoleh Kembali (Saham Treasuri) (lanjutan)

Pada tanggal 17 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 30) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 11.004.400 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara Rp24.011.637.404 (nilai penuh), harga pelaksanaan program ESOP 1 dan 2 sebesar Rp2.240 (nilai penuh) atau setara Rp24.649.856.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp4.660.603.096 (nilai penuh).

Pada tanggal 27 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 31f) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 6.049.800 lembar saham terdiri dari ESA 1 sebanyak 16.000 lembar saham dengan harga wajar Rp3.630 (nilai penuh) per lembar saham atau setara Rp58.080.000 (nilai penuh), ESA 2 sebanyak 266.400 lembar saham dengan harga wajar Rp4.410 (nilai penuh) per lembar saham atau setara Rp1.174.824.000 (nilai penuh), ESA 3 sebanyak 4.813.700 lembar saham dengan harga wajar Rp4.020 (nilai penuh) per lembar saham atau setara Rp19.351.074.000 (nilai penuh), dan ESA 4 sebanyak 953.700 lembar saham dengan harga wajar Rp3.926 (nilai penuh) per lembar saham atau setara Rp3.744.226.200 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp11.127.520.477 (nilai penuh).

Pada tanggal 28 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 30) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 1.742.600 lembar saham dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara Rp3.802.358.996 (nilai penuh), harga pelaksanaan program ESOP 1 dan 2 sebesar Rp2.240 (nilai penuh) atau setara Rp3.903.424.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp732.402.204 (nilai penuh).

Pada tanggal 30 Desember 2021, terdapat implementasi program kepemilikan saham kepada pekerja BRI (Catatan 31f) yang bersumber dari saham treasuri. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 30.720.900 lembar saham dengan rincian sebanyak 30.252.500 lembar dengan harga perolehan per lembar saham Rp2.182 (nilai penuh) atau setara Rp66.011.055.629 (nilai penuh) dan sebanyak 468.400 lembar dengan harga perolehan per lembar saham Rp2.881 (nilai penuh) atau setara Rp1.349.460.400 (nilai penuh), harga wajar ESA Khusus sebesar Rp4.080 (nilai penuh) atau setara Rp125.341.272.000 (nilai penuh). Selisih antara nilai saham treasuri dan total biaya implementasi berdasarkan harga wajar dicatat dalam agio sebesar Rp57.980.755.971 (nilai penuh). Atas transaksi yang terjadi pada tahun 2021, total saham treasuri yang dimiliki oleh BRI adalah sebanyak 15.931.900 lembar saham.

BRI melalui surat No. R.0034-DIR/ALM/01/2022 tanggal 24 Januari 2022 mengajukan permohonan persetujuan pembelian kembali saham BRI kepada OJK sebanyak-banyaknya Rp3.000.000. Pembelian kembali saham BRI tersebut telah disetujui oleh OJK melalui Surat No.S-29/PB.31/2022 tanggal 21 Februari 2022 dan telah mendapatkan persetujuan pada Rapat Umum Pemegang Saham Tahunan 2022 yang diselenggarakan pada tanggal 1 Maret 2022. BRI juga telah menyampaikan keterbukaan informasi kepada Otoritas Jasa Keuangan (OJK) sehubungan dengan rencana pembelian kembali saham yang telah dikeluarkan dan tercatat di BEI sebanyak-banyaknya sebesar Rp3.000.000 melalui surat No.B.7-CSC/CSM/CGC/01/2022 tanggal 21 Januari 2022. Pembelian kembali tersebut secara bertahap dalam periode 1 Maret 2022 sampai dengan 31 Agustus 2023.

Pada bulan April hingga Juli 2022, BRI telah melakukan pembelian saham sebanyak 184.245.400 lembar saham (nilai nominal Rp50 (nilai penuh) per lembar saham) dengan harga perolehan sebesar Rp818.380 dengan rata-rata harga pembelian Rp4.442 (nilai penuh) per lembar saham.

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1. UMUM (lanjutan)

d. Modal Saham Diperoleh Kembali (Saham Treasuri) (lanjutan)

Pada tanggal 12 Agustus 2022 terdapat implementasi program kepemilikan saham BRI yang bersumber dari saham treasuri hasil pembelian kembali tahun 2022. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 7.064.100 lembar saham dengan harga perolehan per lembar saham Rp4.440 (nilai penuh) atau setara Rp31.363 per lembar saham. Harga pelaksanaan program sebesar Rp4.250 (nilai penuh) atau setara Rp30.022. Selisih antara nilai perolehan saham treasuri dan biaya program berdasarkan harga wajar dicatat dalam pos agio sebesar Rp1.341 (Catatan 31b).

Pada bulan Agustus hingga Desember 2022, BRI telah melakukan pembelian saham sebanyak 295.208.700 lembar saham (nilai nominal Rp50 (nilai penuh) per lembar saham dengan harga perolehan sebesar Rp1.365.888 dan rata-rata harga pembelian sebesar Rp4.627 (nilai penuh) per lembar saham.

Pada bulan Januari 2023, BRI melanjutkan pembelian saham sebanyak 167.931.800 lembar saham (nilai nominal Rp50 (nilai penuh) per lembar saham) dengan harga perolehan sebesar Rp815.732 dan rata-rata harga pembelian sebesar Rp4.858 (nilai penuh) per lembar saham.

Pada tanggal 14 Juli 2023 terdapat implementasi program kepemilikan saham kepada pekerja BRI yang bersumber dari saham treasuri hasil pembelian kembali tahun 2020. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 501.600 lembar saham dengan harga perolehan per lembar saham Rp2.881 (nilai penuh) atau setara Rp1.445. Pelaksanaan program ini terdiri dari ESA 1 sebanyak 21.100 lembar saham dengan nilai wajar Rp3.630 (nilai penuh), ESA 2 sebanyak 32.300 lembar saham dengan nilai wajar Rp4.410 (nilai penuh), ESA 3 sebanyak 33.900 lembar saham dengan nilai wajar Rp4.020 (nilai penuh), dan ESA 4 sebanyak 414.300 lembar saham dengan nilai wajar Rp3.926 (nilai penuh), dimana secara total harga pelaksanaan program setara dengan Rp1.982. Selisih antara nilai perolehan saham treasuri dan biaya program berdasarkan harga wajar dicatat dalam pos agio sebesar Rp537 (Catatan 31b).

Pada tanggal 18 Agustus 2023 terdapat implementasi program kepemilikan saham BRI yang bersumber dari saham treasuri hasil pembelian kembali tahun 2022. Hal ini mengakibatkan pengurangan saham treasuri sebanyak 6.440.500 lembar saham dengan harga perolehan per lembar saham Rp4.636 (nilai penuh) atau setara Rp29.860. Harga pelaksanaan program sebesar Rp5.450 (nilai penuh) atau setara Rp35.101. Selisih antara nilai perolehan saham treasuri dan biaya program berdasarkan harga wajar dicatat dalam pos agio sebesar Rp5.241 (Catatan 31b).

Pada bulan September sampai dengan Desember 2023, BRI telah melakukan pembelian saham sebanyak 118.833.600 lembar saham (nilai nominal Rp50 (nilai penuh) per lembar saham) dengan harga perolehan sebesar Rp625.555 dan rata-rata harga pembelian sebesar Rp5.264 (nilai penuh) per lembar saham.

Adapun harga perolehan di atas merupakan harga perolehan dan tidak termasuk biaya yang dapat diatribusikan secara langsung terhadap pembelian saham treasuri.

Sehingga per tanggal 31 Desember 2023, total saham treasuri yang dimiliki oleh BRI sebanyak 768.144.900 lembar saham.

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1. UMUM (lanjutan)

e. Struktur dan Manajemen

Pada tanggal-tanggal 31 Desember 2023 dan 2022, BRI memiliki jaringan unit kerja dengan rincian sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Kantor Wilayah	18	18
Kantor Audit Intern Pusat	1	1
Kantor Audit Intern Wilayah	18	18
Kantor Cabang Dalam Negeri	453	448
Kantor Cabang Khusus ^{*)}	-	1
Kantor Cabang/Kantor Perwakilan di Luar Negeri	6	6
Kantor Cabang Pembantu (KCP) Dalam Negeri ^{**)}	7.155	7.611
Kantor Cabang Pembantu (KCP) di Luar Negeri	3	3
Teras Keliling	115	117
Teras Kapal	4	4

^{*)} Sesuai dengan Nota Dinas B.63.e-PPM/ODV/OD2/08/2023 tanggal 03 Agustus 2023 Perihal Penyampaian persetujuan perubahan supervisi KCK

^{**)} Sesuai dengan POJK No. 12/POJK.03/2021 tanggal 30 Juli 2021 tentang Bank Umum, penyajian Unit Kerja Kantor Kas, BRI Unit dan Teras Kantor dicatatkan sebagai Kantor Cabang Pembantu (KCP) Dalam Negeri

Pada tanggal-tanggal 31 Desember 2023 dan 2022 BRI memiliki 5 (lima) Kantor Cabang di luar negeri yang berlokasi di New York, Cayman Islands, Singapura, Timor-Leste dan Taipei, serta 1 (satu) Kantor Perwakilan di luar negeri yang berlokasi di Hong Kong.

Pada tanggal-tanggal 31 Desember 2023 dan 2022 BRI memiliki 10 (sepuluh) entitas anak yaitu PT Bank Raya Indonesia Tbk, BRI Global Financial Services Co. Ltd. (dahulu BRI Remittance Co. Ltd.) Hong Kong, PT Asuransi BRI Life, PT BRI Multifinance Indonesia, PT BRI Danareksa Sekuritas, PT BRI Ventura Investama, PT BRI Asuransi Indonesia, PT Pegadaian, PT Permodalan Nasional Madani dan PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management).

Berdasarkan kebijakan akuntansi BRI, manajemen kunci BRI cakupannya adalah anggota komisaris, direksi, *senior executive vice president*, komite audit, komite remunerasi, kepala divisi, kepala satuan kerja audit intern dan kepala audit intern wilayah, pemimpin wilayah, pemimpin cabang khusus dan pemimpin cabang.

Total pekerja BRI dan entitas anak masing-masing pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
PT Bank Rakyat Indonesia (Persero) Tbk	60.084	60.209
Entitas Anak	20.081	18.870
	<u>80.165</u>	<u>79.079</u>

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1. UMUM (lanjutan)

e. Struktur dan Manajemen (lanjutan)

Susunan Dewan Komisaris BRI pada tanggal 31 Desember 2023 ditetapkan berdasarkan Rapat Umum Pemegang Saham (RUPS) Tahunan BRI yang dimuat dalam Akta Notaris Fathiah Helmi, S.H., No. 1 tanggal 2 Mei 2023. Adapun Susunan Dewan Komisaris BRI pada tanggal 31 Desember 2022 ditetapkan berdasarkan RUPS Tahunan BRI yang dimuat dalam Akta No. 12 tanggal 29 Agustus 2022 yang dibuat oleh Notaris Fathiah Helmi, S.H.:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Komisaris Utama/Komisaris	Kartika Wirjoatmodjo	Kartika Wirjoatmodjo
Wakil Komisaris Utama/ Komisaris Independen	Rofikoh Rokhim	Rofikoh Rokhim
Komisaris Independen	Hendrikus Ivo	Hendrikus Ivo
Komisaris Independen	Agus Riswanto	Agus Riswanto
Komisaris Independen	Dwi Ria Latifa	Dwi Ria Latifa
Komisaris Independen	Nurmaria Sarosa	Nurmaria Sarosa
Komisaris Independen	Heri Sunaryadi	Heri Sunaryadi
Komisaris Independen	Paripurna Poerwoko	Paripurna Poerwoko
	Sugarda	Sugarda
Komisaris	Rabin Indrajad	Rabin Indrajad
	Hattari	Hattari
Komisaris	Awan Nurmawan Nuh	Hadiyanto

Susunan Direksi BRI pada tanggal 31 Desember 2023 ditetapkan berdasarkan Rapat Umum Pemegang Saham (RUPS) Tahunan BRI yang dimuat dalam Akta Notaris Fathiah Helmi, S.H., No. 1 tanggal 2 Mei 2023. Adapun Susunan Direksi BRI pada tanggal 31 Desember 2022 ditetapkan berdasarkan RUPS Tahunan BRI yang dimuat dalam Akta No. 12 tanggal 29 Agustus 2022 yang dibuat oleh Notaris Fathiah Helmi, S.H.:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Direktur Utama	Sunarso	Sunarso
Wakil Direktur Utama	Catur Budi Harto	Catur Budi Harto
Direktur	Viviana Dyah Ayu R.K	Viviana Dyah Ayu R.K
Direktur	Amam Sukriyanto	Amam Sukriyanto
Direktur	Andrijanto	Andrijanto
Direktur	Handayani	Handayani
Direktur	Supari	Supari
Direktur	Arga Mahanana	Arga Mahanana
	Nugraha	Nugraha
Direktur	Agus Sudiarto	Agus Sudiarto
Direktur	Agus Noorsanto	Agus Noorsanto
Direktur	Agus Winardono	Agus Winardono
Direktur	Ahmad Solichin	Ahmad Solichin
	Lutfiyanto	Lutfiyanto

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1. UMUM (lanjutan)

e. Struktur dan Manajemen (lanjutan)

Susunan Komite Audit BRI pada tanggal 31 Desember 2023 ditetapkan berdasarkan Surat Keputusan Direksi No. Kep 2351-DIR/HCB/10/2023 tanggal 3 Oktober 2023. Adapun susunan Komite Audit BRI pada tanggal 31 Desember 2022 ditetapkan berdasarkan Surat Keputusan Direksi No. Kep 1503-DIR/HCB/09/2022 tanggal 7 September 2022:

		31 Desember 2023	31 Desember 2022
Ketua	:	Hendrikus Ivo	Hendrikus Ivo
Anggota	:	Rofikoh Rokhim	Rofikoh Rokhim
Anggota	:	Heri Sunaryadi	Heri Sunaryadi
Anggota	:	Agus Riswanto	Agus Riswanto
Anggota	:	Sahat Pardede	Sahat Pardede
Anggota	:	Irwanto	Irwanto
Anggota	:	Duma Riana Hutapea	Bardiyono Wiyatmojo

Aestika Oryza Gunarto menjabat sebagai Sekretaris Perusahaan BRI sejak tanggal 6 Agustus 2020 sampai dengan 31 Juli 2023 sesuai dengan Surat Keputusan Direksi No. Kep 524-DIR/HCB/08/2020 tanggal 6 Agustus 2020. Adapun terhitung sejak tanggal 1 Agustus 2023, Sekretaris Perusahaan BRI dijabat oleh Agustya Hendy Bernadi berdasarkan Surat Keputusan Direksi No. Kep 1616 DIR/HCB/08/2023 tanggal 1 Agustus 2023.

Kepala Satuan Kerja Audit Intern BRI pada tanggal 31 Desember 2023 dan 2022 dijabat oleh Triswahju Herlina sesuai Surat Keputusan Direksi BRI No. Kep 339-DIR/HCB/03/2022 tanggal 7 Maret 2022.

f. Entitas Anak

PT Bank Raya Indonesia Tbk (Bank Raya)

Pada tanggal 19 Agustus 2010, BRI telah menandatangani Perjanjian Pengikatan Jual Beli Saham Bersyarat (PPJB) dengan Dana Pensiun Perkebunan (Dapenbun) selaku pemegang 95,96% saham PT Bank Agroniaga Tbk ("Bank Agro") untuk mengakuisisi saham Bank Agro dengan total nominal sebesar Rp330.296 untuk 3.030.239.023 lembar saham dengan harga Rp109 (nilai penuh) per lembar saham.

Berdasarkan RUPS Luar Biasa BRI sesuai dengan akta No. 37 tanggal 24 November 2010 Notaris Fathiah Helmi, S.H., para pemegang saham telah menyetujui akuisisi terhadap Bank Agro. Selain itu, Bank Indonesia juga telah memberikan persetujuan melalui Surat No. 13/19/GBI/DPIP/Rahasia tanggal 16 Februari 2011. Akuisisi ini diselesaikan pada tanggal 3 Maret 2011 berdasarkan akta akuisisi No. 14 Notaris Fathiah Helmi, S.H., dimana BRI memiliki 88,65% dari seluruh saham yang ditempatkan dan disetor penuh dalam Bank Agro, sebagaimana dimuat dalam akta No. 68 tanggal 29 Desember 2009, Notaris Rusnaldy, S.H. Hal tersebut diatas telah mempertimbangkan efek dari Waran Seri I yang dapat dieksekusi sampai dengan tanggal 25 Mei 2011.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Bank Raya Indonesia Tbk (Bank Raya) (lanjutan)

Untuk memenuhi Peraturan Bapepam-LK No. IX.H.1, Lampiran Keputusan Ketua Bapepam-LK No. Kep-259/BL/2008, tanggal 30 Juni 2008, tentang "Pengambilalihan Perusahaan Terbuka", BRI sebagai pengendali baru Bank Agro diwajibkan untuk melaksanakan Penawaran Tender terhadap saham Bank Agro yang dimiliki pemegang saham publik. Pernyataan Penawaran Tender telah dinyatakan efektif pada tanggal 4 Mei 2011 berdasarkan Surat Ketua Bapepam-LK No. S-4985/BL/2011 dan telah diumumkan pada 2 (dua) surat kabar harian, yaitu *Bisnis Indonesia* dan *Investor Daily*, keduanya pada tanggal 5 Mei 2011. Masa Penawaran Tender dimulai pada tanggal 5 Mei 2011 dan berakhir pada tanggal 24 Mei 2011. Pada tanggal penutupan masa Penawaran Tender, terdapat 113.326.500 lembar saham (3,15% dari seluruh saham Bank Agro) yang dibeli oleh BRI. Harga Penawaran Tender yang digunakan adalah sebesar Rp182 (nilai penuh) per lembar saham.

Pada tanggal 1 Juli 2011, telah dilaksanakan penjualan saham kepada Dapenbun sejumlah 256.375.502 lembar saham atas eksekusi opsi beli Dapenbun dengan harga Rp109 (nilai penuh) per lembar saham. Selanjutnya sesuai peraturan Bapepam-LK No. IX.H.1, jangka waktu pengembalian *tender offer* adalah selama 2 (dua) tahun. Namun, khusus untuk Bank Agro maka BRI wajib memenuhi kepemilikan saham publik minimal adalah sebesar 10% dan harus dipenuhi paling lambat pada tanggal 24 Mei 2013. Hal ini untuk memenuhi Surat Bursa Efek Indonesia No. S-06472/BEI.PPJ/09-2011 tanggal 23 September 2011. Sampai dengan 31 Desember 2011, saham Bank Agro yang berhasil dijual ke publik sebesar 500.000 lembar saham sehingga kepemilikan saham BRI di Bank Agro per 31 Desember 2011 menjadi 79,78% dan Dapenbun 14%. Selama tahun 2012 dan 2013 tidak terdapat penjualan saham, kemudian pada tahun 2014 terdapat penjualan saham sebesar 130.000 lembar saham, sehingga per tanggal 31 Desember 2014, kepemilikan saham publik untuk memenuhi surat Bursa Efek Indonesia No. S-06472/BEI.PPJ/09-2011 tanggal 23 September 2011 sebesar 10% pada tanggal 24 Mei 2013 belum dapat dipenuhi BRI karena tidak aktifnya harga saham Bank Agro di pasar modal.

Berdasarkan akta Pernyataan Keputusan Rapat No. 30 tanggal 16 Mei 2012, Notaris Rusnaldy, S.H., dilakukan perubahan nama dari PT Bank Agroniaga Tbk menjadi PT Bank Rakyat Indonesia Agroniaga Tbk ("BRI Agro") dan telah mendapatkan persetujuan dari Bank Indonesia sesuai Surat Keputusan Gubernur Bank Indonesia No. 14/72/KEP.GBI/2012 tanggal 10 Oktober 2012.

Pada tanggal 10 Mei 2013, BRI Agro menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas IV ("PUT IV") kepada Dewan Komisiner OJK dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu sebanyak-banyaknya 3.846.035.599 Saham Biasa Atas Nama dengan nilai nominal Rp100 (nilai penuh) per lembar saham. Pada tanggal 26 Juni 2013, Dewan Komisiner OJK melalui surat No. S-186/D.04/2013 menyetujui Pernyataan Penawaran Umum Terbatas IV tersebut sehingga meningkatkan jumlah modal sahamnya sebanyak 3.832.685.599 lembar saham.

Hasil dari PUT IV menyebabkan Anggaran Dasar BRI Agro mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No. 107 tanggal 30 Juli 2013, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh sehingga kepemilikan saham BRI di BRI Agro menjadi 80,43%, Dapenbun 14,02% dan publik 5,55%. Perubahan ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0074249.AH.01.09 tahun 2013 tanggal 1 Agustus 2013.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Bank Raya Indonesia Tbk (Bank Raya) (lanjutan)

Pada tanggal 11 Mei 2015, BRI Agro menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas V ("PUT V") kepada Dewan Komisiner OJK dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu sebanyak 5.588.085.883 Saham Biasa Atas Nama dengan nilai nominal Rp100 (nilai penuh) per lembar saham. Pada tanggal 17 Juni 2015, Dewan Komisiner OJK melalui surat No. S-259/D.04/2015 memberitahukan mengenai Efektifnya Pernyataan Pendaftaran Penawaran Umum Terbatas V sehingga meningkatkan jumlah modal sahamnya sebanyak 4.028.934.521 lembar saham.

Hasil dari PUT V menyebabkan Anggaran Dasar BRI Agro mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat dan Perubahan Anggaran Dasar No. 68 tanggal 14 Juli 2015, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh sehingga kepemilikan saham BRI di BRI Agro menjadi 87,23%, Dapenbun 9,10% dan publik 3,67%. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Rakyat Indonesia Agroniaga Tbk No. AHU-AH.01.03-0951264 tanggal 14 Juli 2015.

Pada tanggal 17 Oktober 2016, BRI Agro menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas VI ("PUT VI") kepada Dewan Komisiner OJK dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 3.845.996.122 lembar saham biasa dengan nilai nominal Rp100 (nilai penuh) per lembar saham dan menerbitkan Waran Seri II sebanyak 616.908.103 lembar. Pada tanggal 25 November 2016, Dewan Komisiner OJK melalui surat No. S-695/D.04/2016 memberitahukan mengenai Efektifnya Pernyataan Pendaftaran Penawaran Umum Terbatas VI, sehingga meningkatkan jumlah modal sahamnya sebanyak 3.845.996.122 lembar saham. Waran Seri II dapat dikonversi menjadi saham BRI Agro dengan nilai Rp130 (nilai penuh) per lembar saham dengan periode pelaksanaan dari 9 Juni 2017 sampai dengan 11 Juni 2018.

Hasil dari PUT VI menyebabkan Anggaran Dasar BRI Agro mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No. 58 tanggal 27 Desember 2016, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh sehingga kepemilikan saham BRI di BRI Agro tetap sebesar 87,23%, Dapenbun 7,08% dan publik 5,69%. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Rakyat Indonesia Agroniaga Tbk No. AHU-AH.01.03-0112637 tanggal 27 Desember 2016.

Sampai dengan tanggal 11 Juni 2018 (akhir dari konversi waran), jumlah waran yang telah dikonversi menjadi saham sejumlah 612.937.654 lembar sehingga meningkatkan modal saham BRI Agro sebesar Rp61.294.

Pada tanggal 2 Mei 2017, BRI Agro menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas VII ("PUT VII") kepada Dewan Komisiner OJK dalam rangka PMHMETD sebanyak-banyaknya 2.515.555.707 lembar saham biasa dengan nilai nominal Rp100 (nilai penuh) per lembar saham. Pada tanggal 12 Juni 2017, Dewan Komisiner OJK melalui surat No. S-293/D.04/2017 memberitahukan mengenai Efektifnya Pernyataan Pendaftaran Penawaran Umum Terbatas VII sehingga meningkatkan jumlah modal sahamnya sebanyak 2.515.555.707 lembar saham.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Bank Raya Indonesia Tbk (Bank Raya) (lanjutan)

Hasil dari PUT VII menyebabkan Anggaran Dasar BRI Agro mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No. 19 tanggal 21 Juli 2017, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh sehingga kepemilikan saham BRI di BRI Agro sebesar 87,16%, Dapenbun 6,44% dan publik 6,39%. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Rakyat Indonesia Agroniaga Tbk No. AHU-AH.01.03-0154825 tanggal 21 Juli 2017.

Pada Akta RUPS Luar Biasa PT Bank Rakyat Indonesia Agroniaga Tbk No. 51 tanggal 26 Juni 2018 telah memberikan Persetujuan untuk Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTMETD) sebagaimana diatur dalam POJK NO. 38/POJK.04/2014 tanggal 29 Desember 2014 dalam rangka Program *Management and Employee Stock Options Plan* (MESOP), sebanyak-banyaknya 350.000.000 lembar saham dengan nominal Rp100 (nilai penuh) per lembar saham sehingga meningkatkan jumlah modal sahamnya sebanyak 249.376.451 lembar saham.

Pada tanggal 16 Juli 2018, BRI Agro menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas VIII ("PUT VIII") kepada Dewan Komisiner OJK dalam rangka PMHMETD sebanyak-banyaknya 5.001.089.604 lembar saham biasa dengan nilai nominal Rp100 (nilai penuh) per lembar saham. Pada tanggal 30 Agustus 2018, Dewan Komisiner OJK melalui surat No. S-113/D.04/2018 memberitahukan mengenai Efektifnya PUT VIII sehingga meningkatkan jumlah modal sahamnya sebanyak 2.889.085.049 lembar saham.

Hasil dari PUT VIII menyebabkan Anggaran Dasar BRI Agro mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No. 01 tanggal 2 Oktober 2018, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh sehingga kepemilikan saham BRI di BRI Agro sebesar 87,10%, Dapenbun 5,00% dan publik 7,90%. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Rakyat Indonesia Agroniaga Tbk No. AHU-AH.01.03-0249178 tanggal 4 Oktober 2018.

Hasil dari MESOP tahun 2021 dengan Periode Pelaksanaan yang terhitung 30 Hari Bursa sejak tanggal 1 Agustus sampai dengan 14 September 2021 menyebabkan Anggaran Dasar BRI Agro mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No.26 tanggal 27 September 2021 dibuat oleh Notaris M. Nova Faisal S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh sehingga kepemilikan saham BRI di BRI Agro sebesar 85,70% dan publik 14,30%. Perubahan ini telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sebagaimana tercantum dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar AHU-AH.01.03-0453530 tanggal 27 September 2021.

Berdasarkan Akta Pernyataan Keputusan Rapat No. 24 tanggal 27 September 2021, Notaris M. Nova Faisal S.H., M.Kn., dilakukan perubahan nama dari PT Bank Rakyat Indonesia Agroniaga Tbk menjadi PT Bank Raya Indonesia Tbk ("Bank Raya") yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Surat No. AHU0052731.AH.01.02 tahun 2021, tanggal 27 September 2021 dan telah mendapatkan persetujuan dari Otoritas Jasa Keuangan melalui Surat Keputusan No. Kep-65/PB.1/2021 tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Rakyat Indonesia Agroniaga Tbk menjadi Izin Usaha Atas Nama PT Bank Raya Indonesia Tbk pada tanggal 1 November 2021. Adapun struktur permodalan dan susunan pemegang saham Perseroan diterbitkan berdasarkan Akta No. 22 tanggal 17 Desember 2021.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Bank Raya Indonesia Tbk (Bank Raya) (lanjutan)

Pada Akta Risalah RUPS Luar Biasa PT Bank Raya Indonesia Tbk No. 23 tanggal 27 September 2021 yang dibuat oleh Notaris M. Nova Faisal, S.H., M.Kn., telah memberikan Persetujuan untuk Penerbitan Saham Baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (“PMHMETD”) kepada para Pemegang Saham yang akan dilakukan melalui mekanisme Penawaran Umum Terbatas IX (“PUT IX”).

Pada tanggal 30 September 2021 melalui surat No. B.562/DIR.01/SKP/09/2021, Bank Raya menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas dalam rangka PMHMETD IX kepada Dewan Komisiner OJK sebanyak-banyaknya 2.150.000.000 lembar saham biasa dengan nilai nominal Rp100 (nilai penuh) per lembar saham. Pada tanggal 18 November 2021, Dewan Komisiner OJK melalui surat No.S-207/D.04/2021 memberitahukan mengenai Efektifnya Pernyataan Pendaftaran sehingga meningkatkan jumlah modal sahamnya sebanyak 1.054.545.185 lembar saham.

Hasil dari PMHMETD IX menyebabkan Anggaran Dasar Bank Raya mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No. 22 tanggal 17 Desember 2021, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh, sehingga kepemilikan saham BRI di Bank Raya sebesar 85,72% dan publik 14,28%. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Raya Indonesia Tbk No. AHU-AH.01.03-0487031 tanggal 17 Desember 2021.

Berdasarkan Akta Pernyataan Keputusan Rapat No. 48 tanggal 30 September 2022, Notaris M. Nova Faisal S.H., M.Kn., dilakukan perubahan Anggaran Dasar PT Bank Raya Indonesia Tbk tentang perubahan alamat kantor pusat Bank Raya dan perubahan Pasal 3 Anggaran Dasar Bank Raya guna menyesuaikan dengan Klasifikasi Baku Lapangan Usaha Indonesia (KLBUI 2020) yang telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai dengan Surat No. AHU-0070827.AH.01.02 Tahun 2022, tanggal 30 September 2022.

Pada tanggal 5 Oktober 2022 melalui surat No. B.681/DIR.03/CSC/10/2022, Bank Raya menyampaikan Pernyataan Pendaftaran Penawaran Umum Terbatas dalam rangka PMHMETD X kepada Dewan Komisiner OJK sebanyak-banyaknya 2.320.000.000 lembar saham biasa dengan nilai nominal Rp100 (nilai penuh) per lembar saham. Pada tanggal 30 November 2022, Dewan Komisiner OJK melalui surat No.S-250/D.04/2022 memberitahukan mengenai Efektifnya Pernyataan Pendaftaran sehingga meningkatkan jumlah modal sahamnya sebanyak 1.993.201.832 lembar saham.

Hasil dari PMHMETD X menyebabkan Anggaran Dasar Bank Raya mengalami perubahan sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat No. 41 tanggal 26 Desember 2022, Notaris M. Nova Faisal, S.H., M.Kn., mengenai peningkatan modal ditempatkan dan disetor penuh dalam pasal 4 ayat (2) Anggaran Dasar Bank Raya berubah menjadi sebanyak 24.740.107.814 lembar saham sehingga kepemilikan saham BRI di Bank Raya meningkat menjadi 86,85% dan publik 13,15%. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Raya Indonesia Tbk No. AHU-AH.01.03-0410365 tanggal 26 Desember 2022.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Bank Raya Indonesia Tbk (Bank Raya) (lanjutan)

Perubahan Anggaran Dasar terakhir Bank Raya berdasarkan Akta Pernyataan Keputusan Rapat PT Bank Raya Indonesia Tbk No. 14 tanggal 23 Mei 2023 telah memberikan persetujuan untuk PMTHMETD sebagaimana diatur dalam POJK NO. 38/POJK.04/2014 tanggal 29 Desember 2014 dalam rangka program *Management and Employee Stock Options Plan* (MESOP), sebanyak-banyaknya 350.000.000 lembar saham dengan nominal Rp100 (nilai penuh) per lembar saham. Perubahan ini telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Bank Raya Indonesia Tbk No. AHU-AH.01.03-0066677 tanggal 23 Mei 2023. Atas PMTHMETD untuk program MESOP, jumlah modal ditempatkan dan disetor dalam pasal 4 ayat (2) Anggaran Dasar Bank Raya berubah menjadi sebanyak 24.740.494.294 lembar saham sehingga kepemilikan saham BRI di Bank Raya sebesar 86,85% dan publik 13,15%.

Total aset Bank Raya pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp12.492.372 dan Rp13.949.884 atau 0,64% dan 0,75% dari total aset konsolidasian. Total pendapatan bunga untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp890.959 dan Rp542.437 atau 0,50% dan 0,64% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Sesuai dengan pasal 3 Anggaran Dasar, ruang lingkup kegiatan Bank Raya adalah menjalankan kegiatan umum di bidang perbankan. Bank Raya berdasarkan Surat Bank Indonesia No. 22/1037/UUps/Ps6D tanggal 26 Desember 1989, telah mendapat izin usaha sebagai Bank Umum.

Kantor pusat Bank Raya berlokasi di Menara BRILiaN, Jl. Gatot Subroto No. 177A, Jakarta, dan memiliki 5 kantor cabang, 13 *community branch*, 6 kantor cabang pembantu, 2 kantor kas dan 1 E-Buzz.

BRI Global Financial Services Co. Ltd. Hong Kong (dahulu BRI Remittance Co. Limited Hong Kong (BRI Remittance))

Pada tanggal 16 Desember 2011, BRI telah menandatangani *Instrument of Transfer* dan *Bought and Sold Notes* untuk mengakuisisi 100% atau 1.600.000 lembar saham BRIngin Remittance Co. Ltd. (BRC) Hong Kong dengan harga pembelian sebesar HKD1.911.270 (nilai penuh). Akuisisi ini telah disahkan oleh *Inland Revenue Department* (IRD) Hong Kong dengan *stamp duty* pada tanggal 28 Desember 2011 dan telah mendapat persetujuan dari Bank Indonesia melalui surat No. 13/32/DPB1/TPB1-3/Rahasia pada tanggal 1 Desember 2011.

Berdasarkan Keputusan Rapat Umum Tahunan BRIngin Remittance Company Limited tanggal 2 Juli 2012, serta dengan diterbitkannya Certificate of Change Name No. 961091 tanggal 11 Oktober 2012 oleh Registrar of Companies Hong Kong Special Administrative Region, maka nama BRIngin Remittance Company Limited secara resmi berubah menjadi BRI Remittance Company Limited Hong Kong.

Berdasarkan Keputusan RUPS BRIngin Remittance Company Limited tanggal 14 November 2019, serta dengan diterbitkannya Certificate of Change of Name No. 961091 tanggal 31 Oktober 2023 oleh Registrar of Companies Hong Kong Special Administrative Region, maka nama BRI Remittance Company Limited Hong Kong secara resmi berubah menjadi BRI Global Financial Services Company Limited Hong Kong (BRI Global Financial Services).

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

BRI Global Financial Services Co. Ltd. Hong Kong (dahulu BRI Remittance Co. Limited Hong Kong (BRI Remittance)) (lanjutan)

Total aset RI Global Financial Services pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp24.232 dan Rp17.982 atau 0,00123% dan 0,00096% dari total aset konsolidasian.

Sesuai dengan izin usaha resmi dari Regulator Hong Kong sebagai *Money Service Operator* (MSO) dan *Money Lender Business*, maka ruang lingkup kegiatan BRI Global Financial Services adalah menjalankan layanan remitansi, *money exchange*, dan *financing* (baik untuk perusahaan maupun perorangan, dalam hal ini pekerja migran Indonesia) serta lingkup layanan operasional lain terkait dengan BRI Group yang dimiliki oleh nasabah BRI Group yang berdomisili di Hong Kong sesuai dengan ketentuan yang diperkenankan oleh otoritas Hong Kong.

BRI Global Financial Services *Local Management Office* (LMO)/Kantor pusat berlokasi di RM1202, 12/F, Park Avenue Tower, No 5 Moreton Terrace, Causeway Bay, Hong Kong dan memiliki 4 (empat) kantor cabang yang tersebar di wilayah Causeway Bay, Mongkok, Yuen Long dan Tsuen Wan.

PT Asuransi BRI Life (BRI Life)

Pada tanggal 6 Oktober 2015, BRI telah menandatangani Perjanjian Pengikatan Jual Beli Saham Bersyarat ("PPJB") dengan pemegang saham PT Asuransi Jiwa Bringin Jiwa Sejahtera ("BRI Life") untuk mengakuisisi 91,001% saham BRI Life dengan harga pembelian sebesar Rp1.626.643. Berdasarkan RUPS Luar Biasa BRI sesuai dengan akta No. 14 tanggal 14 Desember 2015 Notaris Fathiah Helmi, S.H., para pemegang saham telah menyetujui akuisisi terhadap BRI Life tersebut dan juga telah mendapat persetujuan dari OJK melalui surat No. S-151/PB.31/2015 tanggal 23 Desember 2015. Akuisisi ini diselesaikan pada tanggal 29 Desember 2015 berdasarkan akta Pengambilalihan Saham dalam PT Asuransi Jiwa Bringin Jiwa Sejahtera No. 41 Notaris Fathiah Helmi, S.H., dimana BRI memiliki 91,001% dari total saham yang dikeluarkan BRI Life dan sebesar 8,999% diserahkan kepada Yayasan Kesejahteraan Pekerja BRI.

Berdasarkan Akta No. 31 tanggal 23 Februari 2017, yang dibuat di hadapan Dahlia, S.H., notaris pengganti dari Notaris Fathiah Helmi, S.H., di Jakarta, dilakukan perubahan nama dari PT Asuransi Jiwa Bringin Jiwa Sejahtera menjadi PT Asuransi BRI Life dan sesuai Keputusan Dewan Komisiner OJK No.KEP-140/NB.11/2017 tanggal 20 Maret 2017, BRI Life memperoleh pemberlakuan izin usaha di bidang asuransi jiwa sehubungan perubahan nama perusahaan.

Berdasarkan Akta No. 8 tanggal 2 Maret 2021, yang dibuat di hadapan Notaris Jose Dima Satria, S.H., M.Kn., di Jakarta yang telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0013073.AH.01.02 Tahun 2021 tanggal 2 Maret 2021, diatur mengenai perubahan nomenklatur, susunan Pengurus, dan perubahan Anggaran Dasar yang salah satunya terkait dengan adanya peningkatan modal dan perubahan struktur kepemilikan BRI Life melalui penerbitan sebanyak 936.458 lembar saham baru untuk diambil bagian oleh FWD Financial Services Pte. Ltd.. Sebagai akibat dari penerbitan saham baru tersebut, maka terhitung sejak tanggal 2 Maret 2021 susunan kepemilikan saham BRI Life menjadi BRI 63,83%, Yayasan Kesejahteraan Pekerja BRI 6,31%, dan FWD Financial Services Pte. Ltd 29,86%. Adapun Perubahan struktur kepemilikan ini sebelumnya telah mendapat persetujuan dari OJK melalui surat No. S-12/NB.1/2021 tanggal 4 Februari 2021.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Asuransi BRI Life (BRI Life) (lanjutan)

Berdasarkan Akta No. 59 tanggal 13 Oktober 2021 tentang Pernyataan Keputusan Pemegang Saham PT Asuransi BRI Life Perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Data Perseroan PT Asuransi BRI Life No. AHU.AH.01.03-0460422 tanggal 13 Oktober 2021, Pemegang Saham BRI Life menyetujui Pengalihan Saham FWD Financial Services Pte. Ltd. kepada FWD Management Holdings Limited. Dengan demikian, terhitung sejak tanggal 13 Oktober 2021 susunan kepemilikan saham BRI Life menjadi: BRI 63,83%, Yayasan Kesejahteraan Pekerja BRI 6,31%, dan FWD Management Holding Limited 29,86%. Adapun perubahan struktur kepemilikan ini sebelumnya telah mendapat persetujuan dari OJK IKNB melalui Surat No S.93/NB.1/2021 tanggal 29 September 2021 tentang Persetujuan Atas Perubahan Kepemilikan BRI Life.

Struktur Kepemilikan BRI Life mengalami perubahan berdasarkan Akta No. 11 tanggal 2 Maret 2023 tentang Pernyataan Keputusan Pemegang Saham PT Asuransi BRI Life Perubahan tersebut telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Data Perseroan PT Asuransi BRI Life No. AHU.AH.01.03-0033868 tanggal 2 Maret 2023, Pemegang Saham BRI Life memutuskan dan menyetujui peningkatan modal ditempatkan dan disetor dari Rp339.200 menjadi Rp365.559, dengan mengeluarkan saham baru sebanyak 263.580 lembar saham atau dalam nilai nominal yaitu sebesar Rp26.359 yang diambil seluruhnya oleh FWD Management Holdings Limited. Dengan demikian, terhitung sejak tanggal 2 Maret 2023 susunan kepemilikan saham BRI Life menjadi BRI 54,77%, Yayasan Kesejahteraan Pekerja BRI 5,42% dan FWD Management Holdings Limited 39,82%. Adapun perubahan struktur kepemilikan ini sebelumnya telah mendapat persetujuan dari OJK IKNB melalui Surat No. S.315/NB.02/2023 tanggal 26 Februari 2023 tentang Persetujuan Atas Perubahan Kepemilikan BRI Life.

Anggaran Dasar BRI Life telah mengalami beberapa kali perubahan dan perubahan Anggaran Dasar terakhir dituangkan dalam Akta No. 25 tanggal 8 Juni 2023 tentang Pernyataan Keputusan Rapat Perubahan Anggaran Dasar PT Asuransi BRI Life, yang dibuat di hadapan notaris Jose Dima Satria, S.H., M.Kn. Perubahan Anggaran Dasar tersebut telah diterima dan dicatat di dalam Sistem Administrasi badan Hukum oleh Menteri Hukum dan Hak Asasi manusia Republik Indonesia dalam Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Asuransi BRI Life No. AHU-AH.01.03-9978922 tanggal 16 Juni 2023 serta telah mendapat persetujuan Perubahan Anggaran Dasar berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0033982.AH.01.02. Tahun 2023 tanggal 16 Juni 2023.

Berdasarkan pasal 3 Anggaran Dasar BRI Life yang terakhir, ruang lingkup kegiatan BRI Life adalah melakukan usaha di bidang perasuransian sesuai dengan ketentuan perundang-undangan.

BRI Life mulai beroperasi sejak tanggal 1 Januari 1989 berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. KEP-181/KMK.13/1988 tanggal 10 Oktober 1988.

BRI Life mendapatkan izin pembukaan kantor cabang dan unit Syariah sesuai dengan Surat Keputusan Menteri Keuangan No. KEP-007/KM.6/2003 tanggal 21 Januari 2003.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Asuransi BRI Life (BRI Life) (lanjutan)

Total aset BRI Life pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp23.678.043 dan Rp21.627.641 atau 1,20% dan 1,16% dari total aset konsolidasian. Total pendapatan bunga dan premi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp8.506.402 dan Rp4.488.650 atau 4,52% dan 5,27% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Kantor pusat BRI Life berlokasi di Gedung Graha Irama Lantai 15, Jl. H.R. Rasuna Said Blok X-1 Kav. 1 dan 2, Jakarta, dan memiliki 26 kantor pelayanan.

PT BRI Multifinance Indonesia (BRI Finance)

Pada tanggal 12 Juli 2016, BRI menandatangani Perjanjian Pengikatan Jual Beli Saham Bersyarat ("PPJB") dengan The Bank of Tokyo-Mitsubishi UFJ, Ltd ("BTMU") dalam rangka peningkatan kepemilikan saham BRI pada PT BTMU-BRI Finance ("BBF") dari semula sebesar 45% menjadi 99%, dengan harga pembelian sebesar Rp378.548, dan telah mendapatkan persetujuan dari OJK melalui surat No. S-102/PB.31/2016 tanggal 21 September 2016. Pengalihan saham ini diselesaikan pada tanggal 30 September 2016, berdasarkan akta No. 75 Notaris Fathiah Helmi, S.H., dimana BRI memiliki 99% dari total saham yang dikeluarkan PT BRI Multifinance Indonesia ("BRI Finance") dan sebesar 1% dimiliki oleh Yayasan Kesejahteraan Pekerja BRI. Atas akuisisi BRI Finance, BRI mencatat *goodwill* sebesar Rp51.915 yang diklasifikasikan dalam akun aset lain-lain.

Berdasarkan Akta Pernyataan Tentang Keputusan Di Luar Rapat Umum Pemegang Saham No. 67 tanggal 15 September 2016, yang dibuat di hadapan Notaris I Gede Buda Gunamanta, S.H., Notaris di Jakarta, telah dilakukan perubahan nama dari PT BTMU-BRI Finance menjadi PT BRI Multifinance Indonesia, dan sesuai Keputusan Dewan Komisiner OJK No.KEP-771/NB.11/2016 tanggal 17 Oktober 2016, sehubungan dengan perubahan nama tersebut maka BRI Finance memperoleh pemberlakuan Izin Usaha di bidang perusahaan pembiayaan atas izin usaha yang sebelumnya telah diberikan kepada PT Sanwa-BRI Finance, yang selanjutnya berubah nama menjadi PT UFJ-BRI Finance dan PT BTMU-BRI Finance.

Anggaran Dasar BRI Finance telah mengalami beberapa kali perubahan. Perubahan selanjutnya sebagaimana dituangkan dalam Akta Pernyataan Keputusan Rapat PT BRI Multifinance Indonesia No. 237 tanggal 23 April 2019, yang dibuat di hadapan Notaris I Gede Buda Gunamanta, S.H., berkedudukan di Jakarta Selatan, yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia berdasarkan Surat Keputusan No. AHU-0023113.AH.01.02 Tahun 2019 tanggal 29 April 2019, dan pemberitahuan perubahannya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0223685 tanggal 29 April 2019, dan telah diumumkan dalam Berita Negara Republik Indonesia No. 81 tanggal 8 Oktober 2019, Tambahan Berita Negara No. 35668/2019, antara lain berkaitan dengan perubahan tempat kedudukan BRI Finance dari semula di Jakarta Pusat menjadi di Jakarta Selatan, perubahan ketentuan-ketentuan dalam Anggaran Dasar Perseroan dalam rangka memenuhi ketentuan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Peraturan Otoritas Jasa Keuangan No. 35/POJK.05/2018 tentang Penyelenggaraan Usaha Perusahaan Pembiayaan, dan tindak lanjut atas arahan dari Pemegang Saham Pengendali untuk penyesuaian terhadap Anggaran Dasar Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Multifinance Indonesia (BRI Finance) (lanjutan)

Perubahan anggaran dasar terakhir adalah sebagaimana dituangkan dalam Akta No. 24 tanggal 16 Juni Tahun 2023 tentang Pernyataan Keputusan Para Pemegang Saham PT BRI Multifinance Indonesia, yang dibuat di hadapan Notaris Arry Supratno, S.H., di Jakarta, yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia berdasarkan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-0034000.AH.01.02 Tahun 2023 tanggal 16 Juni 2023. Perubahan Anggaran Dasar tersebut dalam rangka penyesuaian pasal 3 Anggaran Dasar BRI Finance dengan Klasifikasi Baku Lapangan Usaha Indonesia tahun 2020.

Sesuai dengan ketentuan Pasal 3 Anggaran Dasar, ruang lingkup kegiatan BRI Finance adalah melakukan usaha dalam bidang pembiayaan.

Total aset BRI Finance pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp9.057.071 dan Rp7.321.870 atau 0,46% dan 0,39% dari total aset konsolidasian. Total pendapatan bunga untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp1.168.441 dan Rp397.047 atau 0,65% dan 0,47% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Kantor pusat BRI Finance berlokasi di Menara Brilian Lantai 22, 21 & 1, Jalan Gatot Subroto No. 177A Kav. 64 Jakarta Selatan dan memiliki 26 kantor cabang.

PT BRI Ventura Investama (BRI Ventures)

Pada tanggal 29 Juni 2018, BRI telah menandatangani Perjanjian Jual Beli Saham Bersyarat Dalam PT Sarana Nusa Tenggara Timur Ventura ("Sarana NTT Ventura") dengan PT Bahana Artha Ventura ("BAV") dalam rangka pengambilalihan seluruh kepemilikan saham BAV dalam Sarana NTT Ventura menjadi milik BRI sebanyak 97,61%, dengan harga pembelian sebesar Rp3.090, dan telah mendapatkan persetujuan masing-masing dari Dewan Komisaris BRI selaku wakil dari pemegang saham lewat suratnya No. R. 67-KOM/09/2018 tanggal 26 September 2018 serta persetujuan dari OJK melalui surat No. S-112/PB.31/2018 tanggal 25 September 2018. Pengalihan saham ini telah dilaksanakan secara efektif pada tanggal 20 Desember 2018, sebagaimana dituangkan dalam Akta Jual Beli Saham No. 70 yang dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta Selatan, dimana BRI memiliki 97,61% dari total saham yang dikeluarkan oleh PT BRI Ventura Investama (dahulu Sarana NTT Ventura).

Berdasarkan Akta Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa No. 74 tanggal 14 November 2018, yang dibuat di hadapan Notaris Zantje Mathilda Voss Tomasowa, S.H., M.Kn., di Kupang, telah dilakukan perubahan nama dari PT Sarana Nusa Tenggara Timur Ventura menjadi PT BRI Ventura Investama ("BRI Ventures"), beserta perubahan tempat kedudukan Perusahaan dari semula di kota Kupang menjadi di kota Jakarta. Perubahan ini telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-0030398.AH.01.02.Tahun 2018 tanggal 14 Desember 2018. Sesuai dengan Keputusan Anggota Dewan Komisaris OJK No. KEP-189/NB.11/2019 tanggal 1 April 2019, sehubungan dengan perubahan nama tersebut, BRI Ventures telah memperoleh pemberlakuan Izin Usaha di bidang perusahaan modal ventura atas izin usaha yang sebelumnya telah diberikan kepada PT Sarana Nusa Tenggara Timur Ventura.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Ventura Investama (BRI Ventures) (lanjutan)

Anggaran Dasar BRI Ventures diubah dan dinyatakan kembali melalui Akta No. 65 tanggal 25 April 2022 oleh Notaris Ashoya Ratam, S.H., M.Kn., antara lain dalam rangka penyesuaian Pasal 3 Ayat (1) Anggaran Dasar BRI Ventures dengan Klasifikasi Baku Lapangan Usaha Indonesia (KLBI 2020) dan dicatat sesuai dengan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0030721.AH.01.02. Tahun 2022 tanggal 27 April 2022 ("Anggaran Dasar").

Perubahan terakhir Anggaran Dasar BRI Ventures diubah berdasarkan Pernyataan Keputusan di Luar Rapat Umum Pemegang Saham tanggal 31 Maret 2023 terkait dengan peningkatan modal dasar dan modal ditempatkan dan disetor penuh. Keputusan ini telah dicatat dalam Akta Notaris No. 45 Tanggal 31 Maret 2023 oleh Notaris Ashoya Ratam, S.H., M.Kn. Akta perubahan ini telah diterima dan dicatat sesuai dengan Surat Penerimaan Pemberitahuan perubahan Anggaran Dasar oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.03-0048199 tanggal 31 Maret 2023.

Sesuai dengan ketentuan Pasal 3 Anggaran Dasar yang terakhir, ruang lingkup kegiatan BRI Ventures adalah menyelenggarakan usaha modal ventura konvensional termasuk mengelola dana ventura, kegiatan jasa berbasis *fee* dan kegiatan usaha lain dengan persetujuan OJK serta kegiatan modal ventura dalam bentuk penyertaan modal ke dalam suatu pasangan usaha dan atau debitur yang memiliki usaha produktif dan atau memiliki ide-ide untuk pengembangan usaha produktif.

Total aset BRI Ventures pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp2.672.050 dan Rp2.176.790 atau 0,14% dan 0,12% dari total aset konsolidasian.

Kantor pusat BRI Ventures berlokasi di District 8 Office SCBD, Prosperity Tower Lantai 16 Unit F, Jalan Jenderal Sudirman No 52-53, Kebayoran Baru, Jakarta Selatan.

PT BRI Danareksa Sekuritas (BRIDS)

Pada tanggal 27 September 2018, BRI menandatangani Perjanjian Pengikatan Jual Beli Saham Bersyarat ("PPJB") dengan PT Danareksa (Persero) dalam rangka pengambilalihan sebagian kepemilikan saham PT Danareksa Sekuritas ("Danareksa Sekuritas") dari PT Danareksa (Persero) menjadi milik BRI sebanyak 67%, dengan harga pembelian sebesar Rp446.888, dan telah mendapatkan persetujuan dari OJK melalui surat No. S-1496/PM.21/2018 tanggal 21 Desember 2018. Pengalihan saham ini telah dilaksanakan secara efektif pada tanggal 21 Desember 2018, sebagaimana dituangkan dalam Akta Pengambilalihan Saham No. 53 yang dibuat di hadapan Notaris Masjuki, S.H., pengganti dari Notaris M. Nova Faisal, S.H., M.Kn., di Jakarta, dimana BRI memiliki 67% dari total saham Danareksa Sekuritas dan sebesar 33% dimiliki oleh PT Danareksa (Persero).

Anggaran Dasar BRIDS telah mengalami beberapa kali perubahan. Perubahan untuk menyesuaikan Anggaran Dasar BRIDS dengan Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas dan peningkatan modal dasar dan modal ditempatkan dan disetor BRIDS yang dituangkan dalam Akta No. 91 Notaris Imas Fatimah, S.H., tanggal 12 Agustus 2008. Perubahan ini telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-83282.AH.01.02 Tahun 2008 tanggal 10 November 2008 serta telah diumumkan dalam Berita Negara Republik Indonesia No. 28 Tambahan No. 9870 tanggal 7 April 2009.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Danareksa Sekuritas (BRIDS) (lanjutan)

Pada tahun 2017 terdapat perubahan pada maksud dan tujuan BRIDS sesuai ketentuan Pasal 3 Anggaran Dasar yang dituangkan dalam Akta No. 1 Notaris Ffidiana, S.H., S.S., M.Kn., tanggal 5 Juli 2017. Perubahan ini telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0013998.AH.01.02 Tahun 2017 tanggal 7 Juli 2017.

Pada tahun 2020 terdapat perubahan nama BRIDS sebagaimana dituangkan dalam Akta No. 27 tanggal 9 Oktober 2020 yang dibuat di hadapan Notaris Jose Dima Satria, S.H., di Jakarta, yaitu perubahan nama PT Danareksa Sekuritas menjadi PT BRI Danareksa Sekuritas. Perubahan ini telah mendapatkan persetujuan perubahan anggaran dasar dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0069706.AH.01.02 Tahun 2020. Sehubungan dengan perubahan nama PT BRI Danareksa Sekuritas telah dicatatkan dalam administrasi Otoritas Jasa Keuangan (OJK) berdasarkan Surat No. S-1210/PM.212/2020 tanggal 26 Oktober 2020.

Berdasarkan Akta No. 168 tanggal 27 Juni 2022 yang dibuat di hadapan Notaris Jose Dima Satria, S.H., di Jakarta, terkait dengan penambahan modal ditempatkan dan disetor oleh BRI sesuai dengan persetujuan dari OJK melalui surat OJK No. S-555/PM.21/2022 tanggal 24 Juni 2022 dan telah dilaksanakan secara efektif pada tanggal 27 Juni 2022 sehingga kepemilikan saham BRI menjadi 71% dari total saham BRIDS dan sebesar 29% dimiliki oleh PT Danareksa (Persero). Perubahan ini diberitahukan pada Penerimaan Pemberitahuan Perubahan Anggaran Dasar No. AHU-AH.01.03-0256545 tanggal 27 Juni 2022.

Perubahan terakhir Anggaran Dasar BRIDS dituangkan dalam Akta No. 86 tanggal 17 April 2023, yang dibuat di hadapan Notaris Jose Dima Satria, S.H., di Jakarta. Perubahan tersebut telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia berdasarkan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0024267.AH.01.02.Tahun 2023, serta pemberitahuan perubahannya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0058587 tanggal 2 Mei 2023 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT BRI Danareksa Sekuritas.

Sesuai dengan ketentuan Pasal 3 Anggaran Dasar, ruang lingkup kegiatan BRIDS adalah sebagai penjamin emisi efek, perantara pedagang efek serta kegiatan usaha penunjang lainnya yang ditetapkan dan/atau disetujui oleh OJK.

BRIDS memperoleh izin usaha sebagai perantara pedagang efek dan penjamin emisi efek dari Ketua Badan Pengawas Pasar Modal berdasarkan Surat Keputusan No. KEP-291/PM/1992 tanggal 16 Oktober 1992 dan No. KEP-292/PM/1992 tanggal 16 Oktober 1992.

Sebagai bagian dari perizinan yang telah dimiliki, BRIDS juga telah memperoleh persetujuan kegiatan usaha penunjang sebagai Penatalaksana (*Arranger*) *Medium Term Notes* (MTN), *Negotiable Certificate of Deposit* (NCD), *Hybrid Product* seperti *Perpetuity Notes*, pinjaman sindikasi, *Global Medium Term Notes* (GMTN), *Global Bond* dan Penasihat Keuangan (*Financial Advisory*) dari Otoritas Jasa Keuangan (OJK) berdasarkan Surat No. S-143/PM.21/2017 tanggal 16 Maret 2017.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Danareksa Sekuritas (BRIDS) (lanjutan)

Total aset BRIDS pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp1.059.172 dan Rp1.648.173 atau 0,05% dan 0,09% dari total aset konsolidasian. Total pendapatan bunga untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp42.065 dan Rp8.264 atau 0,02% dan 0,01% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Kantor pusat BRIDS berlokasi di Gedung BRI II Lt. 23, Jl. Jend. Sudirman Kav.44-46, Jakarta dan memiliki 10 cabang, 24 Gerai dan 3 kemitraan.

PT BRI Asuransi Indonesia (BRI Insurance)

Pada tanggal 20 Juni 2019, BRI menandatangani Perjanjian Pengikatan Jual Beli Saham Bersyarat ("PPJBSB") dengan Dana Pensiun BRI dalam rangka pengambilalihan kepemilikan saham Dana Pensiun BRI dalam PT BRI Asuransi Indonesia (dahulu bernama PT Asuransi Bringin Sejahtera Artamakmur) menjadi milik BRI sebanyak 90%, dengan harga pembelian sebesar Rp1.041.000 dan telah mendapatkan persetujuan dari OJK melalui surat No. S-135/NB.1/2019 tanggal 16 September 2019. Pengalihan saham ini telah dilaksanakan secara efektif pada tanggal 26 September 2019, sebagaimana dituangkan dalam Akta Akuisisi Saham No. 31 yang dibuat di hadapan Notaris Dina Chozie, SH., pengganti dari Fathiah Helmi, S.H., di Jakarta, dimana BRI memiliki 90% dari total saham PT BRI Asuransi Indonesia ("BRI Insurance") dan sebesar 10% dimiliki oleh Yayasan Kesejahteraan Pekerja (YKP) BRI.

Berdasarkan Akta No. 03 tanggal 31 Januari 2020, yang dibuat di hadapan Notaris Tri Wahyuwidayati, S.H., M.Kn., di Jakarta, pada Pasal 1 Ayat 1 Anggaran Dasar Perseroan dengan dilakukan perubahan nama Perseroan dari PT Asuransi Bringin Sejahtera Artamakmur menjadi PT BRI Asuransi Indonesia ("BRI Insurance"). Perubahan ini telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0011603.AH.01.02 Tahun 2020 tanggal 10 Februari 2020.

Anggaran Dasar BRI Insurance mengalami beberapa kali perubahan dan perubahan Anggaran Dasar terakhir tertuang dalam Akta No. 26 tanggal 26 Juni 2023 yang dibuat di hadapan Notaris Hj. Zun Nur Ain Fauzia, S.H., M.Kn., di Jakarta. Perubahan Anggaran Dasar tersebut telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia berdasarkan Surat Keputusan Menteri Hukum dan Hak Asasi Manusia No. AHU-00388682.AH.01.02.Tahun 2023 tanggal 10 Juli 2023, serta pemberitahuan perubahannya telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia berdasarkan Surat No. AHU-AH.01.03-0089063 tanggal 6 Juli 2023 perihal Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT BRI Asuransi Indonesia.

Sesuai dengan ketentuan Pasal 3 Anggaran Dasar, ruang lingkup kegiatan BRI Insurance adalah melaksanakan kegiatan usaha asuransi kerugian, membuat dan menutup perjanjian dari segala asuransi kerugian, asuransi kerugian non-konvensional, termasuk pula perjanjian-perjanjian, reasuransi, terkecuali pertanggungan jiwa.

BRI Insurance memperoleh izin usaha di bidang asuransi kerugian pada tanggal 26 Agustus 1989 berdasarkan Keputusan Menteri Keuangan Republik Indonesia No. Kep.-128/KM.13/1989. Sesuai Keputusan Anggota Dewan Komisiner OJK No.KEP-105/NB.11/2020 tanggal 6 Maret 2020, BRI Insurance memperoleh pemberlakuan izin usaha di bidang asuransi umum atas izin usaha yang sebelumnya telah diberikan kepada PT Asuransi Bringin Sejahtera Artamakmur yang selanjutnya berubah nama menjadi PT BRI Asuransi Indonesia.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Asuransi Indonesia (BRI Insurance) (lanjutan)

BRI Insurance mendapatkan izin pembukaan kantor cabang dengan prinsip Syariah sesuai dengan Surat Keputusan Menteri Keuangan No. KEP-006/KM.6/2003 tanggal 21 Januari 2003.

Total aset BRI Insurance pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah masing-masing sebesar Rp6.465.609 dan Rp4.891.250 atau 0,33% dan 0,26% dari total aset konsolidasian. Total pendapatan bunga, syariah, dan premi untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp1.681.620 dan Rp577.558 atau 0,89% dan 0,68% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Kantor pusat BRI Insurance berlokasi di Graha BRI Insurance, Jl. Mampang Prapatan Raya No.18, Jakarta Selatan dan memiliki 21 kantor cabang, 2 kantor cabang syariah, 19 kantor perwakilan *marketing*, 2 kantor perwakilan *marketing* syariah, 50 *marketing channel* dan 21 *marketing office* syariah

PT Pegadaian (Pegadaian)

Pada tanggal 13 September 2021, Negara Republik Indonesia yang diwakili oleh Menteri BUMN dan BRI menandatangani perjanjian pengalihan hak atas saham Negara Republik Indonesia pada PT Pegadaian (Persero) (Pegadaian) dalam rangka penambahan penyertaan modal Negara Republik Indonesia ke dalam modal saham BRI, yang kemudian dituangkan dalam Akta No. 13 tanggal 13 September 2021. Melalui perjanjian tersebut, Negara Republik Indonesia mengalihkan kepada BRI berupa hak atas seluruh saham Seri B milik Negara Republik Indonesia pada Pegadaian dengan jumlah sebanyak 6.249.999 saham seri B yang seluruhnya senilai Rp48.670.528. Dengan demikian, sejak tanggal 13 September 2021, BRI adalah pemilik saham yang dialihkan dan berhak menjalankan hak-hak sebagai pemilik dari saham-saham yang dialihkan.

Anggaran Dasar Pegadaian telah mengalami beberapa kali perubahan. Perubahan terakhir sebagaimana dituangkan dalam Akta No. 15 tanggal 23 September 2021, yang dibuat di hadapan Notaris Nanda Fauz Iwan, S.H., M.Kn., di Jakarta. Perubahan anggaran dasar tersebut telah mendapat persetujuan oleh Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0053287.AH.01.02 Tahun 2021 tanggal 29 September 2021 serta telah mendapat Surat Penerimaan Pemberitahuan Perubahan Anggaran Dasar PT Pegadaian No. AHU-AH.01.03-0454524, tanggal 29 September 2021.

Berdasarkan Ketentuan Pasal 3 Anggaran Dasar, maksud dan tujuan Pegadaian adalah melakukan usaha penyaluran pinjaman lainnya berupa usaha pergadaian, secara konvensional dan berdasarkan prinsip syariah, berbasis teknologi informasi/*platform digital* (untuk selanjutnya disebut "TI") dan non-TI, serta optimalisasi pemanfaatan sumber daya yang dimiliki Pegadaian untuk menghasilkan jasa bermutu tinggi dan berdaya saing kuat untuk mendapatkan/mengejar keuntungan guna meningkatkan nilai Pegadaian dengan prinsip-prinsip Perseroan Terbatas.

Total aset Pegadaian pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp82.151.803 dan Rp72.920.622 atau 4,18% dan 3,91% dari total aset konsolidasian. Total pendapatan bunga, syariah dan emas untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp14.861.162 dan Rp10.197.407 atau 8,30% dan 11,98% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Kantor pusat Pegadaian berlokasi di Jl. Kramat Raya No.162 Jakarta Pusat 10430 dan mempunyai 12 kantor wilayah, 61 kantor area, 642 kantor cabang, dan 3.443 kantor unit pelayanan cabang.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT Permodalan Nasional Madani (PNM)

Pada tanggal 13 September 2021, BRI menandatangani perjanjian pengalihan hak atas saham Negara Republik Indonesia pada PT Permodalan Nasional Madani (PNM) dalam rangka penambahan penyertaan Modal Negara Republik Indonesia ke dalam modal saham BRI. Negara Republik Indonesia yang diwakili oleh Menteri BUMN mengalihkan kepada BRI berupa hak atas seluruh saham Seri B milik Negara Republik Indonesia pada PNM dengan jumlah sebanyak 3.799.999 saham seri B yang seluruhnya senilai Rp6.100.068. Dengan demikian, sejak tanggal 13 September 2021, BRI adalah pemilik saham yang dialihkan dan berhak menjalankan hak-hak sebagai pemilik dari saham-saham yang dialihkan.

Perusahaan didirikan berdasarkan Peraturan Pemerintah Republik Indonesia No. 38 tahun 1999 tanggal 25 Mei 1999 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan (Persero) Dalam Rangka Pengembangan Koperasi, Usaha Kecil Dan Menengah, yang pendiriannya dituangkan dalam Akta Pendirian Nomor: 1 tanggal 1 Juni 1999 dibuat dihadapan Ida Sofia, S.H., Notaris di Jakarta, yang telah memperoleh pengesahan dari Menteri Hukum dan Hak Asasi Manusia ("Menkumham") berdasarkan Surat Keputusan No. C-11.609.HT.01.01.TH.99 tanggal 23 Juni 1999, dan telah didaftarkan pada Kantor Pendaftaran Perusahaan Kodya Jakarta Pusat di bawah Nomor: 4758/BH.09.05/VIII/99 tanggal 27 Agustus 1999, serta telah diumumkan dalam Berita Negara Republik Indonesia Nomor: 73 tanggal 10 September 1999, Tambahan No. 5681 ("Akta No. 1").

Akta No.1 tersebut telah diubah beberapa kali, dengan perubahan terakhir yang dimuat dalam Akta Pernyataan Keputusan Pemegang Saham Nomor: 18 tanggal 7 Juni 2023 dibuat di hadapan Hadijah, S.H., Notaris di Jakarta, yang telah memperoleh persetujuan Menteri Hukum dan Hak Asasi Manusia sebagaimana Keputusan No. AHU-0037792.AH.01.02. Tahun 2023 tanggal 5 Juli 2023. Pemberitahuan perubahannya telah dicatat pada database Sistem Administrasi Badan Hukum Kemenkumham tentang Persetujuan Perubahan Anggaran Dasar PT Permodalan Nasional Madani No. AHU-AH.01.09-0134474 tertanggal 5 Juli 2023.

Sesuai dengan ketentuan Pasal 3 Anggaran Dasar, ruang lingkup kegiatan PNM adalah jasa pembiayaan termasuk tetapi tidak terbatas pada kredit program dan/atau pembiayaan sistem tanggung renteng, penyertaan kepada Lembaga Keuangan Mikro/Syariah (LKM/S) dan Bank Perkreditan Rakyat (BPR/S) serta jasa manajemen dan kemitraan.

Total aset PNM pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp51.106.905 dan Rp46.744.758 atau 2,60% dan 2,51% dari total aset konsolidasian. Total pendapatan bunga dan syariah untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp14.509.236 dan Rp5.548.145 atau 8,11% dan 6,52% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

Kantor pusat PNM berlokasi di Menara PNM, Jalan Kuningan Mulia, Menteng Atas, Setiabudi, Jakarta Selatan, DKI Jakarta dan memiliki 62 kantor cabang, 3.849 kantor unit Mekaar, 641 kantor unit ULaMM (termasuk 20 kantor unit representatif).

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Manajemen Investasi (BRI-MI) (dahulu PT Danareksa Investment Management (DIM))

Pada tanggal 27 September 2018, BRI telah menandatangani Perjanjian Jual Beli Saham Bersyarat ("PJBS") dengan PT Danareksa (Persero) dalam rangka pengambilalihan sebagian kepemilikan saham PT Danareksa Investment Management ("DIM") dari PT Danareksa (Persero) menjadi milik BRI sebanyak 10.500.000 lembar saham atau setara dengan 35% dari keseluruhan saham beredar DIM, dengan harga pembelian sebesar Rp371.959 yang telah mendapat persetujuan dari OJK melalui surat No. S-1453/PM.21/2018 tanggal 14 Desember 2018. Transaksi jual beli saham ini telah dilaksanakan pada tanggal 20 Desember 2018, sebagaimana dituangkan dalam Akta Jual Beli Saham No. 47 tanggal 20 Desember 2018 yang dibuat di hadapan Masjuki, S.H., Notaris pengganti dari M. Nova Faisal, S.H., M.Kn.

Selanjutnya, pada tanggal 30 November 2022, BRI telah menandatangani PJBS kembali dengan PT Danareksa (Persero) dalam rangka pengambilalihan sebagian kepemilikan saham DIM dari PT Danareksa (Persero) menjadi milik BRI sebanyak 9.000.000 lembar saham atau setara dengan 30% dari keseluruhan saham beredar DIM, dengan harga pembelian sebesar Rp360.000 yang telah mendapat persetujuan dari OJK melalui surat No. S-889/PM.21/2022 tanggal 5 Oktober 2022 perihal Persetujuan Atas Rencana Perubahan Komposisi Kepemilikan Pemegang Saham PT Danareksa Investment Management. Transaksi jual beli saham ini telah dilaksanakan pada tanggal 30 November 2022, sebagaimana dituangkan dalam Akta Jual Beli Saham No. 32 tanggal 30 November 2022 yang dibuat di hadapan Fathiah Helmi, S.H., Notaris di Jakarta sehingga BRI memiliki 19.500.000 lembar saham atau setara dengan 65% dari total saham beredar DIM.

Perubahan secara keseluruhan anggaran dasarnya telah dimuat dalam akta tertanggal 1 Februari 2019 No. 01 dibuat di hadapan M. Nova Faisal S.H., M.Kn., Notaris di Jakarta Selatan dan telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat Keputusannya tanggal 11 Februari 2019 No. AHU-0006825.AH.01.02 Tahun 2019 serta pemberitahuan Perubahan Anggaran Dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan suratnya tanggal 11 Februari 2019 No. AHU-AH.01.03-0079597 dan telah diumumkan dalam Berita Negara Republik Indonesia tertanggal 29 Maret 2019 No. 26, Tambahan No. 10084.

Berdasarkan Akta No. 2 tanggal 16 Oktober 2019, yang dibuat di hadapan Notaris Ffidiana, S.H., S.S., M.Kn. Perubahan anggaran dasar tersebut telah mendapat persetujuan oleh Kementerian hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0083200.AH.01.02. Tahun 2019 tanggal 16 Oktober 2019.

Anggaran Dasar DIM telah mengalami beberapa kali perubahan. Perubahan terakhir Berdasarkan Akta Pernyataan tentang Keputusan Pemegang Saham di Luar Rapat Umum Pemegang Saham Perseroan Terbatas PT Danareksa Investment Management No. 4 tanggal 4 Juli 2023, yang dibuat di hadapan Notaris Ffidiana, S.H., S.S., M.Kn., di Jakarta Pusat, telah dilakukan perubahan Anggaran Dasar Perseroan meliputi perubahan nama Perseroan dari sebelumnya bernama PT Danareksa Investment Management menjadi bernama PT BRI Manajemen Investasi ("BRI-MI"), perubahan tempat kedudukan Perseroan, yang semula berkedudukan dan berkantor pusat di Jakarta Selatan dan beralamat di Plaza BP Jamsostek Lantai 11, Jl. HR. Rasuna Said Kav. 112 Blok B Jakarta 12910, berubah menjadi berkedudukan dan berkantor pusat di Jakarta Pusat, yang beralamat di Gedung BRI II Lantai 22, Jl. Jend. Sudirman Kav. 44-46 Jakarta Pusat 10210 dan perubahan Pasal 3 Anggaran Dasar Perseroan tentang Maksud dan Tujuan Serta Kegiatan Usaha dalam rangka penyesuaian berdasarkan Klasifikasi Baku Lapangan Usaha Indonesia (KLBUI) 2020.

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1. UMUM (lanjutan)

f. Entitas Anak (lanjutan)

PT BRI Manajemen Investasi (BRI-MI) (dahulu PT Danareksa Investment Management (DIM)) (lanjutan)

Berdasarkan Akta Anggaran Dasar, maksud dan tujuan BRI-MI adalah melakukan kegiatan usaha pengelolaan portofolio investasi untuk para nasabah atau mengelola portofolio investasi kolektif untuk sekelompok nasabah (manajer investasi) termasuk tetapi tidak terbatas pada reksa dana, melakukan kegiatan memberi nasihat kepada pihak lain mengenai penjualan atau pembelian aset investasi, melakukan kegiatan usaha untuk merintis atau berusaha memperoleh izin usaha untuk suatu reksa dana (promotor reksa dana), melakukan kegiatan-kegiatan investasi pada *private equity* dan melakukan kegiatan-kegiatan lain yang berhubungan dengan kegiatan tersebut di atas berdasarkan peraturan perundang-undangan.

Total aset BRI-MI pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp288.820 dan Rp276.520 atau 0,01% dan 0,01% dari total aset konsolidasian. Total pendapatan bunga untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar Rp501 dan Rp144 atau 0,0000028% dan 0,00000085% dari total pendapatan bunga, syariah, premi, dan emas konsolidasian.

BRI-MI berkedudukan di Jakarta Selatan, beralamat kantor di Gedung BRI II Lantai 22, Jl. Jend. Sudirman Kav. 44-46 Jakarta Pusat 10210.

2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL

Pernyataan Kepatuhan

Laporan keuangan konsolidasian pada tanggal 31 Desember 2023 dan untuk tahun yang berakhir pada tanggal tersebut telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang diterbitkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan Peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan ("BAPEPAM-LK") No. VIII.G.7 lampiran keputusan Ketua BAPEPAM-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

a. Dasar penyusunan laporan keuangan konsolidasian

Laporan keuangan konsolidasian disusun sesuai dengan PSAK No. 1, "Penyajian Laporan Keuangan".

Laporan keuangan konsolidasian telah disajikan berdasarkan nilai historis, kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan konsolidasian disusun dengan dasar akrual, kecuali laporan arus kas konsolidasian.

Laporan arus kas konsolidasian disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas berdasarkan aktivitas operasi, investasi dan pendanaan. Untuk keperluan laporan arus kas konsolidasian, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan lembaga keuangan lain, Sertifikat Bank Indonesia yang jatuh tempo dalam waktu 3 (tiga) bulan atau kurang sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

a. Dasar penyusunan laporan keuangan konsolidasian (lanjutan)

Mata uang pelaporan yang digunakan dalam laporan keuangan konsolidasian adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional setiap entitas dalam grup kecuali entitas anak dan kantor cabang tertentu yang memiliki mata uang fungsional Dolar Amerika Serikat, Dolar Singapura, Dolar Hongkong dan Dolar Taiwan Baru. Angka-angka yang disajikan dalam laporan keuangan konsolidasian, kecuali dinyatakan lain, dibulatkan dalam jutaan Rupiah.

b. Prinsip konsolidasian

Laporan keuangan konsolidasian meliputi laporan keuangan BRI dan entitas anak yang mayoritas sahamnya dimiliki atau dikendalikan oleh BRI.

Dalam hal pengendalian terhadap entitas anak dimulai atau diakhiri dalam suatu periode berjalan maka hasil usaha entitas anak yang diperhitungkan ke dalam laporan keuangan konsolidasian hanya sebatas hasil pada saat pengendalian tersebut mulai diperoleh atau hingga saat pengendalian itu berakhir.

Pengendalian diperoleh ketika BRI terekspos atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan entitas anak dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas entitas anak.

BRI mengendalikan entitas anak jika dan hanya jika BRI memiliki hal berikut ini:

- a) Kekuasaan atas entitas anak (hak yang ada saat ini yang memberi kemampuan kini untuk mengarahkan aktivitas relevan yang secara signifikan mempengaruhi imbal hasil entitas anak).
- b) Eksposur atau hak atas imbal hasil variabel dari keterlibatannya dengan entitas anak.
- c) Kemampuan untuk menggunakan kekuasaannya atas entitas anak untuk mempengaruhi jumlah imbal hasil BRI.

Transaksi kombinasi bisnis antara entitas sepengendali dicatat berdasarkan PSAK No. 38 "Kombinasi Bisnis Entitas Sepengendali" dimana selisih harga perolehan yang dibayar dengan nilai tercatat aset neto yang diperoleh dicatat sebagai bagian akun tambahan modal disetor di ekuitas.

Seluruh saldo dan transaksi antar perusahaan yang signifikan termasuk keuntungan atau kerugian yang belum direalisasi, dieliminasi untuk mencerminkan posisi keuangan dan hasil usaha BRI dan entitas anak sebagai satu kesatuan usaha.

Laporan keuangan konsolidasian disusun dengan menggunakan kebijakan akuntansi yang sama untuk peristiwa dan transaksi sejenis dalam kondisi yang sama. Apabila laporan keuangan entitas anak menggunakan kebijakan akuntansi yang berbeda dari kebijakan akuntansi yang digunakan dalam laporan keuangan konsolidasian, maka dilakukan penyesuaian yang diperlukan terhadap laporan keuangan entitas anak tersebut.

Kepentingan non-pengendali dinyatakan sebesar proporsi pemegang saham minoritas atas laba neto dan ekuitas entitas anak tersebut sesuai dengan persentase kepemilikan pemegang saham minoritas pada entitas anak tersebut.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian, dicatat sebagai transaksi ekuitas.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset keuangan dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan lembaga keuangan lain, efek-efek, wesel ekspor dan tagihan lainnya, efek-efek yang dibeli dengan janji dijual kembali, tagihan derivatif, kredit yang diberikan, pinjaman syariah, piutang pembiayaan, tagihan akseptasi, penyertaan saham dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan nasabah, simpanan dari bank lain dan lembaga keuangan lainnya, efek-efek yang dijual dengan janji dibeli kembali, liabilitas derivatif, liabilitas akseptasi, surat berharga yang diterbitkan, pinjaman yang diterima, liabilitas lain-lain serta pinjaman dan surat berharga subordinasi.

(i) Klasifikasi

Untuk menentukan kategori dan klasifikasi, BRI dan entitas anak menilai seluruh aset keuangan, kecuali instrumen ekuitas dan derivatif, berdasarkan kombinasi dari model bisnis pengelolaan aset dan karakteristik arus kas kontraktual instrument terkait. Berikut klasifikasi aset keuangan pada saat pengakuan awal:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi;
- Aset keuangan, dalam hal ini instrumen utang, yang diukur pada nilai wajar melalui penghasilan komprehensif lain, dengan keuntungan/kerugian diakui pada laba rugi pada saat pelepasan;
- Aset keuangan, dalam hal ini instrumen ekuitas, yang diukur pada nilai wajar melalui penghasilan komprehensif lain dengan keuntungan/kerugian tidak diakui pada laba rugi pada saat pelepasan; atau
- Aset keuangan yang diukur pada nilai wajar melalui laba rugi.

BRI dan entitas anak mengklasifikasi dan mengukur instrumen derivatif dan portofolio *trading* pada aset keuangan yang diakui pada nilai wajar melalui laba rugi.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal BRI dan entitas anak dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai “*accounting mismatch*”).

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

c. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Pada saat pengakuan awal, BRI dan entitas anak dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

- a. Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci BRI dan entitas anak;
- b. Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- c. Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

Aset keuangan yang dimiliki untuk diperdagangkan dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga margin laba.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, BRI dan entitas anak mempertimbangkan:

- a. Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- b. Fitur *leverage*;
- c. Persyaratan pembayaran di muka dan perpanjangan kontraktual;
- d. Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- e. Fitur yang dapat mengubah nilai waktu dari elemen uang.

BRI dan entitas anak mengklasifikasikan liabilitas keuangan dalam kategori:

- a. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi; dan
- b. Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori:

- a. Liabilitas keuangan diklasifikasikan sebagai diperdagangkan.
- b. Liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh BRI dan entitas anak untuk diukur pada nilai wajar melalui laba rugi.

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(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga (lanjutan)

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini. Derivatif diklasifikasikan sebagai liabilitas diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

BRI dan entitas anak mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar; atau
- Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

(ii) Pengakuan awal

- a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal transaksi.
- b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diukur pada nilai wajarnya dan perubahan atas nilai wajar tersebut dicatat pada penghasilan komprehensif lain. Aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya dan perubahan diakui pada laba rugi.

Aset keuangan dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

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c. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:

- 1) Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- 2) BRI dan entitas anak mentransfer hak untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*); dan antara (a) BRI dan entitas anak telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) BRI dan entitas anak tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, namun telah mentransfer kendali atas aset.

Ketika BRI dan entitas anak telah mentransfer hak untuk menerima arus kas dari aset atau telah memasuki *pass-through arrangement* dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset diakui sebesar keterlibatan BRI dan entitas anak yang berkelanjutan atas aset tersebut.

BRI dan entitas anak melepaskan aset keuangan, seperti kredit yang diberikan, ketika syarat dan kondisi telah direnegosiasi hingga secara substansial, kredit yang diberikan tersebut menjadi baru, dengan perbedaan akan dicatat sebagai keuntungan atau kerugian dari pelepasan, jika kerugian penurunan nilai belum dicatat. Kredit yang diberikan tersebut akan diklasifikasikan sebagai *Stage 1* untuk penilaian *Expected Credit Losses* (ECL), kecuali kredit yang diberikan tersebut dianggap aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or Originated Credit-Impaired financial assets - POCI*).

Jika modifikasi tidak akan menghasilkan arus kas yang secara substansi berbeda, maka modifikasi tidak akan berujung pada pelepasan aset. Berdasarkan perbedaan arus kas yang didiskonto pada *Effective Interest Rate* (EIR) awal, Bank akan mencatat keuntungan atau kerugian akibat modifikasi, sampai dengan jumlah kerugian penurunan nilai yang belum diakui.

Penghapusbukuan kredit yang diberikan dilakukan ketika tidak terdapat lagi prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara BRI dan entitas anak dan debitur telah berakhir. Kredit yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebet cadangan kerugian penurunan nilai.

Pada saat aset keuangan dihentikan pengakuannya atau terjadi penurunan nilai, maka keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus direklasifikasi ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan, dibatalkan atau kedaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

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(v) Pengakuan pendapatan dan beban

- a. Pendapatan dan beban bunga, untuk aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan suku bunga efektif.
- b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.
- c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan lainnya atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam ekuitas, kecuali keuntungan atau kerugian akibat perubahan nilai tukar dari *item* moneter, dihentikan pengakuannya atau adanya penurunan nilai dari aset keuangan tersebut.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

(vi) Reklasifikasi aset keuangan

BRI dan entitas anak mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah. Tidak terdapat reklasifikasi untuk liabilitas keuangan.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai neto-nya disajikan dalam laporan posisi keuangan konsolidasian jika dan hanya jika BRI dan entitas anak memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Hal yang berkekuatan hukum harus tidak kontingen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

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(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya dan dikurangi penurunan nilai.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

BRI dan entitas anak menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan, dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1 : Harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2 : Input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3 : Input yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan konsolidasian secara berulang, BRI dan entitas anak menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan *input* level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

BRI dan entitas anak untuk tujuan pengungkapan nilai wajar telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 40).

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(x) Aset keuangan sukuk

Berdasarkan PSAK No. 110, BRI dan entitas anak menentukan klasifikasi investasi pada sukuk sebagai berikut:

a. Diukur pada biaya perolehan

- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.
- Biaya perolehan sukuk termasuk biaya transaksi, dan selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk dan diakui dalam laba rugi.

Berdasarkan PSAK No. 110, BRI dan entitas anak menentukan klasifikasi investasi pada sukuk sebagai berikut (lanjutan):

b. Diukur pada nilai wajar melalui penghasilan komprehensif lain

- Investasi tersebut dimiliki dalam suatu model usaha yang bertujuan utama untuk memperoleh arus kas kontraktual dan melakukan penjualan sukuk, terdapat persyaratan kontraktual dalam menentukan tanggal tertentu atas pembayaran pokok dan atau hasilnya.
- Biaya perolehan sukuk termasuk biaya transaksi, dan selisih antara biaya perolehan dan nilai nominal diamortisasi secara garis lurus selama jangka waktu sukuk dan diakui dalam laba rugi.
- Keuntungan atau kerugian dari perubahan nilai wajar diakui dalam penghasilan komprehensif lain setelah memperhitungkan saldo selisih biaya perolehan dan nilai nominal yang belum diamortisasi dan saldo akumulasi keuntungan atau kerugian nilai wajar yang telah diakui dalam penghasilan komprehensif lain sebelumnya. Ketika investasi sukuk dihentikan pengakuannya, akumulasi keuntungan atau kerugian yang sebelumnya diakui dalam penghasilan komprehensif lain direklasifikasi ke laba rugi.

c. Diukur pada nilai wajar melalui laba rugi

Biaya perolehan sukuk tidak termasuk biaya transaksi, dan selisih antara nilai wajar dan jumlah tercatat diakui dalam laba rugi.

d. Transaksi dengan pihak-pihak berelasi

BRI dan entitas anaknya melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan BRI dan entitas anak jika:

- 1) Secara langsung atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan BRI dan entitas anak; (ii) memiliki kepentingan dalam BRI dan entitas anak yang memberikan pengaruh signifikan atas BRI dan entitas anak; atau (iii) memiliki pengendalian bersama atas BRI dan entitas anak;
- 2) Suatu pihak yang berada dalam kelompok usaha yang sama dengan BRI dan entitas anak;
- 3) Suatu pihak adalah ventura bersama di mana BRI dan entitas anak sebagai *venturer*;

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d. Transaksi dengan pihak-pihak berelasi (lanjutan)

BRI dan entitas anaknya melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 7 tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap berelasi dengan BRI dan entitas anak jika (lanjutan):

- 4) Suatu pihak adalah anggota dari personil manajemen kunci BRI dan entitas anak;
- 5) Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
- 6) Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk dimana hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, individu seperti diuraikan dalam butir (4) atau (5); dan
- 7) Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari BRI dan entitas anak atau entitas yang terkait dengan BRI dan entitas anak.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, yang mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Transaksi yang dilakukan BRI telah memenuhi peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan No. IX.E..1 tentang "Transaksi Afiliasi dan Benturan Kepentingan Transaksi Tertentu" pada saat transaksi-transaksi tersebut dilakukan. Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian yang relevan dan rinciannya telah disajikan dalam Catatan 44 atas laporan keuangan konsolidasian. Selanjutnya, saldo dan transaksi yang material antara BRI dan entitas anak dengan Pemerintah Republik Indonesia (RI) dan entitas lain yang berelasi dengan Pemerintah RI diungkapkan juga pada Catatan 44 tersebut.

e. Cadangan kerugian penurunan nilai atas aset keuangan

BRI dan entitas anak mengakui cadangan kerugian penurunan nilai pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

BRI dan entitas anak mengukur cadangan kerugian penurunan nilai sejumlah kerugian kredit ekspektasian seumur hidup, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 bulan:

- a. Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- b. Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

BRI dan entitas anak menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

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Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dan dicatat pada akun cadangan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit) maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada periode berjalan.

Cadangan kerugian penurunan nilai untuk instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain tidak mengurangi nilai tercatat di dalam aset keuangan di laporan posisi keuangan konsolidasian, yaitu nilai wajar. Cadangan kerugian penurunan nilai diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan.

Instrumen ekuitas yang diukur pada nilai wajar tidak dilakukan penilaian penurunan nilai sesuai PSAK No. 71.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

Pengukuran Kerugian Kredit Ekspektasian

Kerugian Kredit Ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada BRI dan entitas anak sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh BRI dan entitas anak);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh BRI dan entitas anak; dan
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset Keuangan yang Direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.
- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

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Aset Keuangan yang Memburuk

Pada setiap tanggal pelaporan, BRI dan entitas anak menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi; atau
- Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai kredit.

Aset Keuangan yang Dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit-impaired financial assets - POCI*)

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari penyisihan kerugian kredit.

Berdasarkan proses di atas, BRI dan entitas anak melakukan pembagian atas aset keuangan atas *Stage 1*, *Stage 2*, *Stage 3*, dan POCI, sebagai berikut:

- *Stage 1* : Mencakup instrumen keuangan yang tidak memiliki peningkatan risiko kredit secara signifikan sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk instrumen-instrumen keuangan ini akan berlaku perhitungan ECL 12 bulan. Aset keuangan di dalam *Stage 1* termasuk fasilitas dimana risiko kredit telah membaik dan aset keuangan dapat direklasifikasi dari *Stage 2*.
- *Stage 2* : Mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali BRI dan entitas anak merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini akan berlaku perhitungan ECL Seumur Hidup. ECL Seumur Hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. *Stage 2* juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari *Stage 3*.

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Aset Keuangan yang Dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit-impaired financial assets - POCI*) (lanjutan)

Berdasarkan proses di atas, BRI dan entitas anak melakukan pembagian atas aset keuangan atas *Stage 1, Stage 2, Stage 3, dan POCI*, sebagai berikut (lanjutan):

- *Stage 3* : Mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. BRI dan entitas anak mencatat cadangan ECL Seumur Hidup.
- *POCI* : Aset *POCI* adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. Cadangan ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

Terdapat kriteria kualitatif dan kuantitatif untuk memastikan aset keuangan tercakup dalam *stage* tertentu.

Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan dan pernah mengalami gagal bayar ataupun restrukturisasi. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

Penurunan nilai individual

Metode perhitungan penurunan nilai secara individual akan mempertimbangkan 3 (tiga) skenario kemungkinan pengembalian, yaitu: (i) skenario dasar (*Base*), (ii) skenario buruk (*Bad*), dan (iii) skenario terburuk (*Worst*). Pembuatan skenario dilakukan dengan menggunakan metode *discounted cash flow* (DCF) dan mempertimbangkan *confidence level* yang menggambarkan kondisi industri dan perusahaan terkait. Nantinya ECL yang dihasilkan oleh masing-masing skenario akan dirata-ratakan secara tertimbang terhadap bobot skenario yang telah diatur.

Penurunan nilai kolektif

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss Given Default* (LGD), dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

BRI dan entitas anak menggunakan model (i) *Skalar Bayesian*, (ii) *Credit Index* dan (iii) *Vasicek* maupun pendekatan lainnya dalam menentukan nilai PD dari setiap debitur.

BRI dan entitas anak menggunakan metode (i) *Historical*, (ii) *Diminish Balance* dan (iii) *Value to Loan* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat di-*recover* oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan *1-Recovery Rate*. *Recovery rate* dihitung mempertimbangkan *Time Value of Money* dari pengembalian dari kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *Time Value of Money* dari *Recovery* adalah EIR awal.

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Aset Keuangan yang Dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit-impaired financial assets - POCI*) (lanjutan)

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instrumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar. EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam utilisasi saldo yang belum ditarik menjelang terjadinya kegagalan bayar. Pemodelan EAD akan dilakukan berdasarkan karakteristik dari instrumen keuangan terkait, yang dibagi ke dalam beberapa kategori: (i) kredit angsuran, (ii) kredit *revolving*, (iii) *trade finance*, dan (iv) *treasury*.

Pengukuran ECL berdasarkan PSAK No. 71 mewajibkan BRI dan entitas anak untuk memodelkan ECL sesuai dengan skenario *forward-looking* yang ada, dengan mempertimbangkan kemungkinan ekonomi baik dan buruk. Oleh karena itu, nilai ECL yang dihasilkan BRI dan entitas anak harus berdasarkan hasil probabilitas dari tiga skenario (kasus ekonomi normal, baik/*good*, dan buruk/*bad*). PD dan LGD akan dihitung menurut tiga skenario dengan nilai makro-ekonomi sesuai dengan skenario-skenario tersebut. Untuk segmentasi beragunan (*secured*), LGD juga akan dihitung berdasarkan tiga skenario ketika data sudah mencukupi. Bobot dari skenario baik, normal dan buruk dapat disesuaikan seiring dengan perubahan kondisi ekonomi dan diskresi BRI dan entitas anak.

Penyajian Penyisihan Kerugian Kredit Ekspektasian dalam Laporan Posisi Keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, cadangan kerugian penurunan nilai disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, umumnya penyisihan kerugian kredit ekspektasian disajikan sebagai provisi; dan
- Instrumen hutang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, cadangan kerugian penurunan nilai tidak diakui dalam laporan posisi keuangan sebagai pengurang nilai tercatat karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian, cadangan kerugian penurunan nilai diungkapkan dan diakui dalam penghasilan komprehensif lain dalam laporan posisi keuangan konsolidasian.

Penghapusan

Pinjaman dan instrumen hutang dihapusbukukan ketika tidak ada prospek yang realistis untuk memulihkan aset keuangan secara keseluruhan atau secara parsial. Hal ini pada umumnya terjadi ketika BRI dan entitas anak menentukan bahwa peminjam tidak memiliki aset atau sumber penghasilan yang dapat menghasilkan arus kas yang cukup untuk membayar jumlah yang dihapusbukukan. Namun demikian, aset keuangan yang dihapusbukukan masih bisa dilakukan tindakan penyelamatan sesuai dengan prosedur BRI dan entitas anak dalam rangka pemulihan jumlah yang jatuh tempo.

Sehubungan dengan kepatuhan terhadap Bank Indonesia dan Otoritas Jasa Keuangan (OJK), BRI dan entitas anak menerapkan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum".

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

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f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

g. Penempatan pada Bank Indonesia dan lembaga keuangan lain

Penempatan pada Bank Indonesia dan lembaga keuangan lain adalah penanaman dana pada Bank Indonesia berupa *Deposit Facility*, dan *Term Deposit*, sedangkan penempatan dana pada bank lain merupakan penanaman dana dalam bentuk penempatan pada pasar uang (*inter-bank call money*), deposito berjangka, *deposit on call*, dan *banker's acceptance*.

Penempatan pada Bank Indonesia dan lembaga keuangan dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan lembaga keuangan diklasifikasikan masing-masing sebagai biaya perolehan diamortisasi.

h. Efek-efek

Efek-efek terdiri atas surat berharga yang diperdagangkan di pasar uang dan modal seperti Sertifikat Bank Indonesia, Sertifikat Deposito Bank Indonesia, Sertifikat Bank Indonesia Syariah, Obligasi Pemerintah, obligasi subordinasi, unit penyertaan reksadana, *Medium-Term Notes*, *U.S. Treasury Bonds*, *U.S Treasury Bills*, *Singapore Government Securities*, *Negotiable Certificate of Deposits*, *Monetary Authority of Singapore (MAS) bills*, Obligasi Pemerintah Taiwan, dan surat berharga komersial lainnya serta obligasi yang diperdagangkan di bursa efek.

Termasuk di dalam efek-efek adalah obligasi yang diterbitkan oleh Pemerintah yang tidak terkait dengan program rekapitalisasi seperti Surat Utang Negara (SUN), Surat Perbendaharaan Negara (SPN) dan obligasi Pemerintah dalam mata uang asing yang diperoleh melalui pasar perdana dan juga pasar sekunder.

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

- 1) Efek-efek yang diklasifikasikan sebagai biaya perolehan yang diamortisasi diukur dengan biaya perolehan yang diamortisasi menggunakan metode suku bunga efektif. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode suku bunga efektif.
- 2) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui laba rugi (FVTPL) diukur dengan menggunakan nilai wajar. Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Perubahan nilai wajar diakui pada laporan laba rugi konsolidasian. Atas penjualan portofolio efek-efek dan obligasi pemerintah untuk nilai wajar melalui laba rugi, perbedaan antara harga jual dengan nilai pasar wajar diakui sebagai keuntungan atau kerugian penjualan pada tahun dimana efek-efek dan obligasi pemerintah tersebut dijual.
- 3) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain (FVTOCI) diukur dengan menggunakan nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian menggunakan metode suku bunga efektif. Perubahan nilai wajar lainnya diakui langsung dalam ekuitas sampai efek-efek dan obligasi pemerintah dijual atau mengalami penurunan nilai, dimana akumulasi keuntungan dan kerugian yang sebelumnya diakui dalam ekuitas diakui dalam laporan laba rugi penghasilan komprehensif lain konsolidasian.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

i. Wesel ekspor dan tagihan lainnya

Wesel ekspor dan tagihan lainnya adalah wesel ekspor yang dinegosiasikan secara diskonto dan dijaminan oleh bank lainnya sedangkan wesel tagih merupakan tagihan ataupun dokumen penagihan dalam bentuk wesel/*bill of exchange* kepada pihak tertagih/*drawee* atas dasar diskonto ataupun suatu pembiayaan tertentu. Wesel ekspor dan tagihan lainnya dicatat pada biaya perolehan amortisasi setelah dikurangi cadangan kerugian penurunan nilai.

j. Kredit yang diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utangnya setelah jangka waktu tertentu dengan imbalan bunga.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit dalam rangka pembiayaan bersama (kredit sindikasi) dinyatakan sebesar pokok kredit sesuai dengan porsi risiko yang ditanggung oleh BRI dan entitas anak.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai kini penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan konsolidasian. Pelunasan kemudian atas kredit yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

k. Pinjaman syariah

Pinjaman yang diberikan terutama terdiri dari piutang *murabahah*, pembiayaan *mudharabah*, dan pembiayaan *musyarakah*.

Murabahah adalah akad jual beli antara nasabah dengan entitas anak, dimana entitas anak membiayai kebutuhan konsumsi, investasi dan modal kerja nasabah yang dijual dengan harga pokok ditambah dengan keuntungan yang diketahui dan disepakati bersama. Pembayaran atas pembiayaan ini dilakukan dengan cara mengangsur dalam jangka waktu yang ditentukan.

Piutang *murabahah* pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode *margin* efektif dikurangi dengan cadangan kerugian penurunan nilai.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

k. Pinjaman syariah (lanjutan)

Mudharabah adalah akad pembiayaan kerjasama antara entitas anak sebagai pemilik dana (*shahibul maal*) dengan nasabah sebagai pelaksana usaha (*mudharib*) selama jangka waktu tertentu. Pembagian hasil keuntungan dari proyek atau usaha tersebut ditentukan sesuai dengan *nisbah* (*pre-determined ratio*) yang telah disepakati bersama. Pada tanggal laporan posisi keuangan, pembiayaan *mudharabah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil *review* oleh manajemen terhadap kualitas pembiayaan yang ada.

Musyarakah adalah akad kerjasama yang terjadi di antara para pemilik modal (mitra *musyarakah*) untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan *nisbah* pembagian hasil sesuai dengan kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai dengan kontribusi modal. Pada tanggal laporan posisi keuangan, pembiayaan *musyarakah* dinyatakan sebesar saldo pembiayaan dikurangi dengan saldo cadangan kerugian penurunan nilai yang dibentuk berdasarkan hasil *review* oleh manajemen terhadap kualitas pembiayaan yang ada.

l. Piutang pembiayaan

Piutang sewa pembiayaan

Piutang sewa pembiayaan merupakan jumlah piutang sewa pembiayaan ditambah nilai sisa yang akan diterima pada akhir masa sewa pembiayaan dikurangi dengan pendapatan sewa pembiayaan tangguhan, simpanan jaminan dan cadangan kerugian penurunan nilai. Selisih antara nilai piutang usaha bruto dan nilai tunai piutang diakui sebagai pendapatan sewa pembiayaan tangguhan.

Pendapatan sewa pembiayaan yang ditangguhkan diakui sebagai pendapatan sewa pembiayaan menggunakan metode suku bunga efektif.

Penyewa pembiayaan memiliki hak opsi untuk membeli aset yang disewa-pembiayaankan pada akhir masa sewa pembiayaan dengan harga yang telah disetujui bersama pada saat dimulainya perjanjian sewa pembiayaan.

Penyelesaian kontrak sebelum masa sewa pembiayaan berakhir diperlakukan sebagai pembatalan kontrak sewa dan laba atau rugi yang timbul diakui dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Entitas anak sebagai lessor

Dalam sewa pembiayaan, entitas anak, sebagai *lessor*, mengakui aset berupa piutang sewa pembiayaan di laporan posisi keuangan sebesar jumlah yang sama dengan sewa pembiayaan neto. Penerimaan piutang sewa diperlakukan sebagai pembayaran pokok dan penghasilan pembiayaan.

Pengakuan pendapatan sewa pembiayaan didasarkan pada suatu pola yang mencerminkan suatu tingkat pengembalian periodik yang konstan atas investasi neto entitas anak sebagai *lessor* dalam sewa pembiayaan.

Dalam sewa menyewa operasi, entitas anak mengakui aset untuk sewa operasi di laporan posisi keuangan sesuai sifat aset tersebut. Biaya langsung awal sehubungan proses negosiasi sewa operasi ditambahkan ke nilai tercatat dari aset sewaan dan diakui sebagai beban selama masa sewa dengan dasar yang sama dengan pendapatan sewa. Rental kontinjen, apabila ada, diakui sebagai pendapatan pada periode terjadinya. Pendapatan sewa operasi diakui sebagai pendapatan atas metode garis lurus selama masa sewa.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

I. Piutang pembiayaan (lanjutan)

Entitas anak sebagai lessor (lanjutan)

Piutang sewa pembiayaan diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan diamortisasi.

Restrukturisasi kredit dapat dilakukan dengan cara pengalihan kredit, melanjutkan kredit, mengangsur kembali, merubah jatuh tempo, merubah tenor dan/atau menambah down payment.

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit hanya diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi di laporan keuangan.

Piutang pembiayaan konsumen

Piutang pembiayaan konsumen neto merupakan total piutang setelah dikurangi pendapatan pembiayaan konsumen yang belum diakui dan cadangan kerugian penurunan nilai.

Piutang pembiayaan konsumen diakui pada awalnya dengan nilai wajar ditambah biaya-biaya transaksi dan dikurangi *yield enhancing income* yang dapat diatribusikan secara langsung dan selanjutnya diukur dengan biaya perolehan diamortisasi menggunakan metode tingkat bunga efektif. Piutang pembiayaan konsumen diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan diamortisasi. Piutang pembiayaan konsumen diklasifikasikan sebagai pinjaman yang diberikan dan piutang.

Pendapatan pembiayaan konsumen yang belum diakui merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dari konsumen dan jumlah pokok pembiayaan, yang diakui sebagai pendapatan selama jangka waktu kontrak berdasarkan tingkat suku bunga efektif dari piutang pembiayaan konsumen.

Penyelesaian kontrak sebelum masa pembiayaan konsumen berakhir diperlakukan sebagai pembatalan kontrak pembiayaan konsumen dan keuntungan atau kerugian yang timbul diakui dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan pada tanggal terjadinya transaksi.

Restrukturisasi kredit dapat dilakukan dengan cara pengalihan kredit, melanjutkan kredit, mengangsur kembali, merubah jatuh tempo, merubah tenor dan/atau menambah *down payment*.

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Tagihan anjak piutang

Anjak piutang dicatat menggunakan PSAK terkait dan diakui sebagai tagihan anjak piutang sebesar nilai piutang yang diperoleh dan dinyatakan sebesar nilai neto yang dapat direalisasi, setelah dikurangi pendapatan anjak piutang ditangguhkan. Selisih antara tagihan anjak piutang dengan jumlah pembayaran ke konsumen diakui sebagai pendapatan anjak piutang ditangguhkan, yang akan diakui sebagai pendapatan anjak piutang berdasarkan proporsi waktu selama periode kontrak menggunakan tingkat suku bunga efektif.

Anjak piutang diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan diamortisasi.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

m. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *Letter of Credit (L/C)* dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep (*accepting bank*).

Tagihan dan liabilitas akseptasi dinyatakan sebesar biaya perolehan diamortisasi. Tagihan akseptasi disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Tagihan akseptasi diklasifikasikan sebagai biaya perolehan diamortisasi sedangkan liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

n. Investasi pada entitas asosiasi

Investasi BRI pada entitas asosiasi diukur dengan menggunakan metode ekuitas. Entitas asosiasi adalah suatu entitas dimana BRI mempunyai pengaruh signifikan atau kepemilikan saham lebih dari 20% hak suara. Pengakuan awal investasi pada entitas asosiasi diakui sebesar biaya perolehan, dan jumlah tercatat tersebut ditambah atau dikurangkan untuk mengakui bagian BRI atas laba rugi entitas asosiasi setelah tanggal perolehan. Bagian BRI atas laba rugi entitas asosiasi diakui dalam laba rugi BRI. Penerimaan distribusi dari entitas asosiasi mengurangi nilai tercatat investasi.

Laporan laba rugi dan penghasilan komprehensif lain konsolidasian mencerminkan bagian atas hasil operasi entitas asosiasi. Bila terdapat perubahan yang diakui langsung pada ekuitas entitas asosiasi, BRI mengakui bagiannya atas perubahan tersebut dan mengungkapkan hal ini, jika berlaku, dalam laporan perubahan ekuitas. Keuntungan atau kerugian yang belum direalisasi sebagai hasil transaksi-transaksi antara BRI dan entitas asosiasi dieliminasi pada jumlah sesuai dengan kepentingan BRI dalam entitas asosiasi.

Setelah menerapkan metode ekuitas, BRI menentukan apakah diperlukan untuk mengakui tambahan rugi penurunan nilai atas investasi BRI dalam entitas asosiasi. BRI menentukan pada setiap tanggal pelaporan apakah terdapat bukti yang objektif yang mengindikasikan bahwa investasi dalam entitas asosiasi mengalami penurunan nilai. Dalam hal ini, BRI menghitung jumlah penurunan berdasarkan selisih jumlah terpulihkan atas investasi dalam entitas asosiasi dan nilai tercatatnya dan mengakuinya dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Investasi BRI pada entitas asosiasi yang tidak memiliki pengaruh yang signifikan atau kepemilikan di bawah 20% dicatat pada nilai wajar sesuai dengan PSAK No. 71.

o. Aset tetap

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan secara langsung untuk membawa aset ke lokasi dan kondisi yang diperlukan supaya aset siap digunakan sesuai dengan maksud manajemen. Setelah pengakuan awal, aset tetap kecuali tanah, dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai.

Aset tetap yang diperoleh dalam pertukaran aset non-moneter atau kombinasi aset moneter dan non-moneter diukur pada nilai wajar, kecuali:

- (i) Transaksi pertukaran tidak memiliki substansi komersial; atau
- (ii) Nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

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o. Aset tetap (lanjutan)

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

	Tahun
Bangunan	15
Kendaraan bermotor	5
Kapal	15
Komputer dan mesin	3 - 8
Perlengkapan kantor	3 - 8
<i>E-Channel</i>	3 - 5
Satelit	15
<i>Main system</i>	5
<i>Non main system</i>	3

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomi masa depan yang diekspektasikan dari penggunaan maupun pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan tersebut dimasukkan ke dalam laba rugi untuk tahun dimana penghentian pengakuan tersebut dilakukan.

Nilai residu, umur manfaat dan metode penyusutan dievaluasi setiap akhir tahun dan disesuaikan secara prospektif jika diperlukan.

Tanah awalnya dinyatakan sebesar biaya perolehan dan tidak disusutkan. Setelah pengakuan awal, tanah diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan (Catatan 16).

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif maka perlu dilakukan revaluasi setiap 3 (tiga) tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi dicatat sebagai "surplus revaluasi aset tetap", dan disajikan dalam penghasilan komprehensif lain. Namun, kenaikan tersebut diakui dalam laba rugi hingga sebesar jumlah penurunan nilai aset yang sama akibat revaluasi yang pernah dilakukan sebelumnya dalam laba rugi. Penurunan nilai tercatat yang timbul dari revaluasi diakui dalam laba rugi.

Beban pemeliharaan dan perbaikan dibebankan pada laba rugi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi pada jumlah tercatat aset tetap terkait, bila besar kemungkinan bagi BRI dan entitas anak manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Aset tetap (lanjutan)

Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "aset tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha ("HGU"), Hak Guna Bangunan ("HGB") dan Hak Pakai ("HP") ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "aset tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

Sewa

Suatu sewa diklasifikasikan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa diklasifikasikan sebagai sewa operasi jika sewa tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

BRI dan entitas anak menerapkan PSAK No. 73 tentang Sewa untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait. BRI menerapkan sewa yang termasuk PSAK No. 73 atas kelas aset tanah bangunan (*landed*) dan kendaraan roda empat dengan aset pendasar bernilai di atas Rp75.000.000 (nilai penuh) dan mempunyai jangka waktu sewa lebih dari 12 bulan.

Pada tanggal insepri suatu kontrak, BRI dan entitas anak menilai apakah suatu kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan, atau mengandung, sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan suatu aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasian, BRI dan entitas anak menilai apakah:

- Kontrak melibatkan penggunaan suatu aset identifikasian;
- BRI dan entitas anak memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- BRI dan entitas anak memiliki hak untuk mengendalikan aset identifikasian dalam bentuk:
 - a. BRI dan entitas anak memiliki hak untuk mengoperasikan aset.
 - b. BRI dan entitas anak mempunyai hak untuk menetapkan tujuan apa aset akan digunakan.

Pada tanggal insepri atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, BRI dan entitas anak mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa. Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- a. Pembayaran lunas di muka;
- b. Pembayaran angsuran tetap; dan
- c. Pembayaran angsuran sewa berubah yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*.

BRI dan entitas anak mengakui aset hak guna dan liabilitas sewa pada tanggal dimulainya sewa. Aset hak guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

o. Aset tetap (lanjutan)

Sewa (lanjutan)

Setelah tanggal permulaan, aset hak guna diukur dengan model biaya. Aset hak guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Sewa jangka pendek dengan durasi kurang dari 12 bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK No. 73 akan diperlakukan sama dengan sewa operasi pada PSAK No. 30. BRI dan entitas anak akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Beban ini ditunjukkan pada beban umum dan administrasi dalam laporan laba rugi.

p. Penurunan nilai aset non-keuangan

Pada setiap akhir periode pelaporan, BRI dan entitas anak menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian pada tanggal laporan diperlukan penurunan atas nilai aset tertentu (yaitu aset tidak berwujud dengan umur manfaat tidak terbatas, aset tidak berwujud yang belum dapat digunakan, atau *goodwill* yang diperoleh dalam suatu kombinasi bisnis), maka BRI dan entitas anak akan membuat estimasi atas jumlah terpulihkan aset tersebut.

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya pelepasan dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya. Rugi penurunan nilai dari operasi yang berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebagai "rugi penurunan nilai". Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK No. 68: "Pengukuran Nilai Wajar" (Catatan 2c).

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

q. Agunan yang diambil alih

Agunan yang diambil alih sehubungan dengan penyelesaian kredit (disajikan dalam akun "aset lain-lain") diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam di atas nilai dari agunan yang diambil alih, dibebankan sebagai penyisihan penghapusan kredit yang diberikan pada tahun berjalan. Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

BRI dan entitas anak mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

Beban perbaikan (*reconditioning cost*) yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

r. Biaya dibayar di muka

Biaya dibayar di muka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus (*straight-line method*).

s. Liabilitas segera

Liabilitas segera merupakan liabilitas BRI dan entitas anak kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya. Liabilitas segera diklasifikasikan sebagai liabilitas keuangan dan dihitung berdasarkan biaya perolehan diamortisasi.

t. Simpanan nasabah dan bank lain serta lembaga keuangan lainnya

Giro merupakan simpanan nasabah yang penarikannya dapat dilakukan setiap saat menggunakan cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai perjanjian antara penyimpan dengan BRI dan Bank Raya. Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Simpanan dari bank lain dan lembaga keuangan lainnya terdiri dari liabilitas terhadap bank lain, baik lokal maupun luar negeri, dalam bentuk giro, tabungan, deposito berjangka, *deposit on call*, dan *inter-bank call money* dengan promes yang berjangka waktu sampai dengan 90 (sembilan puluh) hari serta dinyatakan sesuai dengan jumlah liabilitas terhadap bank dan lembaga keuangan lainnya tersebut.

Simpanan nasabah dan bank lain serta lembaga keuangan lainnya diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi menggunakan suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

u. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset keuangan dalam laporan posisi keuangan konsolidasian sebesar jumlah penjualan kembali dikurangi dengan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan (belum diamortisasi) dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

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u. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali (lanjutan)

Efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas keuangan dalam laporan posisi keuangan konsolidasian sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar di muka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali diperlakukan sebagai biaya dibayar di muka dan diakui sebagai beban selama jangka waktu sejak efek tersebut dijual hingga dibeli kembali menggunakan suku bunga efektif.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

v. Surat berharga yang diterbitkan

Surat berharga yang diterbitkan oleh BRI, BRI Multifinance, Pegadaian dan PNM adalah Obligasi, *Medium Term Notes* (MTN), *Long Term Notes* (LTN) dan Sukuk *Mudharabah*. Surat berharga yang diterbitkan pada awalnya diakui sebesar nilai wajar dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

w. Pinjaman yang diterima

Pinjaman yang diterima merupakan dana yang diterima dari bank lain, Bank Indonesia atau pihak lain dengan liabilitas pembayaran kembali sesuai dengan persyaratan perjanjian pinjaman.

Pinjaman yang diterima diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

x. Pinjaman dan surat berharga subordinasi

Pinjaman dan surat berharga subordinasi diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal dan biaya transaksi yang tidak terpisah dari suku bunga efektif.

y. Provisi

Provisi diakui jika BRI dan entitas anak memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling terkini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibalik.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

z. Pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang *interest bearing* diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, BRI dan entitas anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

aa. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

ab. Pendapatan dan beban syariah

Pendapatan syariah terdiri dari pendapatan dari transaksi piutang *murabahah*, dan pendapatan bagi hasil dari pembiayaan *mudharabah* dan *musyarakah*.

Pendapatan atas piutang *murabahah* menggunakan metode *margin* efektif. *Margin* efektif adalah margin yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari piutang *murabahah*. Pada saat menghitung *margin* efektif, entitas anak mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian piutang di masa mendatang. Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain yang diterima oleh para pihak dalam kontrak yang merupakan bagian tidak terpisahkan dari margin efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

Pendapatan bagi hasil pembiayaan *mudharabah* dan *musyarakah* diakui pada saat diterima atau dalam periode terjadinya hak bagi hasil sesuai porsi bagi hasil (*nisbah*) yang disepakati.

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ac. Pendapatan premi dan beban klaim

Premi kontrak asuransi jangka pendek diakui sebagai pendapatan dalam periode kontrak sesuai dengan proporsi jumlah proteksi asuransi yang diberikan. Premi kontrak asuransi bukan jangka pendek diakui sebagai pendapatan pada saat jatuh tempo dari pemegang polis. Premi yang diterima sebelum diterbitkannya polis asuransi atau tanggal premi jatuh tempo dicatat sebagai titipan premi.

Premi terkait kontrak investasi dan jumlah komponen risiko keuangan kontrak asuransi dicatat sebagai deposit melalui laporan posisi keuangan konsolidasian sebagai penyesuaian terhadap akun liabilitas kontrak investasi.

Premi reasuransi bruto diakui sebagai beban pada saat dibayarkan atau pada tanggal di mana polis tersebut efektif.

Klaim dan manfaat asuransi merupakan klaim-klaim yang telah disetujui (*approved claim*). Klaim dan manfaat tersebut diakui sebagai beban pada saat timbulnya liabilitas untuk memenuhi klaim. Bagian klaim yang diperoleh dari reasuradur diakui dan dicatat sebagai klaim reasuransi pada periode yang sama dengan pengakuan beban klaim.

Klaim dan manfaat asuransi terkait kontrak investasi dan jumlah komponen risiko keuangan kontrak asuransi dicatat sebagai penarikan (*withdrawal*) melalui laporan posisi keuangan konsolidasian sebagai penyesuaian terhadap akun liabilitas kontrak investasi.

ad. Liabilitas kontrak asuransi dan reasuransi

Liabilitas kontrak asuransi

a. Liabilitas manfaat polis masa depan

Liabilitas manfaat polis masa depan merupakan nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan, nilai kini estimasi seluruh biaya yang dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan. Liabilitas manfaat polis masa depan merupakan liabilitas atas kontrak asuransi bukan jangka pendek.

Kenaikan liabilitas manfaat polis masa depan diakui sebagai beban pada laba rugi tahun berjalan sedangkan penurunan liabilitas manfaat polis masa depan diakui sebagai pendapatan pada laba rugi tahun berjalan. Liabilitas tersebut dihentikan pengakuannya pada saat kontrak berakhir, dikeluarkan atau dibatalkan.

b. Estimasi liabilitas klaim

Estimasi liabilitas klaim merupakan klaim dalam proses penyelesaian yang ditentukan berdasarkan estimasi kerugian dari klaim yang masih dalam proses penyelesaian pada tanggal laporan posisi keuangan konsolidasian, termasuk klaim yang telah terjadi namun belum dilaporkan (*Incurred But Not Reported (IBNR)*).

Perubahan dalam estimasi liabilitas klaim diakui dalam laba rugi tahun berjalan. Liabilitas tersebut dihentikan pengakuannya pada saat kontrak berakhir, dikeluarkan atau dibatalkan.

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ad. Liabilitas kontrak asuransi dan reasuransi (lanjutan)

Liabilitas kontrak asuransi (lanjutan)

c. Premi yang belum merupakan pendapatan

Premi yang belum merupakan pendapatan merupakan bagian premi yang telah dilunasi, namun belum merupakan pendapatan karena masa pertanggungan asuransi masih berjalan pada akhir tahun. Premi yang belum merupakan pendapatan merupakan liabilitas atas kontrak asuransi jangka pendek.

Premi yang belum merupakan pendapatan dihitung secara individual dari tiap pertanggungan yang besarnya ditetapkan secara proporsional terhadap jumlah proteksi yang diberikan selama periode pertanggungan atau periode risiko, konsisten dengan pengakuan pendapatan premi asuransi jangka pendek.

Kenaikan premi yang belum merupakan pendapatan diakui sebagai beban pada laba rugi tahun berjalan sedangkan penurunan premi yang belum merupakan pendapatan diakui sebagai pendapatan pada laba rugi tahun berjalan. Liabilitas ini dihentikan pengakuannya pada saat kontrak berakhir, dilepaskan atau dibatalkan.

Reasuransi

BRI Life dan BRI Insurance mensesikan risiko asuransi dalam bisnis normal pada setiap lini bisnisnya.

Manfaat BRI Life dan BRI Insurance atas kontrak reasuransi yang dimiliki diakui sebagai aset reasuransi. Aset ini terdiri dari piutang yang bergantung pada klaim yang diperkirakan dan manfaat yang timbul dalam kontrak reasuransi terkait. Sebagaimana disyaratkan oleh PSAK No. 62, aset reasuransi tidak saling hapus dengan liabilitas kontrak asuransi terkait.

Piutang reasuransi diestimasi secara konsisten dengan klaim yang disetujui terkait dengan kebijakan reasuradur dan sesuai dengan kontrak reasuransi terkait.

BRI Life dan BRI Insurance mereasuransikan sebagian risiko atas ekspektasi pertanggungan yang diperoleh kepada perusahaan asuransi lain dan perusahaan reasuransi. Jumlah premi yang dibayar atau bagian premi atas transaksi reasuransi prospektif diakui sebagai premi reasuransi sesuai periode kontrak reasuransi secara proporsional dengan proteksi yang diberikan. Pembayaran atau liabilitas atas transaksi reasuransi retrospektif diakui sebagai piutang reasuransi sebesar liabilitas yang dibukukan sehubungan dengan kontrak asuransi tersebut.

Aset reasuransi termasuk saldo yang diharapkan dibayarkan oleh perusahaan reasuransi untuk *ceded* liabilitas manfaat polis masa depan, *ceded* estimasi liabilitas klaim, dan *ceded* premi yang belum merupakan pendapatan. Jumlah manfaat yang ditanggung oleh reasuradur diperkirakan secara konsisten sesuai dengan liabilitas yang terkait dengan polis reasuransi.

Aset reasuransi mengalami penurunan nilai jika ada bukti objektif, sebagai akibat dari suatu peristiwa yang terjadi setelah pengakuan awal aset reasuransi, bahwa BRI Life dan BRI Insurance tidak dapat menerima seluruh jumlah karena di bawah syarat-syarat kontrak, dan dampak pada jumlah yang akan diterima dari reasuradur dapat diukur secara andal.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ad. Liabilitas kontrak asuransi dan reasuransi (lanjutan)

Reasuransi (lanjutan)

Jika aset reasuransi mengalami penurunan nilai, BRI Life dan BRI Insurance mengurangi nilai tercatat dan mengakui kerugian penurunan nilai tersebut dalam laba rugi tahun berjalan.

Aset atau liabilitas reasuransi dihentikan pengakuannya ketika hak kontraktualnya hilang atau berakhir, atau ketika kontrak dialihkan kepada pihak lain.

ae. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program pensiun iuran pasti

Merupakan iuran kepada dana pensiun sebesar persentase tertentu gaji pekerja yang menjadi peserta program pensiun iuran pasti BRI. Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pekerja-pekerja tersebut dan pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Imbalan pasca kerja dan imbalan kerja jangka panjang lainnya seperti penghargaan tanda jasa, cuti besar, program kesehatan pasca kerja BPJS dan program manfaat lain manfaat dana tambahan dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pekerja yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan BRI dan peraturan yang berlaku.

Imbalan pasca kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

- (i) Keuntungan dan kerugian aktuarial.
- (ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
- (iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain yang tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amandemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

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af. Opsi saham

Biaya kompensasi saham pada tanggal penerbitan dihitung berdasarkan nilai wajar dari opsi saham tersebut dan diakui dalam akun "Beban Tenaga Kerja dan Tunjangan" berdasarkan program hak yang diakui pada tahun berjalan (*cliff-vesting scheme*) dengan metode garis lurus selama masa tunggu (*vesting period*). Akumulasi dari biaya kompensasi saham diakui sebagai "opsi saham" dalam bagian ekuitas. Nilai wajar dari opsi saham tersebut dinilai dengan menggunakan model penentuan harga opsi *Black-Scholes*.

ag. Laba per lembar saham

Labanya per lembar saham dasar dihitung dengan membagi laba tahun berjalan yang diatribusikan kepada Entitas Induk BRI dengan jumlah rata-rata tertimbang saham yang ditempatkan dan disetor penuh pada tahun yang bersangkutan.

Labanya per lembar saham dilusian dihitung setelah melakukan penyesuaian yang diperlukan terhadap jumlah rata-rata tertimbang saham biasa yang beredar.

ah. Transaksi dan saldo dalam mata uang asing

BRI dan entitas anaknya menyelenggarakan catatan akuntansi dalam Rupiah. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi. Pada tanggal-tanggal 31 Desember 2023 dan 2022, semua aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah dengan menggunakan kurs *spot* Reuters pada pukul 16.00 WIB (Waktu Indonesia bagian Barat). Keuntungan atau kerugian yang timbul dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Nilai tukar yang digunakan untuk menjabarkan mata uang asing ke dalam Rupiah adalah sebagai berikut (nilai penuh):

	31 Desember 2023	31 Desember 2022
1 Dolar Amerika Serikat	15.397,00	15.567,50
1 Pound Sterling Inggris	19.626,56	18.786,09
1 Yen Jepang	108,88	117,81
1 Euro Eropa	17.038,32	16.581,72
1 Dolar Hong Kong	1.970,73	1.996,55
1 Riyal Arab Saudi	4.106,00	4.139,00
1 Dolar Singapura	11.676,34	11.592,88
1 Ringgit Malaysia	3.355,20	3.533,66
1 Dolar Australia	10.520,77	10.557,88
1 Renminbi	2.170,06	2.238,91
1 Baht Thailand	449,75	450,71
1 Franc Swiss	18.299,27	16.827,00
1 Dolar Kanada	11.629,59	11.486,39
1 Dolar Brunei Darussalam	11.581,05	11.538,75
1 Kroner Denmark	2.285,87	2.229,65
1 Won Korea Selatan	11,88	12,35
1 Dolar Selandia Baru	9.765,55	9.851,12
1 Kina Papua Nugini	4.131,03	4.421,19
1 Dirham Uni Emirat Arab	4.192,40	4.238,88
1 Kroner Swedia	1.541,54	1.487,84
1 Kroner Norwegia	1.509,55	1.572,28
1 Rupee India	185,18	188,11
1 Peso Filipina	277,98	279,44
1 Dolar Taiwan Baru	503,50	506,13
1 Dong Vietnam	0,64	0,66

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ai. Penjabaran laporan keuangan Kantor Cabang dan Perwakilan di luar negeri

BRI memiliki 1 (satu) Entitas Anak di Hong Kong, 5 (lima) Kantor Cabang di New York, Cayman Islands, Singapura, Timor-Leste dan Taipei serta 1 (satu) Kantor Perwakilan di luar negeri yang berlokasi di Hong Kong yang merupakan entitas asing yang terpisah.

Untuk tujuan penggabungan laporan keuangan konsolidasian, seluruh akun entitas anak, kantor cabang dan perwakilan di luar negeri dijabarkan dalam Rupiah dengan kurs sebagai berikut:

- a. Aset dan liabilitas serta komitmen dan kontinjensi menggunakan kurs *spot* Reuters pada pukul 16.00 WIB pada tanggal laporan posisi keuangan.
- b. Pendapatan, beban, laba dan rugi menggunakan kurs tengah rata-rata yang berlaku pada bulan yang bersangkutan. Saldo akhir periode merupakan penjumlahan saldo bulanan pendapatan, beban, laba dan rugi selama tahun yang bersangkutan.
- c. Modal saham dan tambahan modal disetor menggunakan kurs historis.
- d. Laporan arus kas menggunakan kurs *spot* Reuters pada pukul 16.00 WIB pada tanggal laporan posisi keuangan, kecuali pos-pos laba rugi yang menggunakan kurs tengah rata-rata dan pos-pos ekuitas yang menggunakan kurs historis.

Selisih yang timbul dari proses penjabaran laporan keuangan tersebut disajikan di kelompok ekuitas sebagai "selisih kurs karena penjabaran laporan keuangan dalam mata uang asing".

aj. Instrumen derivatif

Instrumen keuangan derivatif dinilai dan diakui di laporan posisi keuangan konsolidasian pada nilai wajar. Setiap kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Tagihan dan liabilitas derivatif diklasifikasikan sebagai aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.

Keuntungan atau kerugian yang terjadi dari perubahan nilai wajar diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

Nilai wajar instrumen derivatif ditentukan diskonto arus kas dan model penentu harga atau harga yang diberikan oleh broker (*quoted price*) atas instrumen lainnya yang memiliki karakteristik serupa, yang mengacu pada PSAK No. 68: "Pengukuran Nilai Wajar" (Catatan 2c).

Derivatif melekat tidak lagi dipisahkan dari kontrak utama non-derivatif yang merupakan aset keuangan/liabilitas keuangan, BRI dan entitas anak mengklasifikasikan aset/liabilitas keuangan secara keseluruhan berdasarkan model bisnis dan jangka waktu kontraktualnya sebagaimana diungkapkan dalam Catatan 2c.

ak. Perpajakan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang perbedaan temporer dan rugi fiskal yang belum dikompensasikan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

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ak. Perpajakan (lanjutan)

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal posisi keuangan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

Aset dan kewajiban pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang telah secara substantif telah diberlakukan pada tanggal laporan posisi keuangan. Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap kewajiban perpajakan diakui pada saat penetapan pajak diterima atau jika BRI dan entitas anak mengajukan keberatan, pada saat keputusan atas keberatan telah ditetapkan.

Untuk setiap entitas yang dikonsolidasi, pengaruh pajak atas perbedaan temporer dan akumulasi rugi pajak, yang masing-masing dapat berupa aset atau liabilitas, disajikan dalam jumlah neto untuk masing-masing entitas tersebut.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

al. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari BRI dan entitas anak yang terlibat baik dalam menyediakan produk tertentu (segmen operasi), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Item-item segmen ditentukan sebelum saldo dan transaksi antar Kelompok Usaha, dieliminasi sebagai bagian dari proses konsolidasi.

BRI dan entitas anak menyajikan segmen usaha berdasarkan laporan internal konsolidasian yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

BRI telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen operasi) yang terbagi atas kelompok mikro, ritel, korporasi, lainnya dan entitas anak, serta berdasarkan segmen geografis.

Segmen geografis meliputi penyediaan barang maupun jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain. Segmen geografis BRI adalah berdasarkan wilayah Indonesia, Amerika Serikat, Hong Kong, Singapura, Timor-Leste dan Taipei.

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am. Pendapatan dan Beban Penjualan Emas

Pendapatan dari penjualan emas diakui pada saat kewajiban pelaksanaan dipenuhi entitas anak pada waktu tertentu, yaitu pada saat pengendalian atas barang telah berpindah kepada pelanggan. Pendapatan bisnis emas juga diakui ketika suatu produk telah diserahkan kepada pelanggan atau memenuhi skema "penjualan ketika pengiriman ditunda". Pengakuan pendapatan tersebut menerapkan PSAK No. 72, "Pendapatan dari Kontrak dengan Pelanggan". Pendapatan disajikan neto setelah dikurangi pajak pertambahan nilai, retur, potongan harga dan diskon. Beban diakui pada saat terjadinya berdasarkan metode akrual.

an. Saham Treasuri

Instrumen ekuitas BRI yang diperoleh kembali (saham treasuri) diakui pada harga perolehan kembali dan dikurangi dari ekuitas. Tidak ada laba atau rugi yang diakui pada laba rugi atas perolehan, penjualan kembali, penerbitan atau pembatalan dari instrumen ekuitas BRI. Selisih antara jumlah tercatat dan penerimaan, bila diterbitkan kembali, diakui sebagai bagian dari tambahan modal disetor pada ekuitas.

ao. Penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan

Penyusunan laporan keuangan konsolidasian BRI dan entitas anak mengharuskan manajemen untuk membuat pertimbangan, estimasi dan asumsi yang mempengaruhi jumlah yang dilaporkan dari pendapatan, beban, aset dan liabilitas, dan pengungkapan atas liabilitas kontinjensi pada akhir periode pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Pertimbangan

Pertimbangan berikut ini dibuat oleh manajemen dalam rangka penerapan kebijakan akuntansi BRI dan entitas anak yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan konsolidasian BRI dan entitas anak sebagai berikut:

Nilai wajar atas instrumen keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan konsolidasian dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1 : Harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2 : Input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3 : Input yang tidak dapat diobservasi untuk aset dan liabilitas.

Kontinjensi

Manajemen BRI dan entitas anak sedang terlibat dalam proses hukum. Perkiraan biaya kemungkinan bagi penyelesaian klaim telah dikembangkan melalui konsultasi dengan bantuan konsultan hukum BRI dan entitas anak didasarkan pada analisis hasil yang potensial. Manajemen BRI dan entitas anak tidak berkeyakinan bahwa hasil dari hal ini akan mempengaruhi hasil usaha. Besar kemungkinan, bagaimanapun, bahwa hasil operasi di masa depan dapat secara material terpengaruh oleh perubahan dalam estimasi atau efektivitas dari strategi yang terkait dengan hal tersebut.

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ao. Penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan (lanjutan)

Estimasi dan Asumsi

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko untuk dapat menyebabkan penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun berikutnya seperti yang diungkapkan di bawah ini. BRI dan entitas anak mendasarkan asumsi dan estimasi yang digunakan pada parameter yang tersedia pada saat laporan keuangan konsolidasian disusun.

Asumsi dan situasi mengenai perkembangan masa depan dapat berubah akibat perubahan pasar atau situasi yang timbul di luar kendali BRI dan entitas anak. Perubahan tersebut dicerminkan dalam asumsi yang digunakan pada saat terjadinya.

Cadangan kerugian penurunan nilai dari kredit yang diberikan, pinjaman syariah serta piutang pembiayaan

Manajemen BRI dan entitas anak menelaah portofolio kredit yang diberikan, pinjaman syariah serta piutang pembiayaan setiap tahun, untuk menilai penurunan nilai dengan memperbarui cadangan kerugian penurunan nilai yang dibentuk selama periode yang diperlukan berdasarkan analisis berkelanjutan dan pemantauan terhadap rekening individual oleh petugas terkait.

Dalam menentukan apakah penurunan nilai harus dibentuk dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian, BRI dan entitas anak membuat penilaian, apakah terdapat data yang dapat diobservasi yang menunjukkan bahwa terdapat penurunan yang dapat diukur dalam laporan perkiraan arus kas masa depan dari portofolio pinjaman sebelum penurunan tersebut dapat diidentifikasi secara individual dalam portofolio tersebut.

Bukti seperti ini termasuk data yang dapat diobservasi yang menunjukkan bahwa terjadi perubahan yang merugikan pada status pembayaran kelompok peminjam, atau kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok. BRI dan entitas anak menggunakan perkiraan dalam menentukan jumlah dan waktu dari arus kas masa depan ketika menentukan tingkat cadangan kerugian yang diperlukan. Estimasi tersebut didasarkan pada asumsi mengenai sejumlah faktor dan hasil aktual yang dapat berbeda, yang mengakibatkan perubahan terhadap jumlah cadangan kerugian di masa yang akan datang.

Penurunan nilai untuk efek-efek

Manajemen BRI menentukan bahwa efek-efek memiliki kriteria penurunan nilai yang sama dengan aset keuangan yang dicatat pada biaya perolehan diamortisasi.

Penurunan nilai aset non-keuangan

BRI dan entitas anak mengevaluasi penurunan nilai aset non-keuangan apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset non-keuangan tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- a) Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
- b) Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- c) Industri atau tren ekonomi yang secara signifikan bernilai negatif.

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Estimasi dan Asumsi (lanjutan)

Penurunan nilai aset non-keuangan (lanjutan)

Manajemen BRI dan entitas anak mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya pelepasan dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Pengakuan aset pajak tangguhan

Aset pajak tangguhan diakui untuk seluruh saldo rugi fiskal yang belum digunakan dalam hal terdapat kemungkinan bahwa penghasilan kena pajak akan tersedia untuk dikompensasi terhadap kerugian yang dapat digunakan. Pertimbangan manajemen yang signifikan diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan saat dan jumlah penghasilan kena pajak di masa mendatang seiring dengan strategi perencanaan pajak.

BRI dan entitas anak menelaah aset pajak tangguhan pada setiap tanggal laporan posisi keuangan dan mengurangi jumlah tercatat dalam hal tidak adanya lagi kemungkinan bahwa penghasilan kena pajak yang cukup akan tersedia untuk mengompensasi sebagian atau seluruh aset pajak tangguhan.

Nilai kini atas imbalan kerja

Biaya atas program pensiun dan imbalan pasca kerja lainnya ditentukan dengan perhitungan aktuaris. Perhitungan aktuaris melibatkan penggunaan asumsi mengenai tingkat diskonto, tingkat pengembalian yang diharapkan dari aset, kenaikan gaji di masa depan, tingkat kematian dan tingkat kecacatan. Dikarenakan program tersebut memiliki sifat jangka panjang, maka perkiraan tersebut memiliki ketidakpastian yang signifikan.

Estimasi liabilitas klaim

Estimasi liabilitas klaim merupakan liabilitas yang disisihkan untuk memenuhi liabilitas klaim yang terjadi dan yang masih dalam proses penyelesaian atas polis-polis asuransi yang masih berlaku (*policies in force*). Pertimbangan manajemen BRI diperlukan untuk menentukan jumlah estimasi liabilitas klaim yang dapat diakui.

Liabilitas manfaat polis masa depan

BRI mencatat liabilitas kontrak asuransi jangka panjang dengan metode nilai kini estimasi pembayaran seluruh manfaat yang diperjanjikan termasuk seluruh opsi yang disediakan ditambah dengan nilai kini estimasi seluruh biaya yang akan dikeluarkan dan juga mempertimbangkan penerimaan premi di masa depan. Asumsi utama yang mendasari metode tersebut adalah pengalaman klaim masa lalu dan tingkat diskonto.

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2. IKHTISAR KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

ap. Perubahan kebijakan akuntansi dan pengungkapan

BRI dan entitas anaknya telah menerapkan standar akuntansi yang berlaku efektif sejak tanggal 1 Januari 2023, yang dianggap relevan dengan laporan keuangan konsolidasian, yaitu:

- a. Amandemen PSAK No. 1, "Penyajian Laporan Keuangan tentang Pengungkapan Kebijakan Akuntansi". Amandemen ini diadopsi dari amandemen IAS No. 1, "*Presentation of Financial Statements: Disclosure of Accounting Policies*". Amandemen ini mengklarifikasi bahwa tidak seluruh informasi kebijakan akuntansi terkait dengan transaksi, peristiwa atau kondisi lain yang material adalah material terhadap laporan keuangan.
- b. Amandemen PSAK No. 16, "Aset Tetap tentang Hasil Sebelum Penggunaan yang Diintensikan". Amandemen ini diadopsi dari amandemen IAS No. 16, "*Property, Plant and Equipment: Proceeds before Intended Use*". Amandemen ini mengklarifikasi contoh biaya yang dapat diatribusikan secara langsung sebagai biaya perolehan aset tetap.
- c. Amandemen PSAK No. 25, "Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan tentang Definisi Estimasi Akuntansi". Amandemen ini diadopsi dari amandemen IAS No. 8, "*Accounting Policies, Changes in Accounting Estimates and Errors: Definition of Accounting Estimates*". Amandemen ini menjelaskan definisi estimasi akuntansi dan mengklarifikasi perubahan dalam estimasi akuntansi.
- d. Amandemen PSAK No. 46, "Pajak Penghasilan tentang Pajak Tangguhan terkait Aset dan Liabilitas yang timbul dari Transaksi Tunggal". Amandemen ini diadopsi dari amandemen IAS No. 12, "*Income Taxes: Deferred Tax related to Assets and Liabilities arising from a Single Transaction*". Amandemen ini menjelaskan deskripsi dan pengecualian pengakuan awal untuk aset dan liabilitas pajak tangguhan.
- e. Amandemen PSAK No. 46, "Pajak Penghasilan tentang Reformasi Pajak Internasional - Ketentuan Model Pilar Dua". Amandemen ini diadopsi dari amandemen IAS No. 12, "*Income Taxes: International Tax Reform - Pillar Two Model Rules*". Amandemen ini mengatur pengecualian sementara atas perlakuan akuntansi pajak tangguhan terkait dengan penerapan ketentuan model perpajakan Pilar Dua beserta pengungkapannya.

Penerapan PSAK di atas tidak berdampak material terhadap pelaporan keuangan dan pengungkapan dalam laporan keuangan konsolidasian.

aq. Tanggung jawab sosial dan lingkungan

Berdasarkan PER-05/MBU/04/2021, istilah PKBL (Program Kemitraan dan Bina Lingkungan) tidak digunakan lagi dan diganti menjadi TJSL (Tanggung Jawab Sosial & Lingkungan). Alokasi dana tidak dialokasikan dari saldo laba berdasarkan hasil keputusan Rapat Umum Pemegang Saham (RUPS) akan tetapi diakui dan dibebankan ke laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

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3. KAS

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Rupiah</u>		29.764.399		25.980.803
<u>Mata uang asing</u>				
Dolar Amerika Serikat	79.872.638	1.229.799	41.494.434	645.965
Riyal Arab Saudi	45.839.472	188.217	15.344.795	63.512
Dolar Singapura	15.547.692	181.540	17.835.516	206.765
Dolar Australia	6.439.502	67.749	13.146.160	138.796
Euro Eropa	3.620.283	61.684	10.089.844	167.307
Ringgit Malaysia	12.365.562	41.489	31.255.724	110.447
Pound Sterling Inggris	603.196	11.839	1.360.951	25.567
Dirham Uni Emirat Arab	2.817.265	11.811	5.329.735	22.592
Franc Swiss	581.040	10.633	238.930	4.020
Yen Jepang	83.669.794	9.110	42.609.961	5.020
Renminbi	2.797.142	6.070	1.795.579	4.020
Dolar Brunei Darussalam	455.095	5.270	810.707	9.355
Dolar Hong kong	2.630.075	5.183	4.555.056	9.094
Dolar Kanada	273.691	3.183	351.860	4.042
Dolar Selandia Baru	207.298	2.024	575.438	5.669
Peso Filipina	4.522.830	1.257	6.075.560	1.698
Dolar Taiwan Baru	1.725.199	869	575.978	292
Baht Thailand	1.864.080	838	3.277.430	1.477
Won Korea Selatan	27.524.387	327	19.834.591	245
Dong Vietnam	415.104.461	266	899.812.000	593
Ruppee India	729.257	135	600.712	113
Kina Papua Nugini	22.277	92	19.540	86
		1.839.385		1.426.675
Total		31.603.784		27.407.478

Saldo kas sudah termasuk uang pada mesin ATM (Anjungan Tunai Mandiri) sebesar Rp4.208.492 dan ASD905.640 (nilai penuh) pada tanggal 31 Desember 2023 serta Rp4.554.211 dan ASD809.680 (nilai penuh) pada tanggal 31 Desember 2022.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat saldo kas yang tidak dapat digunakan dan yang dijamin oleh BRI dan entitas anak.

Kas yang dibatasi penggunaannya yang akan digunakan untuk membayar kewajiban yang akan jatuh tempo dalam waktu 1 (satu) tahun disajikan sebagai bagian dari Aset Lain-lain (Catatan 17).

4. GIRO PADA BANK INDONESIA

Giro pada Bank Indonesia terdiri atas:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
Rupiah		93.630.203		141.071.603
Dolar Amerika Serikat	537.696.816	8.278.918	633.598.631	9.863.547
Total		101.909.121		150.935.150

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4. GIRO PADA BANK INDONESIA (lanjutan)

Saldo giro pada Bank Indonesia disediakan untuk memenuhi persyaratan Giro Wajib Minimum (GWM) dari Bank Indonesia. Pada tanggal 31 Desember 2023 dan 2022, GWM dihitung sesuai dengan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 25 Februari 2022 yang dijelaskan melalui Peraturan Anggota Dewan Gubernur (PADG) No. 12 Tahun 2023 tanggal 27 September 2023.

Dalam mendukung pertumbuhan ekonomi yang berkelanjutan, Bank Indonesia menetapkan dan melaksanakan kebijakan makroprudensial melalui upaya mendorong intermediasi yang seimbang, berkualitas, dan berkelanjutan, memitigasi dan mengelola risiko sistemik, serta meningkatkan inklusi ekonomi, inklusi keuangan, dan keuangan berkelanjutan sesuai Peraturan Bank Indonesia (PBI) No. 11 tahun 2023 tanggal 18 September 2023 tentang Kebijakan Insentif Likuiditas Makroprudensial, sebagaimana diatur lebih lanjut melalui PADG No. 11 Tahun 2023 tanggal 27 September 2023 tentang Peraturan Pelaksanaan Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial (PADG KLM).

Rasio Penyangga Likuiditas Makroprudensial (PLM) dihitung sesuai dengan PBI No. 24/16/PBI/2022 tanggal 31 Oktober 2022 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah PADG No. 18 Tahun 2023 tanggal 29 November 2023.

Pemenuhan rasio-rasio tersebut di atas masing-masing ditentukan sebesar sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
GWM Primer	6,05%	7,00%
(i) GWM secara harian	0,00	0,00
(ii) GWM secara rata-rata ^{*)}	6,05	7,00
Penyangga Likuiditas Makroprudensial (PLM)	5,00	6,00
<u>Mata uang asing</u>	4,00	4,00
(i) GWM secara harian	2,00	2,00
(ii) GWM secara rata-rata	2,00	2,00

^{*)} Bank melakukan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, sehingga Bank mendapatkan insentif pelonggaran atas kewajiban pemenuhan GWM dalam rupiah pada Desember 2023 dan Desember 2022 sebesar 2,95% dan 2,00%.

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4. GIRO PADA BANK INDONESIA (lanjutan)

Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, penyebutan *Loan to Funding Ratio* (LFR) berubah menjadi Rasio Intermediasi Makroprudensial (RIM), dan kewajiban pemenuhan Giro RIM mulai berlaku pada tanggal 16 Juli 2018. Giro RIM adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dan RIM Target. Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%. Peraturan tersebut telah disempurnakan sebanyak 4 (empat) kali dengan perubahan terakhir PBI No.24/16/PBI/2022 tanggal 31 Oktober 2022. PBI tersebut dijelaskan melalui PADG No. 18 Tahun 2023 tanggal 29 November 2023.

Rasio GWM BRI (entitas induk) pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
GWM Primer ^{*)}	8,05%	12,11%
(i) GWM secara harian	0,00	0,00
(ii) GWM secara rata-rata ^{*)}	8,05	12,11
PLM (d/h GWM Sekunder)	14,24	14,40
<u>Mata uang asing</u>	4,22	4,24
(i) GWM secara harian	2,00	2,00
(ii) GWM secara rata-rata	2,22	2,24

^{*)} Setelah dikurangi insentif sesuai PADG No. 11 Tahun 2023.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, BRI telah memenuhi ketentuan Bank Indonesia tentang rasio-rasio tersebut di atas.

5. GIRO PADA BANK LAIN

a) Berdasarkan Mata Uang:

	<u>31 Desember 2023</u>		<u>31 Desember 2022</u>	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>		269.629		328.752
<u>Mata uang asing</u>				
Dolar Amerika Serikat	1.080.512.301	16.636.648	1.057.828.412	16.467.742
Dolar Singapura	123.042.799	1.436.690	99.800.149	1.156.971
Euro Eropa	72.038.920	1.227.422	27.256.867	451.966
Yen Jepang	6.075.048.703	661.421	3.474.319.128	409.310
Renminbi	254.652.528	552.611	310.302.142	694.739
Dolar Hong Kong	158.345.706	312.057	100.637.976	200.929
Pound Sterling Inggris	14.631.778	287.171	21.217.574	398.595
Dolar Australia	23.562.642	247.897	27.828.214	293.807
Dolar Selandia Baru	13.356.004	130.429	19.893.130	195.970
Dolar Kanada	3.057.119	35.553	2.587.730	29.724
Franc Swiss	1.412.688	25.851	5.783.698	97.322
Ringgit Malaysia	5.199.682	17.446	798.540	2.822

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5. GIRO PADA BANK LAIN (lanjutan)

a) Berdasarkan Mata Uang (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga (lanjutan)</u>				
<u>Mata uang asing (lanjutan)</u>				
Riyal Arab Saudi	3.102.100	12.737	6.228.883	25.781
Dirham Uni Emirat Arab	2.490.560	10.441	2.909.039	12.331
Dolar Taiwan Baru	17.082.759	8.601	8.615.531	4.361
Kroner Norwegia	3.498.713	5.281	4.024.099	6.327
Kroner Swedia	2.436.698	3.756	8.466.273	12.596
Baht Thailand	4.488.551	2.019	911.145	411
		21.614.031		20.461.704
		21.883.660		20.790.456
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>		414.931		670.798
<u>Mata uang asing</u>				
Dolar Hong Kong	12.002.281	23.653	5.517.809	11.017
Dolar Amerika Serikat	628.351	9.675	1.038.224	16.163
		33.328		27.180
		448.259		697.978
Total		22.331.919		21.488.434
Cadangan kerugian penurunan nilai		(9.984)		(18.577)
Total - Bersih		22.321.935		21.469.857

b) Berdasarkan Bank:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
Standard Chartered Bank	91.007	41.470
PT Bank Central Asia Tbk	56.298	64.628
PT Bank DKI	24.892	52.809
PT Bank Muamalat Indonesia Tbk	20.957	38.497
PT Bank Maybank Indonesia Tbk	12.962	16.861
PT Bank Permata Tbk - Unit Usaha Syariah	8.664	16.263
PT Bank Ganesha Tbk	6.223	3.678
Lainnya	48.626	94.546
	269.629	328.752

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5. GIRO PADA BANK LAIN (lanjutan)

b) Berdasarkan Bank (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga (lanjutan)</u>		
<u>Mata uang asing</u>		
J.P. Morgan Chase Bank, N.A.	10.505.921	13.015.929
Standard Chartered Bank	2.265.496	1.920.914
Citibank N.A.	2.238.494	1.141.030
Bank of America	1.953.570	930.161
Bank of China, Ltd	628.607	682.272
OCBC Bank Singapore	579.359	622.220
Banco Central de Timor Leste	578.544	91.205
Sumitomo Mitsui Banking Corporation	391.992	143.644
HSBC Holdings PLC	376.078	303.490
ING Belgium NV/SA	353.682	56.071
Lainnya	1.742.288	1.554.768
	<u>21.614.031</u>	<u>20.461.704</u>
	<u>21.883.660</u>	<u>20.790.456</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Bank Negara Indonesia (Persero) Tbk	124.538	200.538
PT Bank Mandiri (Persero) Tbk	118.928	205.434
PT Bank Syariah Indonesia Tbk	113.847	127.372
PT Bank Tabungan Negara (Persero) Tbk	57.615	137.390
PT Bank Hibank Indonesia (dahulu PT Bank Mayora)	3	49
Lembaga Pembiayaan Ekspor Indonesia	-	15
	<u>414.931</u>	<u>670.798</u>
<u>Mata uang asing</u>		
PT Bank Negara Indonesia (Persero) Tbk	30.155	18.819
PT Bank Mandiri (Persero) Tbk	3.173	8.361
	<u>33.328</u>	<u>27.180</u>
	<u>448.259</u>	<u>697.978</u>
Total	22.331.919	21.488.434
Cadangan kerugian penurunan nilai	(9.984)	(18.577)
Bersih	<u>22.321.935</u>	<u>21.469.857</u>

c) Kolektibilitas:

Pada tanggal-tanggal 31 Desember 2023 dan 2022, semua giro pada bank lain diklasifikasikan "Lancar".

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5. GIRO PADA BANK LAIN (lanjutan)

d) Tingkat suku bunga rata-rata:

	31 Desember 2023	31 Desember 2022
Rupiah	0,08%	0,08%
Mata uang asing	3,73	2,63

e) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Giro pada Bank Lain</u>				
Nilai tercatat awal	21.488.434	-	-	21.488.434
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	710.407	-	-	710.407
Aset keuangan baru yang diterbitkan atau dibeli	338.949	-	-	338.949
Aset keuangan yang dihentikan pengakuannya	-	-	-	-
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(205.871)	-	-	(205.871)
Nilai tercatat akhir	22.331.919	-	-	22.331.919
	31 Desember 2022			
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Giro pada Bank Lain</u>				
Nilai tercatat awal	14.065.097	-	-	14.065.097
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	7.423.337	-	-	7.423.337
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-
Aset keuangan yang dihentikan pengakuannya	-	-	-	-
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	-	-	-	-
Nilai tercatat akhir	21.488.434	-	-	21.488.434

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5. GIRO PADA BANK LAIN (lanjutan)

e) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Giro pada Bank Lain</u>				
Cadangan atas kerugian kredit ekspektasian awal	18.577	-	-	18.577
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(13.558)	-	-	(13.558)
Aset keuangan baru yang diterbitkan atau dibeli	5.016	-	-	5.016
Aset keuangan yang dihentikan pengakuannya	-	-	-	-
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(51)	-	-	(51)
Cadangan atas kerugian kredit ekspektasian akhir	9.984	-	-	9.984
31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Giro pada Bank Lain</u>				
Cadangan atas kerugian kredit ekspektasian awal	29.078	-	-	29.078
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(10.722)	-	-	(10.722)
Aset keuangan baru yang diterbitkan atau dibeli	-	-	-	-
Aset keuangan yang dihentikan pengakuannya	-	-	-	-
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	221	-	-	221
Cadangan atas kerugian kredit ekspektasian akhir	18.577	-	-	18.577

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat giro pada bank lain yang dibatasi penggunaannya.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, giro pada bank lain dilakukan penilaian secara kolektif.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai pada tanggal 31 Desember 2023 dan 2022.

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN

a) Berdasarkan Mata Uang dan Jenis:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Bank Indonesia				
<i>Deposit Facility</i>		30.440.561		5.873.912
<i>Term Deposit</i>		-		14.995.561
		<u>30.440.561</u>		<u>20.869.473</u>
<i>Inter-bank call money</i>				
Standard Chartered Bank		400.000		-
PT Bank DKI		400.000		400.000
PT BPD Sumatera Utara		250.000		200.000
PT Bank UOB Indonesia		230.000		-
PT BPD Maluku dan Maluku Utara		150.000		-
PT BPD Sumatera Selatan dan Bangka Belitung		150.000		-
PT BPD Sulawesi Tenggara		150.000		-
PT BPD Sulawesi Tengah		100.000		-
PT BPD Sulawesi Utara Gorontalo		100.000		-
PT BPD Yogyakarta		100.000		-
PT BPD Jawa Barat dan Banten Tbk		-		200.000
PT Bank OCBC NISP Tbk		-		250.000
		<u>2.030.000</u>		<u>1.050.000</u>
Deposito Berjangka				
PT BPD Sumatera Selatan dan Bangka Belitung		79.700		-
PT BTPN Syariah Tbk.		56.500		-
PT BPD Jambi		54.800		-
PT Bank DKI		54.800		89.000
PT Bank Permata Tbk		40.000		40.000
PT Bukopin Syariah		28.500		13.000
PT BPD Sulawesi Utara Gorontalo		25.900		20.600
PT Bank Muamalat Indonesia		22.050		-
PT BPD Jawa Barat dan Banten Tbk		19.500		35.800
PT Bank Danamon Indonesia Tbk		16.000		195.000
PT Bank Jawa Barat dan Banten Syariah		11.000		10.000
PT BPD Jawa Tengah		-		18.000
PT Bank Mega Tbk		-		22.500
PT Bank MNC Internasional Tbk		-		75.000
PT Bank Mayapada Internasional Tbk		-		59.500
Lembaga Keuangan Lainnya		167.270		58.659
		<u>576.020</u>		<u>637.059</u>
		<u>33.046.581</u>		<u>22.556.532</u>

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN (lanjutan)

a) Berdasarkan Mata Uang dan Jenis (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga (lanjutan)</u>				
<u>Dolar Amerika Serikat</u>				
Bank Indonesia				
<i>Term Deposit</i>	1.200.000.000	18.476.400	2.204.538.946	34.319.160
		18.476.400		34.319.160
<i>Inter-bank call money</i>				
Federal Reserve Bank	246.470.482	3.794.906	309.356.898	4.815.913
The Hongkong and Shanghai Banking Co., Ltd	151.800.565	2.337.273		-
Wells Fargo Bank, N.A	59.500.000	916.122	70.896.213	1.103.677
The Bank of New York Mellon Corporation	43.100.000	663.611	87.500.000	1.362.156
Standard Chartered Bank	17.225.979	265.228	22.854.648	355.790
Bangkok Bank	10.000.000	153.970		-
State Bank of India	10.000.000	153.970		-
First Commercial Bank Co., Ltd	9.500.000	146.272		-
JP Morgan Chase Bank, N.A		-	1.830.000	28.489
Lembaga Keuangan Lainnya	723.517	11.139	28.029.023	436.342
		8.442.491		8.102.367
<i>Deposito berjangka</i>				
U.S. Bankcorp	19.346.399	297.877	803.060	12.502
Lembaga Keuangan Lainnya	103.370	1.592	294.638	4.587
		299.469		17.089
<i>Penempatan lainnya</i>				
<i>(Banker's Acceptance)</i>				
PT Bank KEB Hana Indonesia	50.000.000	769.850		-
PT Bank Mega Tbk	30.000.000	461.910		-
PT Bank IBK Indonesia Tbk	30.000.000	461.910		-
PT Bank Maybank Indonesia Tbk	14.000.000	215.558	75.000	1.167.562
PT Bank Woori Saudara Indonesia 1906 Tbk		-	40.000	622.700
<i>(Margin Deposit)</i>				
JP Morgan Chase Bank, N.A	1.000.000	15.397		-
		1.924.625		1.790.262
		29.142.985		44.228.878
<u>Euro Eropa</u>				
<i>Inter-bank call money</i>				
ING Bank N.V		-	34.000.000	563.778
		-		563.778
<u>Dolar Taiwan Baru</u>				
<i>Inter-bank call money</i>				
Sinopac Financial Holdings Co. Ltd	215.000.000	108.253		-
		108.253		-
		29.251.238		44.792.656
		62.297.819		67.349.188

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN (lanjutan)

a) Berdasarkan Mata Uang dan Jenis (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
<i>Inter-bank call money</i>				
PT Bank Syariah Indonesia Tbk		100.000		200.000
PT Bank Mandiri Taspen		100.000		-
		200.000		200.000
<i>Deposito berjangka</i>				
PT Bank Tabungan Negara (Persero) Tbk		589.084		502.857
PT Bank Syariah Indonesia Tbk		331.028		125.250
Lembaga Keuangan Lainnya		13.550		45.156
		933.662		673.263
		1.133.662		873.263
<u>Dolar Amerika Serikat</u>				
<i>Inter-bank call money</i>				
PT Bank Mandiri (Persero) Tbk	110.000.000	1.693.670	90.000.000	1.401.075
PT Bank Syariah Indonesia Tbk.	5.000.000	76.985		-
PT Bank Negara Indonesia (Persero) Tbk		-	50.000.000	778.375
		1.770.655		2.179.450
<i>Deposito Berjangka</i>				
PT Bank Tabungan Negara (Persero) Tbk	1.501.851	23.124		-
		23.124		-
		1.793.779		2.179.450
		2.927.441		3.052.713
Total		65.225.260		70.401.901
Cadangan kerugian penurunan nilai		(1.860)		(1.981)
Bersih		65.223.400		70.399.920

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN (lanjutan)

b) Berdasarkan Jangka Waktu:

Klasifikasi jangka waktu penempatan berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
≤ 1 bulan	32.918.731	22.488.062
> 1 bulan - 3 bulan	73.600	51.500
> 3 bulan - 1 tahun	54.250	16.970
	<u>33.046.581</u>	<u>22.556.532</u>
<u>Mata uang asing</u>		
≤ 1 bulan	27.418.995	43.516.829
> 1 bulan - 3 bulan	1.062.393	497.452
> 3 bulan - 1 tahun	769.850	778.375
	<u>29.251.238</u>	<u>44.792.656</u>
	<u>62.297.819</u>	<u>67.349.188</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
≤ 1 bulan	998.612	867.707
> 1 bulan - 3 bulan	106.500	5.506
> 3 bulan - 1 tahun	28.550	50
	<u>1.133.662</u>	<u>873.263</u>
<u>Mata uang asing</u>		
≤ 1 bulan	100.109	934.050
> 3 bulan - 1 tahun	1.693.670	1.245.400
	<u>1.793.779</u>	<u>2.179.450</u>
	<u>2.927.441</u>	<u>3.052.713</u>
Total	65.225.260	70.401.901
Cadangan kerugian penurunan nilai	(1.860)	(1.981)
Bersih	<u>65.223.400</u>	<u>70.399.920</u>

c) Kolektibilitas:

Pada tanggal-tanggal 31 Desember 2023 dan 2022, semua penempatan pada Bank Indonesia dan lembaga keuangan lain diklasifikasikan "Lancar".

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN (lanjutan)

d) Tingkat suku bunga rata-rata:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
Penempatan pada Bank Indonesia	5,25%	5,04%
Penempatan pada Lembaga Keuangan Lain	6,17	5,38
<u>Mata Uang Asing</u>		
Penempatan pada Bank Indonesia	5,34%	4,32%
Penempatan pada Lembaga Keuangan Lain	5,48	3,17

e) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

	<u>31 Desember 2023</u>			<u>Total</u>
	<u>Stage 1- Kerugian kredit ekspektasian 12 bulan</u>	<u>Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk</u>	<u>Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk</u>	
<u>Penempatan pada BI dan Lembaga Keuangan Lain</u>				
Nilai tercatat awal	70.401.901	-	-	70.401.901
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	63.493.567	-	-	63.493.567
Aset keuangan yang dihentikan pengakuannya	(68.654.629)	-	-	(68.654.629)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(15.579)	-	-	(15.579)
Nilai tercatat akhir	65.225.260	-	-	65.225.260
<u>31 Desember 2022</u>				
	<u>Stage 1- Kerugian kredit ekspektasian 12 bulan</u>	<u>Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk</u>	<u>Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk</u>	<u>Total</u>
<u>Penempatan pada BI dan Lembaga Keuangan Lain</u>				
Nilai tercatat awal	58.982.842	-	-	58.982.842
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	70.395.245	-	-	70.395.245
Aset keuangan yang dihentikan pengakuannya	(58.976.186)	-	-	(58.976.186)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	-	-	-	-
Nilai tercatat akhir	70.401.901	-	-	70.401.901

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN (lanjutan)

e) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Penempatan pada BI dan Lembaga</u>				
<u>Keuangan Lain</u>				
Cadangan atas kerugian kredit ekspektasian awal	1.981	-	-	1.981
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	994	-	-	994
Aset keuangan yang dihentikan pengakuannya	(1.117)	-	-	(1.117)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	2	-	-	2
Cadangan atas kerugian kredit ekspektasian akhir	1.860	-	-	1.860
31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Penempatan pada BI dan Lembaga</u>				
<u>Keuangan Lain</u>				
Cadangan atas kerugian kredit ekspektasian awal	6.177	-	-	6.177
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	2.270	-	-	2.270
Aset keuangan yang dihentikan pengakuannya	(6.177)	-	-	(6.177)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(289)	-	-	(289)
Cadangan atas kerugian kredit ekspektasian akhir	1.981	-	-	1.981

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai telah memadai pada tanggal 31 Desember 2023 dan 2022.

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6. PENEMPATAN PADA BANK INDONESIA DAN LEMBAGA KEUANGAN LAIN (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022 penempatan pada Bank Indonesia dan lembaga keuangan lainnya dilakukan penilaian secara kolektif.

Pada tanggal-tanggal 31 Desember 2023 dan 2022 tidak terdapat jumlah dana yang diblokir.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, tidak terdapat penempatan pada Bank Indonesia dan lembaga keuangan lain yang dibatasi penggunaannya.

7. EFEK-EFEK

a) Berdasarkan Tujuan, Mata Uang dan Jenis:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
Nilai wajar melalui laba rugi				
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Sertifikat Bank Indonesia		1.240.835		-
Reksadana		820.109		2.091.040
Obligasi		372.724		148.223
Obligasi Subordinasi		15.783		47.633
Lainnya		1.312.688		1.619.738
		3.762.139		3.906.634
<u>Dolar Amerika Serikat</u>				
<i>U.S. Treasury Bonds</i>	135.349.949	2.083.983		-
Sertifikat Bank Indonesia	14.891.839	229.290		-
Reksadana	591.432	9.106	569.718	8.869
Lainnya	982.009	15.120		-
		2.337.499		8.869
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Obligasi Pemerintah Indonesia		8.733.403		10.389.097
Reksadana		5.135.418		4.985.002
Obligasi		159.351		170.826
<i>Negotiable Certificate of Deposit</i>		-		18.554
Obligasi Subordinasi		-		2.036
Lainnya		1.311.929		1.257.373
		15.340.101		16.822.888
<u>Dolar Amerika Serikat</u>				
Obligasi Pemerintah Indonesia	51.052.819	786.060	13.927.146	216.811
Obligasi	10.870.450	167.372	10.320.912	160.671
		953.432		377.482
		22.393.171		21.115.873

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7. EFEK-EFEK (lanjutan)

a) Berdasarkan Tujuan, Mata Uang dan Jenis (lanjutan):

	<u>31 Desember 2023</u>		<u>31 Desember 2022</u>	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Nilai wajar melalui penghasilan komprehensif lain</u>				
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Sertifikat Bank Indonesia		30.260.840		-
Reksadana		8.481.689		6.972.076
Obligasi		2.874.965		3.377.496
Obligasi Subordinasi		-		93.617
Lainnya		38.810		86.002
		<u>41.656.304</u>		<u>10.529.191</u>
<u>Dolar Amerika Serikat</u>				
<i>U.S. Treasury Bonds</i>	143.115.132	2.203.544	112.707.139	1.754.568
Reksadana	50.670.000	780.166	50.620.000	788.027
Obligasi	46.767.998	720.087	24.845.860	386.788
Sertifikat Bank Indonesia	9.983.699	153.719	56.127.490	873.765
<i>U.S. Treasury Bills</i>	2.989.945	46.036		-
		<u>3.903.552</u>		<u>3.803.148</u>
<u>Dolar Singapura</u>				
<i>Monetary Authority of Singapore (MAS) Bills</i>	132.290.443	1.544.668	145.317.508	1.684.648
<i>Singapore Government Securities (SIGB)</i>	48.952.967	571.591	48.848.395	566.294
Obligasi	979.338	11.435	939.204	10.888
		<u>2.127.694</u>		<u>2.261.830</u>
<u>Dolar Taiwan Baru</u>				
Obligasi Pemerintah Taiwan	252.349.250	127.058	302.445.950	153.075
<i>Negotiable Certificate of Deposit</i>	100.000.000	50.350	435.000.000	220.164
		<u>177.408</u>		<u>373.239</u>

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7. EFEK-EFEK (lanjutan)

a) Berdasarkan Tujuan, Mata Uang dan Jenis (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Nilai wajar melalui penghasilan komprehensif lain (lanjutan)</u>				
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Obligasi Pemerintah Indonesia		61.213.197		75.152.636
Obligasi		6.472.903		7.564.070
Reksadana		4.699.264		3.662.568
Medium-Term Note		216.023		285.543
Negotiable Certificate of Deposit		85.250		9.277
Obligasi Subordinasi		-		25.454
Lainnya		69.700		106.778
		72.756.337		86.806.326
<u>Dolar Amerika Serikat</u>				
Obligasi Pemerintah Indonesia	2.492.886.098	38.382.967	2.704.497.254	42.102.261
Obligasi	248.000.904	3.818.470	263.039.300	4.094.864
Negotiable Certificate of Deposit		-	20.300.000	316.020
		42.201.437		46.513.145
<u>Yen Jepang</u>				
Obligasi Pemerintah Indonesia	2.383.695.877	259.537	2.329.747.301	274.468
		259.537		274.468
<u>Euro Eropa</u>				
Obligasi Pemerintah Indonesia	15.077.525	256.896	14.547.325	241.220
		256.896		241.220
		163.339.165		150.802.567

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7. EFEK-EFEK (lanjutan)

a) Berdasarkan Tujuan, Mata Uang dan Jenis (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Biaya perolehan diamortisasi</u>				
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Obligasi		25.130		25.161
		25.130		25.161
<u>Dolar Amerika Serikat</u>				
Obligasi Pemerintah Indonesia	9.000.000	138.573	7.943.535	123.661
Obligasi	2.996.946	46.144	2.994.680	46.620
Lainnya	1.290.438.254	19.868.876	1.466.142.152	22.824.168
		20.053.593		22.994.449
<u>Dolar Singapura</u>				
Obligasi	9.508.394	111.023	9.575.258	111.005
		111.023		111.005
<u>Pound Sterling Inggris</u>				
Lainnya	20.211.422	396.681		-
		396.681		-
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Obligasi Pemerintah Indonesia		94.665.750		102.477.479
Obligasi		531.824		628.726
Medium-Term Note		11.000		11.000
Obligasi Subordinasi		-		7.000
		95.208.574		103.124.205
<u>Dolar Amerika Serikat</u>				
Obligasi Pemerintah Indonesia	1.820.018.749	28.022.829	1.981.372.686	30.845.019
Obligasi	19.743.499	303.991	27.249.237	424.202
Lainnya	40.670.455	626.203	15.000.000	233.513
		28.953.023		31.502.734
<u>Euro Eropa</u>				
Obligasi Pemerintah Indonesia	35.857.084	610.944	39.128.846	648.824
		610.944		648.824
		145.358.968		158.406.378
Total		331.091.304		330.324.818
Dikurangi cadangan kerugian penurunan nilai		(81.510)		(82.835)
Bersih		331.009.794		330.241.983

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7. EFEK-EFEK (lanjutan)

b) Berdasarkan Kolektibilitas:

Pada tanggal-tanggal 31 Desember 2023 dan 2022, semua efek-efek diklasifikasikan “Lancar”.

c) Berdasarkan Sisa Umur Hingga Jatuh Tempo:

Klasifikasi jangka waktu efek-efek berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
≤ 1 bulan	45.418.442	14.435.825
> 3 bulan - 1 tahun	10.000	-
> 1 tahun	15.131	25.161
	<u>45.443.573</u>	<u>14.460.986</u>
<u>Mata uang asing</u>		
≤ 1 bulan	14.690.430	14.760.973
> 1 bulan - 3 bulan	6.122.743	6.107.782
> 3 bulan - 1 tahun	8.044.730	8.526.161
> 1 tahun	249.547	157.624
	<u>29.107.450</u>	<u>29.552.540</u>
	<u>74.551.023</u>	<u>44.013.526</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
≤ 1 bulan	88.096.438	103.629.214
> 1 bulan - 3 bulan	2.500.656	153.953
> 3 bulan - 1 tahun	7.187.961	8.689.228
> 1 tahun	85.519.957	94.281.024
	<u>183.305.012</u>	<u>206.753.419</u>
<u>Mata uang asing</u>		
≤ 1 bulan	46.360.125	48.032.461
> 1 bulan - 3 bulan	375.606	481.486
> 3 bulan - 1 tahun	2.928.198	1.678.235
> 1 tahun	23.571.340	29.365.691
	<u>73.235.269</u>	<u>79.557.873</u>
	<u>256.540.281</u>	<u>286.311.292</u>
Total	331.091.304	330.324.818
Dikurangi		
cadangan kerugian penurunan nilai	(81.510)	(82.835)
Bersih	<u>331.009.794</u>	<u>330.241.983</u>

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit:

d.1. Obligasi Pemerintah

Obligasi Pemerintah merupakan obligasi yang diterbitkan oleh suatu negara dalam rangka pengelolaan portofolio surat utang negara tersebut, seperti Surat Utang Negara (SUN), Surat Perbendaharaan Negara (SPN) dan Obligasi Pemerintah valuta asing yang diperoleh melalui pasar perdana dan juga pasar sekunder, termasuk *U.S. Treasury Bonds*, *U.S. Treasury Bills*, *Singapore Government Securities* dan Obligasi Pemerintah Taiwan. Rincian Obligasi Pemerintah adalah sebagai berikut:

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
<u>Nilai wajar melalui laba rugi</u>		
<u>Rupiah</u>		
Surat Perbendaharaan Negara	4.328.423	7.246.094
Obligasi Pemerintah <i>Fixed Rate</i>	3.103.592	2.456.006
Obligasi Pemerintah Sukuk	1.196.634	488.608
Obligasi Republik Indonesia	104.754	198.389
	8.733.403	10.389.097
<u>Mata uang asing</u>		
Obligasi Pemerintah <i>Fixed Rate</i>		
Dolar Amerika Serikat	417.469	111.056
Obligasi Pemerintah Sukuk	368.591	105.755
<i>U.S. Treasury Bonds</i>	2.083.983	-
	2.870.043	216.811
	11.603.446	10.605.908
<u>Nilai wajar melalui penghasilan komprehensif lain</u>		
<u>Rupiah</u>		
Obligasi Pemerintah <i>Fixed Rate</i>	45.488.821	49.232.653
Obligasi Pemerintah Sukuk	14.902.982	22.700.073
Obligasi Republik Indonesia	821.394	3.022.520
Surat Perbendaharaan Negara	-	197.390
	61.213.197	75.152.636

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.1. Obligasi Pemerintah (lanjutan)

Obligasi Pemerintah merupakan obligasi yang diterbitkan oleh suatu negara dalam rangka pengelolaan portofolio surat utang negara tersebut, seperti Surat Utang Negara (SUN), Surat Perbendaharaan Negara (SPN) dan Obligasi Pemerintah valuta asing yang diperoleh melalui pasar perdana dan juga pasar sekunder, termasuk *U.S. Treasury Bonds*, *U.S. Treasury Bills*, *Singapore Government Securities* dan Obligasi Pemerintah Taiwan. Rincian Obligasi Pemerintah adalah sebagai berikut (lanjutan):

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
<u>Nilai wajar melalui penghasilan komprehensif lain</u>		
<u>(lanjutan)</u>		
<u>Mata uang asing</u>		
Obligasi Pemerintah <i>Fixed Rate</i>		
Dolar Amerika Serikat	20.348.541	22.920.721
Obligasi Pemerintah Sukuk	18.034.426	19.181.540
<i>U.S. Treasury Bonds</i>	2.203.544	1.754.568
<i>Singapore Government Securities (SIGB)</i>	571.591	566.294
Obligasi Pemerintah Yen Jepang	259.537	274.468
Obligasi Pemerintah Euro Eropa	256.896	241.220
Obligasi Pemerintah Taiwan	127.058	153.075
<i>U.S. Treasury Bills</i>	46.036	-
	41.847.629	45.091.886
	103.060.826	120.244.522
<u>Biaya perolehan diamortisasi</u>		
<u>Rupiah</u>		
Obligasi Pemerintah <i>Fixed Rate</i>	81.493.975	83.781.068
Obligasi Pemerintah Sukuk	13.151.748	18.676.160
Obligasi Republik Indonesia	20.027	20.251
	94.665.750	102.477.479
<u>Mata uang asing</u>		
Obligasi Pemerintah <i>Fixed Rate</i>		
Dolar Amerika Serikat	15.677.291	17.863.289
Obligasi Pemerintah Sukuk	12.345.538	12.981.730
Obligasi Pemerintah Euro Eropa	610.944	648.824
<i>U.S. Treasury Bonds</i>	138.573	123.661
	28.772.346	31.617.504
	123.438.096	134.094.983
Total	238.102.368	264.945.413

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.1. Obligasi Pemerintah (lanjutan)

Informasi mengenai tingkat suku bunga dan tanggal jatuh tempo adalah sebagai berikut:

	31 Desember 2023		31 Desember 2022	
	Tingkat Suku Bunga per Tahun (%)	Tanggal Jatuh Tempo	Tanggal Suku Bunga per Tahun (%)	Tanggal Jatuh Tempo
Rupiah				
Surat Perbendaharaan Negara	Beragam	Beragam	Beragam	Beragam
Obligasi Pemerintah <i>Fixed Rate</i>				
FR0070	8,38	15 Mar 2024	8,38	15 Mar 2024
FR0077	8,13	15 Mei 2024	8,13	15 Mei 2024
FR0081	6,50	15 Jun 2025	6,50	15 Jun 2025
FR0082	7,00	15 Sep 2030	7,00	15 Sep 2030
FR0084	7,25	15 Feb 2026	7,25	15 Feb 2026
FR0085	7,75	15 Apr 2031	7,75	15 Apr 2031
FR0086	5,50	15 Apr 2026	5,50	15 Apr 2026
FR0087	6,50	15 Feb 2031	6,50	15 Feb 2031
FR0090	5,13	15 Apr 2027	5,13	15 Apr 2027
FR0091	6,38	15 Apr 2032	6,38	15 Apr 2032
Obligasi Pemerintah Sukuk				
PBS003	6,00	15 Jan 2027	6,00	15 Jan 2027
PBS004	6,10	15 Feb 2037	6,10	15 Feb 2037
PBS017	6,13	15 Okt 2025	6,13	15 Okt 2025
PBS026	6,63	15 Okt 2024	6,63	15 Okt 2024
PBS029	6,38	15 Mar 2034	6,38	15 Mar 2034
PBS030	5,88	15 Jul 2028	5,88	15 Jul 2028
PBS031	4,00	15 Jul 2024	4,00	15 Jul 2024
PBS032	4,88	15 Jul 2026	4,88	15 Jul 2026
PBS036	5,38	15 Agu 2025	5,38	15 Agu 2025
SR017	5,90	10 Sep 2025	5,90	10 Sep 2025
Obligasi Republik Indonesia				
ORI019	5,57	15 Feb 2024	5,57	15 Feb 2024
ORI020	4,95	15 Okt 2024	4,95	15 Okt 2024
ORI021	4,90	15 Feb 2025	4,90	15 Feb 2025
ORI022	5,95	15 Okt 2025	5,95	15 Okt 2025
ORI023	5,90	15 Jul 2026	-	-
ORI018	-	-	5,70	15 Okt 2023
Mata uang asing				
Obligasi Pemerintah Sukuk				
INDOIS 24	4,35	10 Sep 2024	4,35	10 Sep 2024
INDOIS 24A	3,90	20 Ags 2024	3,90	20 Ags 2024
INDOIS 25	4,33	28 Mei 2025	4,33	28 Mei 2025
INDOIS 25A	2,30	23 Jun 2025	2,30	23 Jun 2025
INDOIS 26	4,55	29 Mar 2026	4,55	29 Mar 2026
INDOIS 27	4,15	29 Mar 2027	4,15	29 Mar 2027
INDOIS 28	4,40	1 Mar 2028	4,40	1 Mar 2028
INDOIS 29	4,45	20 Feb 2029	4,45	20 Feb 2029
INDOIS 30	2,80	23 Jun 2030	2,80	23 Jun 2023

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.1. Obligasi Pemerintah (lanjutan)

Informasi mengenai tingkat suku bunga dan tanggal jatuh tempo adalah sebagai berikut (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Tingkat Suku Bunga per Tahun (%)	Tanggal Jatuh Tempo	Tanggal Suku Bunga per Tahun (%)	Tanggal Jatuh Tempo
Mata uang asing (lanjutan)				
<i>Obligasi Pemerintah Fixed Rate</i>				
<i>Dolar Amerika Serikat</i>				
RI0126	4,75	8 Jan 2026	4,75	8 Jan 2026
RI0124	5,88	15 Jan 2024	5,88	15 Jan 2024
RI0125	4,13	15 Jan 2025	4,13	15 Jan 2025
RI0727	3,85	18 Jul 2027	3,85	18 Jul 2027
RI0128	3,50	11 Jan 2028	3,50	11 Jan 2028
RI0929	3,40	18 Sep 2029	3,40	18 Sep 2029
RI0127	4,35	8 Jan 2027	4,35	8 Jan 2027
RI0229	4,75	11 Feb 2029	4,75	11 Feb 2029
RI0224	4,45	11 Feb 2024	4,45	11 Feb 2024
<i>Obligasi Pemerintah Euro Eropa</i>				
RIEUR0725	3,38	30 Jul 2025	3,38	30 Jul 2025
RIEUR0227	0,90	14 Feb 2027	0,90	14 Feb 2027
RIEUR0729	1,00	28 Jul 2029	1,00	28 Jul 2029
RIEUR0334	1,35	23 Mar 2034	1,35	23 Mar 2034
RIEUR0623	-	-	2,63	14 Jun 2023
<i>Obligasi Pemerintah Yen Jepang</i>				
RIJPY0524	0,33	27 Mei 2024	0,33	27 Mei 2024
RIJPY0624	0,26	7 Jun 2024	0,26	7 Jun 2024
RIJPY0526	0,57	27 Mei 2026	0,57	27 Mei 2026
<i>Obligasi Pemerintah Taiwan</i>				
A08101	0,63	14 Jan 2024	0,63	14 Jan 2024
A10109	-	-	0,25	26 Agu 2023
A11106	1,00	23 Jun 2027	1,00	23 Jun 2027
A95107	2,13	10 Nov 2026	2,13	10 Nov 2026
<i>U.S. Treasury Bonds</i>	Beragam	Beragam	Beragam	Beragam
<i>U.S. Treasury Bills</i>	Beragam	Beragam	Beragam	Beragam
<i>Singapore Government Securities</i>				
SIGB 0625	2,38	1 Jun 2025	2,38	1 Jun 2025
SIGB 1125	0,50	1 Nov 2025	0,50	1 Nov 2025
SIGB 0626	2,13	1 Jun 2026	2,13	1 Jun 2026
SIGB 0528	2,36	1 Mei 2028	2,36	1 Mei 2028

Nilai pasar Obligasi Pemerintah yang diklasifikasikan sebagai "Nilai Wajar melalui Laba Rugi dan Penghasilan Komprehensif Lain" berkisar dari 95,89% sampai dengan 133,01% dan 89,19% sampai dengan 128,35% masing-masing pada tanggal 31 Desember 2023 dan 2022.

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
<u>Nilai wajar melalui laba rugi</u>		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Merdeka Copper Gold Tbk	92.548	20.250
PT Oki Pulp & Paper	53.803	-
PT Indah Kiat Pulp & Paper Tbk	52.820	19.143
PT Bumi Serpong Damai Tbk	50.171	-
PT Astra Sedaya Finance	49.950	19.854
PT Federal International Finance	25.148	-
PT Indonesia Infrastructure Finance	14.179	-
PT Medco Power Indonesia	13.490	15.000
PT Indosat Tbk	10.564	10.636
PT Chandra Asri Petrochemical Tbk	10.051	-
PT Adira Dinamika Multi Finance Tbk	-	59.424
PT Medco Energi Internasional Tbk	-	3.916
	372.724	148.223
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Bank Mandiri (Persero) Tbk	89.095	-
PT Sarana Multi Infrastruktur (Persero)	30.086	5.037
PT Waskita Beton Precast Tbk	15.900	-
PT Mandiri Tunas Finance	10.000	-
PT Perusahaan Listrik Negara (Persero)	9.259	150.434
PT Timah (Persero) Tbk	5.011	5.046
PT Bank Tabungan Negara (Persero) Tbk	-	10.309
	159.351	170.826
<u>Dolar Amerika Serikat</u>		
PT Bank Mandiri (Persero) Tbk	167.372	160.671
	167.372	160.671
	699.447	479.720

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
Nilai wajar melalui penghasilan komprehensif lain		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Astra Sedaya Finance	779.564	763.352
PT Adira Dinamika Multi Finance Tbk	617.968	514.923
PT Federal International Finance	375.964	331.205
PT Chandra Asri Petrochemical Tbk	298.707	294.263
PT Maybank Indonesia Finance	191.657	183.595
PT Indosat Tbk	180.964	204.187
PT Bank CIMB Niaga Tbk	109.884	161.482
PT Indah Kiat Pulp & Paper Tbk	95.047	90.552
PT Bank BTPN Tbk	68.507	121.103
PT Bank Maybank Indonesia	51.735	153.182
Lainnya	104.968	559.652
	2.874.965	3.377.496
<u>Dolar Amerika Serikat</u>		
PT Indonesia Infrastructure Finance	174.963	66.500
PT Indofood Sukses Makmur Tbk	145.600	-
Toronto-Dominion Bank, N.A	117.739	115.259
CIMB Bank Berhad	56.344	54.634
US Bank	44.926	-
PT Freeport Indonesia	30.375	-
Bank of America	8.825	8.529
Citigroup, Inc.	7.815	7.756
The Royal Bank of Canada	5.875	5.825
JP Morgan Chase Bank, N.A	5.796	7.303
Lainnya	121.829	120.982
	720.087	386.788
<u>Dolar Singapura</u>		
House and Development Board Singapore	11.435	10.888
	11.435	10.888

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
<u>Nilai wajar melalui penghasilan komprehensif lain (lanjutan)</u>		
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Sarana Multigriya Finansial (Persero)	1.530.173	1.280.122
PT Sarana Multi Infrastruktur (Persero)	1.082.390	1.344.197
PT Pupuk Indonesia (Persero)	604.488	945.463
PT Perusahaan Listrik Negara (Persero)	599.069	905.677
PT Bank Mandiri (Persero) Tbk	549.390	697.645
PT Bank Tabungan Negara (Persero) Tbk	412.848	558.095
PT Kereta Api Indonesia (Persero)	362.450	352.945
PT Mandiri Tunas Finance	334.683	159.486
PT Waskita Karya (Persero) Tbk	194.477	194.446
PT Perusahaan Pengelola Aset (Persero)	185.013	226.456
Lainnya	617.922	899.538
	6.472.903	7.564.070
<u>Dolar Amerika Serikat</u>		
PT Indonesia Asahan Aluminium (Persero)	1.048.442	1.043.810
PT Bank Mandiri (Persero) Tbk	718.227	397.304
PT Perusahaan Listrik Negara (Persero)	685.304	490.180
PT Pertamina (Persero)	518.981	1.233.446
PT Perusahaan Gas Negara (Persero) Tbk	414.489	417.438
PT Pelabuhan Indonesia II (Persero)	197.534	196.433
PT Sarana Multi Infrastruktur (Persero)	182.835	162.883
PT Pelabuhan Indonesia III (Persero)	38.204	139.262
PT Utama Karya (Persero)	14.454	14.108
	3.818.470	4.094.864
	13.897.860	15.434.106

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
<u>Biaya perolehan diamortisasi</u>		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Indosat Tbk	10.000	15.161
PT Bank CIMB Niaga Tbk	15.130	10.000
	25.130	25.161
<u>Dolar Amerika Serikat</u>		
United Overseas Bank	46.144	46.620
	46.144	46.620
<u>Dolar Singapura</u>		
House and Development Board Singapore	111.023	111.005
	111.023	111.005
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Perusahaan Listrik Negara (Persero)	276.891	294.662
Lembaga Pembiayaan Ekspor Indonesia	79.287	79.681
PT Sarana Multigriya Finansial (Persero)	75.000	75.000
PT Kereta Api Indonesia (Persero)	35.000	35.000
PT Sarana Multi Infrastruktur (Persero)	30.000	30.000
PT Bank Mandiri Taspen	17.331	17.677
PT Industri Kereta Api (Persero)	10.000	10.000
PT Telekomunikasi Indonesia (Persero) Tbk	5.160	5.161
PT Perusahaan Pengelola Aset (Persero)	3.155	3.511
PT Bank Mandiri (Persero) Tbk	-	5.123
PT Bank Tabungan Negara (Persero) Tbk	-	72.911
	531.824	628.726
<u>Dolar Amerika Serikat</u>		
PT Perusahaan Listrik Negara (Persero)	176.091	177.877
PT Perusahaan Gas Negara (Persero) Tbk	61.972	62.466
PT Pelabuhan Indonesia II (Persero)	41.813	41.904
PT Pelabuhan Indonesia III (Persero)	24.115	24.501
PT Pertamina (Persero)	-	117.454
	303.991	424.202
	1.018.112	1.235.714
Total	15.615.419	17.149.540

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut:

	Tingkat Bunga Per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ^{*)}	
			31 Desember 2023	31 Desember 2022
Pihak ketiga				
Rupiah				
PT Astra Sedaya Finance				
Berkelanjutan IV Tahap III Tahun 2019 Seri C	7,95	23 Oktober 2024	idAAA	idAAA
Berkelanjutan V Tahap II Tahun 2021 Seri B	6,35	15 April 2024	idAAA	idAAA
Berkelanjutan V Tahap III Tahun 2021 Seri B	5,30	22 Oktober 2024	idAAA	idAAA
Berkelanjutan V Tahap IV Tahun 2022 Seri B	5,70	22 Maret 2025	idAAA	idAAA
Berkelanjutan V Tahap V Tahun 2022 Seri B	6,35	26 Agustus 2025	idAAA	idAAA
Berkelanjutan VI Tahap I Tahun 2023 Seri B	6,00	6 Juli 2026	idAAA	-
Berkelanjutan VI Tahap II Tahun 2023 Seri B	6,40	26 Oktober 2026	idAAA	-
PT Adira Dinamika Multifinance Tbk				
Berkelanjutan IV Tahap III Tahun 2018 Seri E	9,25	16 Agustus 2023	-	idAAA
Berkelanjutan IV Tahap IV Tahun 2019 Seri C	9,50	23 Januari 2024	idAAA	idAAA
Berkelanjutan IV Tahap V Tahun 2019 Seri C	9,15	16 April 2024	idAAA	idAAA
Berkelanjutan IV Tahap VI Tahun 2019 Seri C	8,10	4 Oktober 2024	idAAA	idAAA
Berkelanjutan V Tahap I Tahun 2020 Seri B	7,90	7 Juli 2023	-	idAAA
Berkelanjutan V Tahap II Tahun 2021 Seri B	5,50	23 Juli 2024	idAAA	idAAA
Berkelanjutan V Tahap III Tahun 2022 Seri B	5,60	22 Maret 2025	idAAA	idAAA
Berkelanjutan V Tahap III Tahun 2022 Seri C	6,25	22 Maret 2027	idAAA	idAAA
Berkelanjutan VI Tahap II Tahun 2023 Seri B	6,50	9 November 2026	idAAA	-
PT Federal International Finance				
Berkelanjutan IV Tahap II Tahun 2020 Seri B	7,25	7 Oktober 2023	-	idAAA
Berkelanjutan V Tahap I Tahun 2021 Seri B	6,25	8 Juni 2024	idAAA	idAAA
Berkelanjutan V Tahap II Tahun 2021 Seri B	5,30	27 Oktober 2024	idAAA	idAAA
Berkelanjutan V Tahap V Tahun 2023 Seri B	6,80	24 Februari 2026	idAAA	-
PT Chandra Asri Petrochemical Tbk				
Berkelanjutan I Tahap I Tahun 2018 Seri C	9,00	1 Maret 2025	-	idAA-
Berkelanjutan III Tahap III Tahun 2021 Seri B	8,50	15 April 2026	idAA-	idAA-
Berkelanjutan III Tahap V Tahun 2022 Seri A	7,20	8 Maret 2027	idAA-	idAA-
Berkelanjutan III Tahap V Tahun 2022 Seri B	8,10	8 Maret 2029	idAA-	idAA-
Berkelanjutan IV Tahap I Tahun 2022 Seri A	8,00	9 Agustus 2027	idAA-	idAA-
Berkelanjutan IV Tahap II Tahun 2023 Seri A	8,40	28 Februari 2028	idAA-	-

*) Berdasarkan peringkat yang diterbitkan oleh PT Pemeringkat Efek Indonesia (Pefindo)

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut (lanjutan):

	Tingkat Bunga Per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ^{*)}	
			31 Desember 2023	31 Desember 2022
<u>Pihak ketiga (lanjutan)</u>				
<u>Rupiah (lanjutan)</u>				
PT Indosat Tbk				
Sukuk Ijarah Berkelanjutan I Tahap III Tahun 2015 Seri B	11,20	8 Desember 2025	idAAA	idAAA(sy)
Berkelanjutan I Tahap III Tahun 2015 Seri D	11,20	8 Desember 2025	idAAA	idAAA
Berkelanjutan II Tahap I Tahun 2017 Seri E	9,25	31 Mei 2027	idAAA	idAAA
Berkelanjutan II Tahap II Tahun 2017 Seri E	8,65	9 November 2027	idAAA	idAAA
Berkelanjutan II Tahap III Tahun 2018 Seri E	8,70	3 Mei 2028	idAAA	idAAA
Berkelanjutan III Tahap II Tahun 2019 Seri D	10,00	23 Juli 2029	idAAA	idAAA
Berkelanjutan IV Tahap I Tahun 2022 Seri A	7,00	26 Oktober 2025	idAAA	idAAA
Berkelanjutan IV Tahap I Tahun 2022 Seri B	7,70	26 Oktober 2027	idAAA	idAAA
PT Maybank Indonesia Finance				
Berkelanjutan III Tahap I Tahun 2021	6,30	23 Juni 2024	AAA(idn)	AA+(idn)
Berkelanjutan III Tahap II Tahun 2022	5,80	30 Maret 2025	AAA(idn)	AA+(idn)
PT Indah Kiat Pulp & Paper Tbk				
Berkelanjutan III Tahap I Tahun 2022 Seri C	10,00	5 Agustus 2027	idA	-
Berkelanjutan II Tahap III Tahun 2022 Seri B	8,75	24 Februari 2025	idA+	idA+
Berkelanjutan III Tahap II Tahun 2022 Seri A	6,00	21 Oktober 2023	-	idA+
Berkelanjutan III Tahap III Tahun 2022 Seri A	7,00	26 Desember 2023	-	idA+
Sukuk Mudharabah Berkelanjutan II Tahap II Tahun 2022 Seri A	6,00	21 Oktober 2023	-	idA+(sy)
Berkelanjutan III Tahap III Tahun 2022 Seri A	7,00	26 Desember 2023	-	idA+
Berkelanjutan IV Tahap I Tahun 2023 Seri B	10,25	11 Juli 2026	idA+	-
Berkelanjutan IV Tahap II Tahun 2023 Seri B	10,25	25 Agustus 2026	idA+	-
Sukuk Mudharabah Berkelanjutan I Tahap III Tahun 2022 Seri B	8,75	24 Februari 2025	idA+(sy)	idA+(sy)
PT Merdeka Copper Gold Tbk				
Berkelanjutan I Tahap II Tahun 2020 Seri B	10,25	9 September 2023	-	idA+
Berkelanjutan III Tahap III Tahun 2022 Seri A	5,50	8 September 2023	-	idA+
Berkelanjutan IV Tahap I tahun 2022	10,30	13 Desember 2025	idA+	idA
Berkelanjutan III Tahap II Tahun 2022 Seri A	7,80	28 April 2025	idA+	-
PT Bank CIMB Niaga Tbk				
Sukuk Mudharabah Berkelanjutan I Tahap II Tahun 2019 Seri C	8,25	21 Agustus 2024	idAAA(sy)	idAAA(sy)
Berkelanjutan III Tahap I Tahun 2019 Seri C	7,80	19 Desember 2024	idAAA	idAAA
Sukuk Mudharabah Berkelanjutan I Tahap III Tahun 2020 Seri C	7,25	27 Maret 2025	idAAA	idAAA
PT Bank BTPN Tbk				
Berkelanjutan IV Tahap I Tahun 2019 Seri B	7,75	26 November 2024	idAAA	idAAA

*) Berdasarkan peringkat yang diterbitkan oleh PT Pemeringkat Efek Indonesia (Pefindo)

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut (lanjutan):

	Tingkat Bunga Per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ¹⁾	
			31 Desember 2023	31 Desember 2022
<u>Pihak ketiga (lanjutan)</u>				
<u>Dolar Amerika Serikat</u>				
PT Indonesia Infrastructure Finance				
Tahun 2026	1,50	27 Januari 2026	BBB***)	BBB***)
PT Indofood Sukses Makmur Tbk				
Tahun 2031	3,40	9 Juni 2031	BBB-***)	-
Toronto-Dominion Bank, N.A.				
Tahun 2024	1,25	13 Desember 2024	A1**)	A1**)
Tahun 2027	2,80	10 Maret 2027	A**)	A**)
CIMB Bank Berhad				
Tahun 2027	2,13	20 Juli 2027	A3**)	A3**)
United Overseas Bank				
Tahun 2025	3,06	7 April 2025	AA-	AA-
Bank of America				
Tahun 2026	1,32	19 Juni 2026	A1**)	A2**)
Tahun 2026	3,50	19 April 2026	A1**)	A2**)
Tahun 2031	2,50	13 Februari 2031	A1**)	A2**)
Tahun 2031	1,92	24 Oktober 2031	A1**)	A2**)
Citigroup, Inc.				
Tahun 2024	3,75	16 Juni 2024	A3**)	A3**)
Tahun 2028	3,52	27 Oktober 2028	A3**)	A3**)
Tahun 2031	2,67	29 Januari 2031	A3**)	A3**)
The Royal Bank of Canada				
Tahun 2024	2,55	16 Juli 2024	A1**)	A2**)
Tahun 2025	1,15	10 Juni 2025	A1**)	A2**)
Tahun 2026	4,65	27 Januari 2026	A3**)	Baa1**)
JP Morgan Chase Bank, N.A.				
Tahun 2026	2,01	13 Maret 2026	A1**)	A2**)
Tahun 2029	4,45	5 Desember 2029	A1**)	A2**)
The Bank of Nova Scotia				
Tahun 2024	0,70	15 April 2024	A2**)	A2**)
Tahun 2025	1,30	11 Juni 2025	A2**)	A2**)
Tahun 2025	4,50	16 Desember 2025	Baa1**)	Baa1**)
<u>Dolar Singapura</u>				
Housing and Development Board Singapore				
Tahun 2025	2,63	17 September 2025	AAA***)	AAA***)
Tahun 2028	2,32	24 Januari 2028	AAA***)	AAA***)
Tahun 2028	1,54	12 Oktober 2028	AAA***)	AAA***)
Tahun 2029	1,97	25 Januari 2029	AAA***)	AAA***)
Tahun 2029	3,95	29 Januari 2029	AAA***)	AAA***)
Tahun 2029	3,44	13 September 2028	AAA***)	AAA***)
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
PT Sarana Multigriya Finansial (Persero)				
Berkelanjutan IV Tahap VII Tahun 2019				
Seri C	9,25	12 Februari 2024	idAAA	idAAA
Berkelanjutan V Tahap II Tahun 2019				
Seri B	8,10	28 Agustus 2024	idAAA	idAAA
Berkelanjutan V Tahap III Tahun 2020				
Seri B	7,50	18 Februari 2025	idAAA	idAAA
Berkelanjutan V Tahap IV Tahun 2020				
Seri B	8,10	14 Juli 2025	idAAA	idAAA
Berkelanjutan VI Tahap I tahun 2021				
Seri B	5,75	10 Februari 2024	idAAA	idAAA
Berkelanjutan V Tahap V tahun 2021				
Seri B	6,40	8 Juli 2026	idAAA	idAAA
Berkelanjutan VII Tahap I tahun 2023				
Seri B	5,95	12 Juli 2026	idAAA	-
Berkelanjutan VII Tahap II tahun 2023				
Seri C	6,75	20 Oktober 2028	idAAA	-
Berkelanjutan VI Tahap II Tahun 2021	6,00	17 November 2026	idAAA	idAAA
Berkelanjutan VI Tahap III Tahun 2022	6,95	21 September 2027	idAAA	idAAA
Berkelanjutan I Tahap I Tahun 2023	6,85	22 Februari 2028	idAAA	-

*) Berdasarkan peringkat yang diterbitkan oleh PT Pemeringkat Efek Indonesia (Pefindo)

***) Berdasarkan peringkat yang diterbitkan oleh Moody's

****) Berdasarkan peringkat yang diterbitkan oleh Fitch Ratings

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut (lanjutan):

	Tingkat Bunga Per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ^{*)}	
			31 Desember 2023	31 Desember 2022
Pihak berelasi (Catatan 44) (lanjutan)				
Rupiah (lanjutan)				
PT Sarana Multigriya Finansial (Persero) (lanjutan)				
Sukuk Mudharabah Berkelanjutan II Tahap I Tahun 2021	5,60	8 Juli 2024	idAAA	idAAA
Berkelanjutan VI Tahap IV Tahun 2023	6,90	22 Desember 2028	idAAA	-
PT Sarana Multi Infrastruktur (Persero)				
Berkelanjutan I Tahap I Tahun 2016				
Seri C	8,65	18 November 2026	idAAA	-
Berkelanjutan II Tahap II Tahun 2019				
Seri D	8,50	28 Agustus 2026	idAAA	idAAA
Berkelanjutan II Tahap III Tahun 2019				
Seri C	7,95	30 Oktober 2024	idAAA	idAAA
Seri D	8,30	30 Oktober 2026	idAAA	idAAA
Berkelanjutan V Tahap II Tahun 2019				
Seri B	8,10	28 Agustus 2024	idAAA	idAAA
Sukuk Mudharabah I Tahap II Tahun 2019				
Seri D	8,55	28 Agustus 2026	idAAA	idAAA
Berkelanjutan II Tahap IV Tahun 2020				
Seri B	7,60	21 Juli 2023	-	idAAA
Berkelanjutan II Tahap V Tahun 2020				
Seri A	6,30	11 Desember 2023	-	idAAA
Seri B	6,70	11 Desember 2025	idAAA	idAAA
Berkelanjutan III Tahap II Tahun 2022	6,98	8 November 2025	idAAA	idAAA
Berkelanjutan III Tahap I Tahun 2022				
Seri B	5,75	5 Agustus 2025	idAAA	idAAA
Berkelanjutan III Tahap III Tahun 2023				
Seri B	6,70	17 Mei 2026	idAAA	-
Seri C	6,80	17 Mei 2027	idAAA	-
Berkelanjutan III Tahap IV Tahun 2023				
Seri B	6,70	14 Desember 2026	idAAA	-
PT Perusahaan Listrik Negara (Persero)				
Berkelanjutan II Tahap I Tahun 2017				
Seri C	8,50	11 Juli 2027	idAAA	idAAA
Berkelanjutan II Tahap II Tahun 2017				
Seri D	8,70	3 November 2032	idAAA	idAAA
Berkelanjutan II Tahap III Tahun 2018				
Seri C	7,25	22 Februari 2028	idAAA	idAAA
Berkelanjutan III Tahap II Tahun 2018				
Seri B	9,00	10 Oktober 2025	idAAA	idAAA
Berkelanjutan III Tahap III Tahun 2019				
Seri B	9,10	19 Februari 2024	idAAA	idAAA
Seri D	9,60	19 Februari 2029	idAAA	idAAA
Berkelanjutan III Tahap IV Tahun 2019				
Seri A	8,00	1 Agustus 2024	idAAA	idAAA
Seri B	8,50	1 Agustus 2026	idAAA	idAAA
Seri C	8,70	1 Agustus 2029	idAAA	idAAA
Berkelanjutan III Tahap V Tahun 2019				
Seri A	7,90	1 Oktober 2024	idAAA	idAAA
Seri B	8,40	1 Oktober 2026	idAAA	idAAA
Seri D	9,40	1 Oktober 2034	idAAA	idAAA
Berkelanjutan III Tahap VI Tahun 2020				
Seri A	7,20	18 Februari 2025	idAAA	idAAA
Seri B	7,70	18 Februari 2027	idAAA	idAAA
Seri C	8,00	18 Februari 2030	idAAA	idAAA
Seri D	8,70	18 Februari 2035	idAAA	idAAA
Berkelanjutan III Tahap VII Tahun 2020				
Seri D	9,10	6 Mei 2030	idAAA	-
Berkelanjutan IV Tahap I Tahun 2020				
Seri A	6,70	8 September 2025	idAAA	idAAA
Sukuk Ijarah Berkelanjutan I Tahap II Tahun 2013 Seri B	9,60	10 Desember 2023	-	idAAA
Sukuk Ijarah Berkelanjutan II Tahap I Tahun 2017 Seri B	8,50	11 Juli 2027	idAAA	idAAA

*) Berdasarkan peringkat yang diterbitkan oleh PT Pemeringkat Efek Indonesia (Pefindo)

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut (lanjutan):

	Tingkat Bunga Per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ^{*)}	
			31 Desember 2023	31 Desember 2022
Pihak berelasi (Catatan 44) (lanjutan)				
Rupiah (lanjutan)				
PT Perusahaan Listrik Negara (Persero) (lanjutan)				
Sukuk Ijarah Berkelanjutan II Tahap II Tahun 2017 Seri C	8,70	3 November 2032	idAAA	idAAA
Sukuk Ijarah Berkelanjutan II Tahap III Tahun 2018 Seri B	7,25	22 Februari 2028	idAAA	idAAA
Sukuk Ijarah Berkelanjutan III Tahap II Tahun 2018 Seri B	9,00	10 Oktober 2025	idAAA	idAAA
Sukuk Ijarah Berkelanjutan III Tahap V Tahun 2019 Seri A	7,90	1 Oktober 2024	idAAA	idAAA
Sukuk Ijarah Berkelanjutan III Tahap IV Tahun 2019 Seri B	8,50	1 Agustus 2026	idAAA	idAAA
Sukuk Ijarah Berkelanjutan III Tahap VI Tahun 2020 Seri C	8,75	18 Februari 2035	idAAA	idAAA
PT Bank Mandiri (Persero) Tbk				
Berkelanjutan I Tahap I Tahun 2016 Seri B	8,50	30 September 2023	-	idAAA
Berkelanjutan I Tahap I Tahun 2016 Seri C	8,65	30 September 2026	idBBB-	idAAA
Berkelanjutan I Tahap II Tahun 2017				
Berkelanjutan I Tahap II Tahun 2017 Seri B	8,50	15 Juni 2024	idBBB-	idAAA
Berkelanjutan I Tahap II Tahun 2017 Seri C	8,65	15 Juni 2027	idBBB-	idAAA
Berkelanjutan I Tahap III Tahun 2018	8,50	21 September 2023	-	idAAA
Berkelanjutan II Tahap I Tahun 2020				
Berkelanjutan II Tahap I Tahun 2020 Seri A	7,75	12 Mei 2025	idBBB-	idAAA
Berkelanjutan II Tahap I Tahun 2020 Seri B	8,30	12 Mei 2027	idBBB-	-
PT Pupuk Indonesia (Persero)				
Berkelanjutan I Tahap I Tahun 2017				
Berkelanjutan I Tahap I Tahun 2017 Seri B	8,60	12 Juli 2024	AAA***)	AAA***)
Berkelanjutan II Tahap I Tahun 2020				
Berkelanjutan II Tahap I Tahun 2020 Seri A	7,00	3 September 2023	-	AAA(idn)
Berkelanjutan II Tahap I Tahun 2020 Seri B	7,70	3 September 2025	AAA(idn)	AAA(idn)
Berkelanjutan II Tahap I Tahun 2020 Seri C	8,30	3 September 2027	AAA(idn)	-
Berkelanjutan II Tahap II Tahun 2021				
Berkelanjutan II Tahap II Tahun 2021 Seri A	5,60	10 Maret 2024	AAA(idn)	AAA(idn)
Berkelanjutan II Tahap II Tahun 2021 Seri B	6,20	10 Maret 2026	AAA(idn)	AAA(idn)
Berkelanjutan II Tahap II Tahun 2021 Seri C	7,20	10 Maret 2028	AAA(idn)	AAA(idn)
PT Bank Tabungan Negara (Persero) Tbk				
Berkelanjutan II Tahap I Tahun 2015				
Berkelanjutan II Tahap I Tahun 2015 Seri D	10,50	8 Juli 2025	idAA+	idAA+
Berkelanjutan III Tahap I Tahun 2017				
Berkelanjutan III Tahap I Tahun 2017 Seri C	8,70	13 Juli 2024	idAA+	idAA+
Berkelanjutan III Tahap I Tahun 2017 Seri D	8,90	13 Juli 2027	idAA+	idAA+
Berkelanjutan III Tahap II Tahun 2019				
Berkelanjutan III Tahap II Tahun 2019 Seri C	9,00	28 Juni 2024	idAA+	idAA+
Berkelanjutan IV Tahap I Tahun 2020				
Berkelanjutan IV Tahap I Tahun 2020 Seri B	7,80	19 Agustus 2023	-	idAA+
Berkelanjutan IV Tahap II Tahun 2022				
Berkelanjutan IV Tahap II Tahun 2022 Seri A	5,50	24 Mei 2025	idAA+	idAA+
PT Kereta Api Indonesia (Persero)				
Berkelanjutan II Tahun 2017				
Berkelanjutan II Tahun 2017 Seri B	8,25	21 November 2024	idAAA+	idAAA+
Berkelanjutan II Tahun 2019				
Berkelanjutan II Tahun 2019 Seri A	7,75	13 Desember 2024	idAAA+	idAA+
Berkelanjutan II Tahun 2019 Seri B	8,20	13 Desember 2026	idAAA+	idAAA+
Berkelanjutan I Tahun 2022				
Berkelanjutan I Tahun 2022 Seri A	7,10	5 Agustus 2027	idAA+	idAA+
PT Mandiri Tunas Finance				
Berkelanjutan IV Tahap II Tahun 2019				
Berkelanjutan IV Tahap II Tahun 2019 Seri B	9,50	26 Juli 2024	idAAA+	idAAA+
Berkelanjutan V Tahap III Tahun 2022				
Berkelanjutan V Tahap III Tahun 2022 Seri A	5,90	23 Februari 2025	idAAA+	idAAA+
Berkelanjutan V Tahap III Tahun 2022 Seri B	6,75	23 Februari 2027	idAAA+	idAAA+

*) Berdasarkan peringkat yang diterbitkan oleh PT Pemeringkat Efek Indonesia (Pefindo)

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.2. Obligasi (lanjutan)

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut (lanjutan):

	Tingkat Bunga Per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ^{*)}	
			31 Desember 2023	31 Desember 2022
<u>Pihak berelasi (Catatan 44) (lanjutan)</u>				
<u>Rupiah (lanjutan)</u>				
PT Mandiri Tunas Finance (lanjutan)				
Berkelanjutan VI Tahap II Tahun 2023				
Seri A	6,50	27 September 2026	idAAA+	idAAA+
Seri B	6,75	27 September 2029	idAAA+	idAAA+
Lembaga Pembiayaan Ekspor Indonesia (Indonesia Eximbank)				
Berkelanjutan IV Tahap V Tahun 2019				
Seri C	8,70	9 Juli 2024	idAAA	idAAA
Seri D	9,20	9 Juli 2026	idAAA	idAAA
Berkelanjutan III Tahap V Tahun 2017				
Seri C	8,25	15 Agustus 2024	idAAA	idAAA
Berkelanjutan III Tahap VI Tahun 2018				
Seri C	6,90	14 Februari 2025	idAAA	idAAA
Berkelanjutan IV Tahap I Tahun 2018				
Seri C	8,30	6 Juni 2025	idAAA	idAAA
Berkelanjutan IV Tahap VII Tahun 2019				
Seri D	8,50	29 Oktober 2026	idAAA	idAAA
Berkelanjutan IV Tahap VIII Tahun 2019				
Seri C	8,20	6 Desember 2026	idAAA	idAAA
Berkelanjutan IV Tahap IV Tahun 2019				
Seri E	9,50	23 April 2029	idAAA	idAAA
Berkelanjutan IV Tahap VII Tahun 2019				
Seri E	8,75	29 Oktober 2029	idAAA	idAAA
PT Bank Mandiri Taspen				
Berkelanjutan I Tahap I Tahun 2019				
Seri B	8,20	26 November 2024	idAAA	idAA+
Berkelanjutan I Tahap II Tahun 2021				
Seri A	6,50	28 April 2024	idAAA	idAA+
Seri B	7,25	28 April 2026	idAAA	idAA+
<u>Mata uang asing</u>				
PT Indonesia Asahan Aluminium (Persero)				
Tahun 2023	5,71	15 November 2023	-	BBB-***)
Tahun 2025	4,75	15 Mei 2025	BBB-***)	BBB-***)
Tahun 2028	3,02	15 November 2028	BBB-***)	BBB-***)
Tahun 2030	5,45	15 Mei 2030	BBB-***)	BBB-***)
PT Bank Mandiri (Persero) Tbk				
Tahun 2024	3,75	11 April 2024	BBB-***)	BBB-***)
Tahun 2025	4,75	13 Mei 2025	BBB-***)	BBB-***)
Tahun 2026	2,00	19 April 2026	BBB-***)	BBB-***)
PT Perusahaan Listrik Negara (Persero)				
Tahun 2027	4,13	15 Mei 2027	BBB-***)	BBB-***)
Tahun 2028	5,45	21 Mei 2028	BBB-***)	BBB-***)
Tahun 2029	5,38	25 Januari 2029	BBB-***)	BBB-***)
Tahun 2030	3,38	5 Februari 2030	BBB-***)	BBB-***)
PT Pertamina (Persero)				
Tahun 2029	3,65	30 Juli 2029	BBB-***)	BBB-***)
Tahun 2030	3,10	21 Januari 2030	BBB-***)	BBB-***)
Tahun 2031	2,30	9 Februari 2031	BBB-***)	BBB-***)
PT Perusahaan Gas Negara (Persero) Tbk				
Tahun 2024	5,13	16 Mei 2024	BBB-***)	BBB-***)
PT Pelabuhan Indonesia II (Persero)				
Tahun 2025	4,25	5 Mei 2025	BBB-***)	BBB-***)
PT Sarana Multi Infrastruktur (Persero)				
Tahun 2026	2,05	11 Mei 2026	BBB-***)	BBB-***)
PT Pelabuhan Indonesia III (Persero)				
Tahun 2024	4,88	1 Oktober 2024	BBB-***)	BBB-***)
PT Utama Karya (Persero) Tbk				
Tahun 2030	3,75	11 Mei 2030	BBB-***)	BBB-***)

*) Berdasarkan peringkat yang diterbitkan oleh PT Peningkat Efek Indonesia (Pefindo)

***) Berdasarkan peringkat yang diterbitkan oleh Fitch Ratings

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.3. Reksadana

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Nilai wajar melalui laba rugi</u>		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Manulife Aset Manajemen Indonesia	603.060	-
PT Trimegah Asset Management	208.569	701.222
PT BNP Paribas Investment Partners	8.480	11.686
PT Syailendra Capital	-	750.803
PT Schroder Investment Management Indonesia	-	604.108
PT Sucorinvest Asset Management	-	12.880
PT Avrist Asset Management	-	10.341
	<u>820.109</u>	<u>2.091.040</u>
<u>Dolar Amerika Serikat</u>		
PT Schroder Investment Management Indonesia	9.106	8.869
	<u>9.106</u>	<u>8.869</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	2.413.552	3.527.388
PT PNM Investment Management	1.757.635	570.178
PT Bahana TCW Investment Management	964.231	635.716
PT Mandiri Manajemen Investasi	-	251.720
	<u>5.135.418</u>	<u>4.985.002</u>
	<u>5.964.633</u>	<u>7.084.911</u>
<u>Nilai Wajar melalui Penghasilan</u>		
<u>Komprehensif Lain</u>		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Trimegah Asset Management	2.683.934	2.254.051
PT Manulife Aset Manajemen Indonesia	2.278.298	1.515.150
PT Syailendra Capital	2.369.004	2.116.666
PT Berdikari Manajemen Investasi	577.171	577.330
PT Sinarmas Asset Management	165.927	169.610
PT Sucorinvest Asset Management	85.826	318.540
PT Mega Asset Management	20.160	20.729
PT Bank Central Asia	100.217	-
PT BNP Paribas Investment Management	201.152	-
	<u>8.481.689</u>	<u>6.972.076</u>
<u>Dolar Amerika Serikat</u>		
PT Manulife Aset Manajemen Indonesia	780.166	788.027
	<u>780.166</u>	<u>788.027</u>

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.3. Reksadana (lanjutan)

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Nilai Wajar melalui Penghasilan</u>		
<u>Komprehensif Lain (lanjutan)</u>		
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PR BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	2.458.668	1.875.482
PT Bahana TCW Investment Management	1.331.873	878.835
PT BNI Asset Management	759.176	756.788
PT PNM Investment Management	149.547	149.382
PT Mandiri Manajemen Investasi	-	2.081
	<u>4.699.264</u>	<u>3.662.568</u>
	<u>13.961.119</u>	<u>11.422.671</u>
Total	<u>19.925.752</u>	<u>18.507.582</u>

d.4. *Negotiable Certificate of Deposit (NCD)*

	<u>Nilai/Nominal</u>	<u>Tingkat Bunga per Tahun (%)</u>	<u>Tanggal Jatuh Tempo</u>	<u>Nilai wajar/Nilai tercatat</u>	
				<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Nilai wajar melalui laba rugi</u>					
<u>Pihak berelasi (Catatan 44)</u>					
<u>Rupiah</u>					
PT Bank Negara Indonesia (Persero) Tbk Tahun 2022 Seri A	20.000	5,90	6 Jun 2023	-	18.554
				-	18.554
<u>Nilai wajar melalui penghasilan</u>					
<u>komprehensif lain</u>					
<u>Pihak ketiga</u>					
<u>Mata Uang Asing</u>					
Central Bank Of China					
111121602811N	130	0,97	13 Jan 2023	-	65.796
111122102811N	100	0,97	18 Jan 2023	-	50.613
111122801411N	95	0,71	11 Jan 2023	-	48.082
111123002811N	100	0,97	30 Jan 2023	-	50.613
111123000711N	10	0,58	6 Jan 2023	-	5.060
112121302811N	100	1,09	10 Jan 2024	50.350	-
				<u>50.350</u>	<u>220.164</u>
<u>Pihak berelasi (Catatan 44)</u>					
<u>Rupiah</u>					
PT Bank Negara Indonesia (Persero) Tbk.					
Tahun 2022 Seri C	10.000	6,20	8 Des 2023	-	9.277
Tahun 2023 Tahap I Seri C	90.000	6,53	21 Okt 2024	85.250	-
				<u>85.250</u>	<u>9.277</u>

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan)

d.4. *Negotiable Certificate of Deposit (NCD)* (lanjutan)

	Nilai/Nominal	Tingkat Bunga per Tahun (%)	Tanggal Jatuh Tempo	Nilai wajar/Nilai tercatat	
				31 Desember 2023	31 Desember 2022
Nilai wajar melalui penghasilan komprehensif lain (lanjutan)					
<u>Pihak berelasi (Catatan 44)</u>					
<u>(lanjutan)</u>					
<u>Mata uang asing</u>					
PT Bank Negara Indonesia (Persero) Tbk.					
Tahun 2022 Seri A	20	5,90	6 Juni 2023	-	316.020
				-	316.020
Total				135.600	564.015

d.5. Obligasi Subordinasi

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
Nilai wajar melalui laba rugi		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Bank KEB Hana Indonesia Seri I Tahun 2016	-	32.001
PT Bank Central Asia Tbk Berkelanjutan I Tahap I Tahun 2018 Seri B	15.783	15.632
	<u>15.783</u>	<u>47.633</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Bank Syariah Indonesia Tbk Sukuk <i>Mudharabah</i> Subordinasi I Tahun 2016	-	2.036
	<u>15.783</u>	<u>49.669</u>
Nilai wajar melalui penghasilan komprehensif lain		
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
PT Bank Pan Indonesia Tbk Berkelanjutan II Tahap II Tahun 2017	-	40.304
PT Bank UOB Indonesia Berkelanjutan I Tahap II Tahun 2017	-	20.740
PT Bank KEB Hana Indonesia Seri I Tahun 2016	-	9.290
PT Bank Maybank Indonesia Tbk Berkelanjutan II Tahap II Tahun 2016	-	18.283
PT Bank Central Asia Tbk Berkelanjutan I Tahap I Tahun 2018 Seri A	-	5.000
	<u>-</u>	<u>93.617</u>

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.5. Obligasi Subordinasi (lanjutan)

	Nilai Wajar/Nilai Tercatat	
	31 Desember 2023	31 Desember 2022
<u>Nilai wajar melalui penghasilan komprehensif lain</u>		
<u>(lanjutan)</u>		
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Bank Syariah Indonesia Tbk		
Sukuk <i>Mudharabah</i> Subordinasi I Tahun 2016	-	25.454
	-	119.071
<u>Biaya perolehan diamortisasi</u>		
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
PT Bank Syariah Indonesia Tbk		
Sukuk <i>Mudharabah</i> Subordinasi I Tahun 2016	-	7.000
	-	7.000
Total	15.783	175.740

Informasi mengenai tingkat suku bunga, tanggal jatuh tempo dan peringkat adalah sebagai berikut:

	Tingkat Bunga per Tahun (%)	Tanggal Jatuh Tempo	Peringkat ^{*)}	
			31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
PT Bank KEB Hana Indonesia				
Seri I Tahun 2016	9,95	21 Des 2023	-	AA(idn)***)
PT Bank Central Asia Tbk				
Berkelanjutan I Tahap I Tahun 2018	7,75	5 Jul 2025	-	idAA
Seri A	8,00	5 Jul 2030	idAA	idAA
PT Bank Maybank Indonesia Tbk				
Berkelanjutan II Tahap II Tahun 2016	9,63	10 Jun 2023	-	AA(idn)***)
PT Bank Pan Indonesia Tbk				
Berkelanjutan II Tahap II Tahun 2017	10,25	17 Mar 2024	-	idA+
PT Bank UOB Indonesia				
Berkelanjutan I Tahap II Tahun 2017	9,25	17 Okt 2024	-	AA(idn)***)
<u>Pihak berelasi</u>				
<u>Rupiah</u>				
PT Bank Syariah Indonesia Tbk				
Sukuk <i>Mudharabah</i> Subordinasi I Tahun 2016	9,25	16 Nov 2023	-	idA+

*) Berdasarkan peringkat yang diterbitkan oleh PT Pemeringkat Efek Indonesia (Pefindo)

***) Berdasarkan peringkat yang diterbitkan oleh Fitch Ratings

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7. EFEK-EFEK (lanjutan)

d) Berdasarkan Jenis dan Penerbit (lanjutan):

d.6. *Medium-Term Note* (MTN)

	Nilai/Nominal	Tingkat Bunga per Tahun (%)	Tanggal Jatuh Tempo	Nilai wajar/Nilai tercatat	
				31 Desember 2023	31 Desember 2022
Nilai wajar melalui penghasilan komprehensif lain					
<u>Pihak berelasi (Catatan 44)</u>					
<u>Rupiah</u>					
PT Bahana Pembinaan Usaha Indonesia (Persero)					
MTN I Tahun 2022 ¹⁾	200.000	9,00	2 Nov 2027	153.503	223.023
Perum Perumnas					
Tahap III Tahun 2018 Seri A ¹⁾	60.000	11,25	10 Des 2023	-	62.520
Tahap III Tahun 2018 Seri B [*])	65.000	11,85	10 Des 2026	62.520	-
				216.023	285.543
Biaya perolehan diamortisasi					
<u>Pihak berelasi (Catatan 44)</u>					
<u>Rupiah</u>					
PT Perkebunan Nusantara II					
VIII Seri A ¹⁾	10.000	11,00	26 Jun 2024	10.000	10.000
VIII Seri B ¹⁾	1.000	11,00	31 Okt 2024	1.000	1.000
				11.000	11.000
Total				227.023	296.543

¹⁾ Bunga diterima setiap 3 (tiga) bulan sekali

e) Tingkat suku bunga rata-rata:

	31 Desember 2023	31 Desember 2022
Rupiah	6,61%	6,82%
Dolar Amerika Serikat	3,80	3,54
Euro Eropa	2,31	1,67
Dolar Singapura	2,67	2,87
Dolar Taiwan Baru	1,39	1,03
Yen Jepang	0,61	0,61

f) BRI mengakui kerugian yang belum direalisasi-neto dari perubahan nilai wajar efek-efek yang diklasifikasikan dalam "nilai wajar melalui laba rugi" sebesar Rp214.435 dan Rp145.520 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, yang dilaporkan dalam akun "keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek" di laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

g) BRI mengakui keuntungan neto atas penjualan efek-efek sebesar Rp1.898.653 dan Rp1.518.191 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, yang dilaporkan dalam akun "keuntungan dari penjualan efek-efek - neto" di laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

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7. EFEK-EFEK (lanjutan)

- h) Efek-efek sejumlah nominal Rp20.563.516 dan Rp10.867.140 masing-masing pada tanggal-tanggal 31 Desember 2023 dan 2022, telah dijual dengan janji dibeli kembali (Catatan 23).
- i) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

	31 Desember 2023			
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain</u>				
Nilai tercatat awal	150.802.567	-	-	150.802.567
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	15.393.453	-	-	15.393.453
Aset keuangan baru yang diterbitkan atau dibeli	9.682.747	-	-	9.682.747
Aset keuangan yang dihentikan pengakuannya	(12.201.857)	-	-	(12.201.857)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(337.745)	-	-	(337.745)
Nilai tercatat akhir	163.339.165	-	-	163.339.165

	31 Desember 2023			
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada biaya perolehan diamortisasi</u>				
Nilai tercatat awal	158.406.378	-	-	158.406.378
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	(1.763.236)	-	-	(1.763.236)
Aset keuangan baru yang diterbitkan atau dibeli	6.247.397	-	-	6.247.397
Aset keuangan yang dihentikan pengakuannya	(9.664.875)	-	-	(9.664.875)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(7.866.696)	-	-	(7.866.696)
Nilai tercatat akhir	145.358.968	-	-	145.358.968

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7. EFEK-EFEK (lanjutan)

- i) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain</u>				
Nilai tercatat awal	201.526.369	-	-	201.526.369
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	(14.482.901)	-	-	(14.482.901)
Aset keuangan baru yang diterbitkan atau dibeli	20.265.482	-	-	20.265.482
Aset keuangan yang dihentikan pengakuannya	(59.349.780)	-	-	(59.349.780)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	2.843.397	-	-	2.843.397
Nilai tercatat akhir	150.802.567	-	-	150.802.567

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada biaya perolehan diamortisasi</u>				
Nilai tercatat awal	151.521.026	-	-	151.521.026
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	1.467.824	-	-	1.467.824
Aset keuangan baru yang diterbitkan atau dibeli	10.879.708	-	-	10.879.708
Aset keuangan yang dihentikan pengakuannya	(7.860.448)	-	-	(7.860.448)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	2.398.268	-	-	2.398.268
Nilai tercatat akhir	158.406.378	-	-	158.406.378

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7. EFEK-EFEK (lanjutan)

- i) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain</u>				
Cadangan atas kerugian kredit ekspektasian awal	141.559	-	-	141.559
Pengalihan ke	-	-	-	-
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(2.464)	-	-	(2.464)
Aset keuangan baru yang diterbitkan atau dibeli	12.050	-	-	12.050
Aset keuangan yang dihentikan pengakuannya	(18.764)	-	-	(18.764)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(4.151)	-	-	(4.151)
Cadangan atas kerugian kredit ekspektasian akhir^{*)}	128.230	-	-	128.230

*) Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sehingga nilai tercatatnya disajikan sebesar nilai wajarnya.

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada biaya perolehan diamortisasi</u>				
Cadangan atas kerugian kredit ekspektasian awal	82.835	-	-	82.835
Pengalihan ke	-	-	-	-
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(5.757)	-	-	(5.757)
Aset keuangan baru yang diterbitkan atau dibeli	3.365	-	-	3.365
Aset keuangan yang dihentikan pengakuannya	(7.235)	-	-	(7.235)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	8.302	-	-	8.302
Cadangan atas kerugian kredit ekspektasian akhir	81.510	-	-	81.510

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7. EFEK-EFEK (lanjutan)

- i) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain</u>				
Cadangan atas kerugian kredit ekspektasian awal	554.756	-	-	554.756
Pengalihan ke	-	-	-	-
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(282.698)	-	-	(282.698)
Aset keuangan baru yang diterbitkan atau dibeli	23.722	-	-	23.722
Aset keuangan yang dihentikan pengakuannya	(154.223)	-	-	(154.223)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	2	-	-	2
Cadangan atas kerugian kredit ekspektasian akhir^{*)}	141.559	-	-	141.559

^{*)} Cadangan kerugian penurunan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dicatat pada penghasilan komprehensif lain sehingga nilai tercatatnya disajikan sebesar nilai wajarnya.

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Efek-efek yang diukur pada biaya perolehan diamortisasi</u>				
Cadangan atas kerugian kredit ekspektasian awal	311.120	-	-	311.120
Pengalihan ke	-	-	-	-
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(161.213)	-	-	(161.213)
Aset keuangan baru yang diterbitkan atau dibeli	21.444	-	-	21.444
Aset keuangan yang dihentikan pengakuannya	(90.586)	-	-	(90.586)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	2.070	-	-	2.070
Cadangan atas kerugian kredit ekspektasian akhir	82.835	-	-	82.835

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pada tanggal 31 Desember 2023 dan 2022 telah memadai.

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8. WESEL EKSPOR DAN TAGIHAN LAINNYA

a) Berdasarkan Jenis dan Mata Uang:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Wesel Tagih		6.366.822		5.575.972
Surat Kredit Berdokumen				
Dalam Negeri (SKBDN)		5.225.499		4.286.069
Wesel Ekspor		948.474		3.355.392
Tagihan Lainnya		355.533		506.167
		<u>12.896.328</u>		<u>13.723.600</u>
<u>Mata uang asing</u>				
Surat Kredit Berdokumen				
Dalam Negeri (SKBDN)				
Dolar Amerika Serikat	1.920.785	29.574		-
Wesel Ekspor				
Dolar Amerika Serikat	569.043.299	8.761.560	400.745.904	6.238.612
Renminbi	347.287.381	753.635	36.117.545	80.864
Euro Eropa		-	194.897	3.232
		<u>9.515.195</u>		<u>6.322.708</u>
Wesel Tagih				
Dolar Amerika Serikat	1.671.338.459	25.733.598	603.556.630	9.395.868
Euro Eropa	2.643.272	45.037	11.562.854	191.732
Renminbi	4.837.899	10.499	2.759.864	6.179
Yen Jepang	5.707.955	621		-
		<u>25.789.755</u>		<u>9.593.779</u>
Tagihan Lainnya				
Dolar Amerika Serikat	38.072.991	586.210	29.212.471	454.765
Renminbi	14.353.420	31.148	24.531.085	54.923
Yen Jepang	64.121.200	6.981	52.414.886	6.175
Euro Eropa	68.625	1.169		-
		<u>625.508</u>		<u>515.863</u>
		<u>35.960.032</u>		<u>16.432.350</u>
		<u>48.856.360</u>		<u>30.155.950</u>
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Wesel Tagih		2.909.367		4.552.374
Surat Kredit Berdokumen				
Dalam Negeri (SKBDN)		359.966		951.749
Tagihan Lainnya		340.411		158.541
Wesel Ekspor		38.666		89.703
		<u>3.648.410</u>		<u>5.752.367</u>
<u>Mata uang asing</u>				
Wesel Tagih				
Dolar Amerika Serikat	69.242.781	1.066.131	150.101.816	2.336.710
Pound Sterling Inggris	4.541	89		-
Wesel Ekspor				
Dolar Amerika Serikat	96.636	1.488	113.946	1.774
		<u>1.067.708</u>		<u>2.338.484</u>

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8. WESEL EKSPOR DAN TAGIHAN LAINNYA (lanjutan)

a) Berdasarkan Jenis dan Mata Uang (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak berelasi (Catatan 44) (lanjutan)</u>				
<u>Mata uang asing (lanjutan)</u>				
Tagihan Lainnya				
Dolar Amerika Serikat	14.993.050	230.848	51.501.356	801.747
Euro Eropa	5.002.350	85.232	637.745	10.575
Yen Jepang	62.880.000	6.846	62.880.000	7.408
Pound Sterling Inggris		-	44.900	844
		322.926		820.574
		1.390.634		3.159.058
		5.039.044		8.911.425
Total		53.895.404		39.067.375
Cadangan kerugian penurunan nilai		(2.323.916)		(1.638.929)
Bersih		51.571.488		37.428.446

b) Berdasarkan Kolektibilitas:

Pada tanggal-tanggal 31 Desember 2023 dan 2022 semua wesel ekspor dan tagihan lainnya diklasifikasikan "Lancar", kecuali senilai Rp599.732 dengan kolektibilitas "Dalam Perhatian Khusus" pada tanggal 31 Desember 2022.

c) Berdasarkan Jangka Waktu:

Klasifikasi jangka waktu wesel ekspor dan tagihan lainnya berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
≤ 1 bulan	26.851.284	9.363.195
> 1 bulan - 3 bulan	15.250.996	11.037.276
> 3 bulan - 1 tahun	6.754.080	9.755.479
	48.856.360	30.155.950
<u>Pihak berelasi (Catatan 44)</u>		
≤ 1 bulan	2.221.008	2.480.729
> 1 bulan - 3 bulan	798.625	3.792.441
> 3 bulan - 1 tahun	2.019.411	2.638.255
	5.039.044	8.911.425
	53.895.404	39.067.375
Cadangan kerugian penurunan nilai	(2.323.916)	(1.638.929)
Bersih	51.571.488	37.428.446

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8. WESEL EKSPOR DAN TAGIHAN LAINNYA (lanjutan)

d) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Wesel Ekspor dan Tagihan Lainnya</u>				
Nilai tercatat awal	38.376.387	690.988	-	39.067.375
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	(945.043)	945.043	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau				
dibeli	43.385.603	1.074.429	-	44.460.032
Aset keuangan yang dihentikan				
pengakuannya	(28.406.723)	(1.197.707)	-	(29.604.430)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang				
telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta				
asing dan perubahan lain	(27.522)	(51)	-	(27.573)
Nilai tercatat akhir	52.382.702	1.512.702	-	53.895.404
31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Wesel Ekspor dan Tagihan Lainnya</u>				
Nilai tercatat awal	29.338.221	325.350	654	29.664.225
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau				
dibeli	38.193.005	692.648	-	38.885.653
Aset keuangan yang dihentikan				
pengakuannya	(29.338.221)	(325.350)	(654)	(29.664.225)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang				
telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta				
asing dan perubahan lain	183.382	(1.660)	-	181.722
Nilai tercatat akhir	38.376.387	690.988	-	39.067.375

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8. WESEL EKSPOR DAN TAGIHAN LAINNYA (lanjutan)

d) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2023			
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Wesel Ekspor dan Tagihan Lainnya</u>				
Cadangan atas kerugian kredit				
kredit ekspektasian akhir	1.108.792	530.137	-	1.638.929
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	(58.346)	58.346	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan				
kerugian	-	734.771	-	734.771
Aset keuangan baru yang diterbitkan atau				
dibeli	1.067.552	463.664	-	1.531.216
Aset keuangan yang dihentikan				
pengakuannya	(1.050.447)	(530.546)	-	(1.580.993)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang				
telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta				
asing dan perubahan lain	1	(8)	-	(7)
Cadangan atas kerugian				
 kredit ekspektasian akhir	1.067.552	1.256.364	-	2.323.916
31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Wesel Ekspor dan Tagihan Lainnya</u>				
Cadangan atas kerugian kredit				
kredit ekspektasian akhir	979.763	161.932	654	1.142.349
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan				
kerugian	-	-	-	-
Aset keuangan baru yang diterbitkan atau				
dibeli	1.109.971	530.137	-	1.640.108
Aset keuangan yang dihentikan				
pengakuannya	(979.763)	(161.932)	(654)	(1.142.349)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang				
telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta				
asing dan perubahan lain	(1.179)	-	-	(1.179)
Cadangan atas kerugian				
 kredit ekspektasian akhir	1.108.792	530.137	-	1.638.929

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai wesel ekspor dan tagihan lainnya pada tanggal 31 Desember 2023 dan 2022 telah memadai.

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9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

- a) Efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2023 dan 2022 terdiri dari:

	31 Desember 2023				
	Tingkat Suku Bunga (%)	Tanggal Beli	Tanggal Jual Kembali	Nilai Beli	Nilai Tercatat
<u>Pihak ketiga</u>					
<u>Rupiah</u>					
Bank Indonesia					
Obligasi Pemerintah					
VR0054	6,00%	28 Des 2023	04 Jan 2024	9.546.172	9.552.536
VR0036	6,16	04 Okt 2023	03 Jan 2024	2.876.476	2.920.281
VR0052	6,16	11 Okt 2023	10 Jan 2024	1.925.750	1.952.770
VR0064	6,43	15 Nov 2023	15 Feb 2024	1.920.082	1.936.200
VR0044	6,46	29 Nov 2023	28 Feb 2024	1.920.096	1.931.466
VR0056	6,16	18 Okt 2023	17 Jan 2024	480.157	486.319
VR0082	6,40	04 Agu 2023	03 Mei 2024	144.282	148.130
VR0094	6,67	13 Jan 2023	12 Jan 2024	92.694	98.757
VR0061	6,50	28 Apr 2023	26 Jan 2024	93.600	97.791
VR0049	6,45	09 Jun 2023	08 Mar 2024	93.476	96.926
VR0037	6,41	16 Jun 2023	14 Jun 2024	93.069	96.367
PT Bank OCBC NISP Tbk					
Obligasi Pemerintah					
FR0070	5,85	29 Des 2023	02 Jan 2024	2.016.348	2.017.331
FR0077	5,85	29 Des 2023	02 Jan 2024	996.165	996.651
PT Bank UOB Indonesia					
Obligasi Pemerintah					
IDSR041224364S	6,50	22 Des 2023	05 Jan 2024	1.405.969	1.408.508
FR0095	6,70	20 Des 2023	19 Jan 2024	483.251	484.330
IDSR131124364S	6,27	28 Des 2023	04 Jan 2024	94.173	94.239
PT Bank Central Asia Tbk					
Obligasi Pemerintah					
FR0095	5,85	29 Des 2023	02 Jan 2024	972.060	972.534
PT BPD Jawa Barat dan Banten Tbk					
Obligasi Pemerintah					
FR0086	6,20	28 Des 2023	03 Jan 2024	942.176	942.825
FR0090	6,20	28 Des 2023	03 Jan 2024	924.632	925.269
FR0065	6,20	28 Des 2023	03 Jan 2024	467.930	468.252
FR0091	6,20	28 Des 2023	03 Jan 2024	463.996	464.315
PT Bank Mega Tbk					
Obligasi Pemerintah					
FR0086	6,20	28 Des 2023	02 Jan 2024	942.176	942.825
PT BPD Jawa Timur					
Obligasi Pemerintah					
FR0090	6,30	22 Des 2023	02 Jan 2024	739.365	740.659
FR0081	6,50	21 Des 2023	04 Jan 2024	570.879	572.013
FR0086	6,30	22 Des 2023	02 Jan 2024	188.444	188.774
PT Bank Pan Indonesia Tbk					
Obligasi Pemerintah					
FR0087	6,70	20 Des 2023	19 Jan 2024	470.212	471.262
FR0086	6,67	13 Des 2023	12 Jan 2024	469.383	471.035
PT Bank Permata Tbk					
Obligasi Pemerintah					
FR0090	6,15	28 Des 2023	02 Jan 2024	462.316	462.632
PT Bank DKI					
Obligasi Pemerintah					
FR0095	6,15	28 Des 2023	02 Jan 2024	291.517	291.716
FR0091	6,53	21 Des 2023	04 Jan 2024	277.645	278.199
FR0088	6,20	28 Des 2023	03 Jan 2024	272.478	272.666
FR0095	6,15	28 Des 2023	02 Jan 2024	194.345	194.477
FR0091	6,53	21 Des 2023	04 Jan 2024	92.548	92.733
FR0090	6,20	28 Des 2023	03 Jan 2024	92.463	92.527
FR0088	6,20	28 Des 2023	03 Jan 2024	90.826	90.889

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9. EFEK-EFEK YANG DIBELI DENGAN JANJDI DIJUAL KEMBALI (lanjutan)

- a) Efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2023 dan 2022 terdiri dari (lanjutan):

31 Desember 2023					
	Tingkat Suku Bunga (%)	Tanggal Beli	Tanggal Jual Kembali	Nilai Beli	Nilai Tercatat
<u>Pihak ketiga (lanjutan)</u>					
<u>Rupiah (lanjutan)</u>					
PT BPD Sumatera Selatan dan Bangka Belitung Obligasi Pemerintah FR0096	6,27	28 Des 2023	04 Jan 2024	246.560	246.732
PT Bank China Construction Bank Indonesia Tbk Obligasi Pemerintah IDSR081124364S	6,70	20 Des 2023	19 Jan 2024	94.085	94.295
Total				33.447.796	33.595.231

31 Desember 2022					
	Tingkat Suku Bunga (%)	Tanggal Beli	Tanggal Jual Kembali	Nilai Beli	Nilai Tercatat
<u>Pihak ketiga</u>					
<u>Rupiah</u>					
Bank Indonesia Obligasi Pemerintah					
VR0046	5,50	30 Des 2022	06 Jan 2023	9.583.874	9.585.338
VR0058	5,50	27 Des 2022	03 Jan 2023	9.521.920	9.527.739
VR0062	5,50	28 Des 2022	04 Jan 2023	7.609.509	7.612.996
VR0036	5,75	30 Des 2022	13 Jan 2023	4.782.695	4.783.459
VR0035	5,50	29 Des 2022	05 Jan 2023	4.781.733	4.783.195
FR0057	6,05	18 Nov 2022	17 Feb 2023	3.276.051	3.299.725
VR0038	5,50	26 Des 2022	02 Jan 2023	2.878.666	2.880.865
VR0044	6,26	23 Des 2022	24 Mar 2023	961.918	963.256
VR0068	5,79	07 Des 2022	04 Jan 2023	462.705	464.490
VR0068	5,78	07 Des 2022	04 Jan 2023	462.704	464.487
FR0088	3,28	07 Jan 2022	06 Jan 2023	215.997	223.042
FR0052	4,05	29 Jul 2022	28 Jul 2023	116.041	118.064
FR0052	4,20	26 Agu 2022	24 Feb 2023	112.814	114.486
FR0079	4,30	26 Agu 2022	26 Mei 2023	106.312	107.925
FR0058	3,95	29 Jul 2022	27 Jan 2023	99.311	101.000
VR0042	6,48	23 Des 2022	23 Jun 2023	96.192	96.330
VR0052	6,62	23 Des 2022	22 Sep 2023	95.826	95.967
VR0085	6,34	18 Nov 2022	19 Mei 2023	93.416	94.123
VR0053	6,70	23 Des 2022	22 Des 2023	93.326	93.465
FR0065	4,35	26 Agu 2022	25 Agu 2023	91.478	92.882
FR0065	4,00	29 Jul 2022	28 Apr 2023	88.270	89.790
FR0073	5,35	23 Sep 2022	24 Mar 2023	52.702	53.477
FR0073	5,35	23 Sep 2022	24 Mar 2023	52.702	53.476
FR0058	5,54	23 Sep 2022	23 Jun 2023	50.540	51.310
FR0058	5,53	23 Sep 2022	23 Jun 2023	50.540	51.309
FR0070	6,23	01 Des 2022	02 Mar 2023	49.742	50.001
FR0074	6,65	18 Nov 2022	17 Nov 2023	48.194	48.577
VR0057	6,04	21 Okt 2022	21 Jul 2023	46.561	47.116
VR0085	5,85	21 Okt 2022	27 Apr 2023	46.516	47.053
VR0076	6,16	21 Okt 2022	20 Okt 2023	46.382	46.945
FR0096	6,53	18 Nov 2022	18 Agu 2023	46.456	46.818
FR0088	5,65	23 Sep 2022	22 Sep 2023	43.008	43.678
FR0088	5,65	23 Sep 2022	22 Sep 2023	43.008	43.677

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9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI (lanjutan)

a) Efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2023 dan 2022 terdiri dari (lanjutan):

	31 Desember 2022				
	Tingkat Suku Bunga (%)	Tanggal Beli	Tanggal Jual Kembali	Nilai Beli	Nilai Tercatat
<u>Pihak ketiga (lanjutan)</u>					
<u>Rupiah (lanjutan)</u>					
PT Bank OCBC NISP Tbk					
Obligasi Pemerintah					
FR0077	5,35	29 Des 2022	02 Jan 2023	1.984.142	1.984.732
FR0081	5,35	29 Des 2022	02 Jan 2023	1.924.557	1.925.129
PT BPD Jawa Barat dan Banten Tbk					
Obligasi Pemerintah					
FR0087	5,75	28 Des 2022	04 Jan 2023	462.887	463.108
PT Bank Nationalnobu Tbk					
Obligasi Pemerintah					
FR0088	5,73	08 Nov 2022	07 Feb 2023	213.388	215.188
PT BPD Jawa Timur					
Obligasi Pemerintah					
FR0070	6,23	29 Nov 2022	28 Feb 2023	199.031	200.133
PT BPD Sulawesi Tengah					
Obligasi Pemerintah					
FR0070	5,80	27 Des 2022	03 Jan 2023	50.294	50.327
Total				50.941.408	51.014.678

Pada tanggal-tanggal 31 Desember 2023 dan 2022, semua kolektibilitas atas efek-efek yang dibeli dengan janji dijual kembali diklasifikasikan "Lancar".

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai tidak diperlukan pada tanggal-tanggal 31 Desember 2023 dan 2022, karena Manajemen berkeyakinan bahwa efek-efek yang dibeli dengan janji dijual kembali dapat ditagih.

10. TAGIHAN DAN LIABILITAS DERIVATIF

Ikhtisar transaksi derivatif adalah sebagai berikut:

Transaksi	31 Desember 2023	
	Tagihan derivatif	Liabilitas derivatif
Swap suku bunga	381.607	369.374
Pembelian dan penjualan <i>forward</i> mata uang asing	284.050	108.496
Swap mata uang asing	223.308	403.003
Swap mata uang dan suku bunga	18.045	37.444
Pembelian dan penjualan <i>spot</i> mata uang asing	4.673	6.893
Total	911.683	925.210

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10. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

Ikhtisar transaksi derivatif adalah sebagai berikut (lanjutan):

Transaksi	31 Desember 2022	
	Tagihan derivatif	Liabilitas derivatif
<i>Swap</i> suku bunga	548.024	510.221
<i>Swap</i> mata uang asing	194.939	118.076
Pembelian dan penjualan <i>forward</i> mata uang asing	153.074	134.666
Pembelian dan penjualan <i>spot</i> mata uang asing	15.368	20.958
Total	911.405	783.921

Berikut di bawah ini nilai nosional dari transaksi derivatif:

	Nilai Nosional (mata uang asing nilai penuh, Rupiah dalam jutaan)	
	31 Desember 2023	31 Desember 2022
<i>Swap</i> mata uang dan suku bunga		
Rupiah	1.596.707	-
Dolar Amerika Serikat	38.849.458	-
<i>Swap</i> suku bunga		
Dolar Amerika Serikat	836.544.325	991.572.073
<i>Option</i> mata uang		
Kontrak penjualan		
Dolar Amerika Serikat	70.337.283	316.378.967
<i>Spot</i> mata uang asing		
Kontrak pembelian		
Dolar Amerika Serikat	134.500.000	190.550.000
Pound Sterling Inggris	20.000.000	1.000.000
Euro Eropa	23.500.000	-
Dolar Australia	6.000.000	-
Kontrak penjualan		
Dolar Amerika Serikat	103.000.000	201.300.000
Renminbi	34.380.488	-
Pound Sterling Inggris	16.000.000	-
Euro Eropa	14.500.000	-
Dolar Australia	2.000.000	-
<i>Forward</i> mata uang asing		
Kontrak pembelian		
Yen Jepang	2.157.313.167	-
Dolar Amerika Serikat	483.866.974	205.870.175
Renminbi	19.250.000	-
Euro Eropa	15.268.092	7.262.813
Dolar Australia	-	1.000.000
Rupiah	-	260.860
Kontrak penjualan		
Dolar Amerika Serikat	2.003.452.579	1.509.881.189
Dolar Australia	10.004.640	1.000.000
Euro Eropa	1.683.154	2.000.000
Yen Jepang	-	357.794.464

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10. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

Berikut di bawah ini nilai nosional dari transaksi derivatif (lanjutan):

	Nilai Nosional (mata uang asing nilai penuh, Rupiah dalam jutaan)	
	31 Desember 2023	31 Desember 2022
<i>Swap</i> mata uang asing		
Kontrak pembelian		
Dolar Amerika Serikat	883.785.000	607.013.305
Euro Eropa	21.700.000	11.000.000
Kontrak penjualan		
Dolar Amerika Serikat	1.666.985.952	2.305.422.839
Euro Eropa	136.500.000	119.000.000
Pound Sterling Inggris	30.400.000	13.000.000
Dolar New Zealand	15.000.000	20.000.000
Renminbi	16.500.000	16.500.000

Para pihak yang melakukan kontrak derivatif dalam bentuk *swap* suku bunga ataupun *swap* mata uang dan suku bunga dengan BRI berkewajiban membayar bunga tetap (*fixed rate*) atau bunga mengambang (*floating rate*) antara lain SOFR 3 (tiga) bulanan atau 6 (enam) bulanan ditambah dengan margin tertentu.

11. KREDIT YANG DIBERIKAN

a) Berdasarkan Jenis dan Mata Uang:

Rincian pinjaman yang diberikan berdasarkan jenis adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
Modal kerja	665.301.670	584.022.730
Konsumsi	291.855.160	272.227.246
Investasi	84.839.826	77.766.122
<i>Cash Collateral</i>	120.980	134.783
	<u>1.042.117.636</u>	<u>934.150.881</u>
<u>Mata uang asing</u>		
Investasi	60.649.004	47.253.484
Modal kerja	32.456.813	33.128.457
Konsumsi	1.248.783	992.241
	<u>94.354.600</u>	<u>81.374.182</u>
	<u>1.136.472.236</u>	<u>1.015.525.063</u>

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11. KREDIT YANG DIBERIKAN (lanjutan)

a) Berdasarkan Jenis dan Mata Uang (lanjutan):

Rincian pinjaman yang diberikan berdasarkan jenis adalah sebagai berikut (lanjutan):

	31 Desember 2023	31 Desember 2022
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
Investasi	25.328.993	29.109.589
Modal kerja	22.570.722	19.006.439
Konsumsi	202.992	198.703
	<u>48.102.707</u>	<u>48.314.731</u>
<u>Mata uang asing</u>		
Modal kerja	8.246.770	11.569.451
Investasi	4.930.993	3.865.574
	<u>13.177.763</u>	<u>15.435.025</u>
	<u>61.280.470</u>	<u>63.749.756</u>
Total	1.197.752.706	1.079.274.819
Dikurangi cadangan kerugian penurunan nilai	(79.924.211)	(88.323.830)
Bersih	<u>1.117.828.495</u>	<u>990.950.989</u>

Rincian pinjaman yang diberikan berdasarkan mata uang adalah sebagai berikut:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekivalen Rp
<u>Rupiah</u>		1.090.220.343		982.465.612
<u>Mata uang asing</u>				
Dolar Amerika Serikat	6.983.904.314	107.531.174	6.214.866.162	96.749.930
Euro Eropa	62.891	1.072	125.228	2.076
Dolar Singapura	9.992	117	4.011.742	46.508
Yen Jepang	-	-	90.763.955	10.693
		<u>107.532.363</u>		<u>96.809.207</u>
Total		1.197.752.706		1.079.274.819
Dikurangi cadangan kerugian penurunan nilai		(79.924.211)		(88.323.830)
Bersih		<u>1.117.828.495</u>		<u>990.950.989</u>

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11. KREDIT YANG DIBERIKAN (lanjutan)

b) Berdasarkan Sektor Ekonomi:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
Perdagangan, perhotelan dan restoran	380.541.641	348.689.024
Pertanian	170.821.987	147.030.128
Perindustrian	68.538.993	64.764.099
Jasa dunia usaha	62.285.323	54.625.353
Pengangkutan, pergudangan dan komunikasi	19.005.972	11.478.168
Konstruksi	13.822.884	12.543.433
Pertambangan	12.039.085	2.522.711
Jasa pelayanan sosial	6.492.786	5.634.752
Listrik, gas dan air	3.515.414	4.825.989
Lain-lain	305.053.551	282.037.224
	<u>1.042.117.636</u>	<u>934.150.881</u>
<u>Mata uang asing</u>		
Perindustrian	28.886.861	28.295.501
Pertambangan	18.668.806	8.222.920
Listrik, gas dan air	16.010.011	17.416.378
Pertanian	10.209.149	8.482.101
Perdagangan, perhotelan dan restoran	7.101.727	6.651.811
Jasa dunia usaha	5.777.586	5.676.005
Konstruksi	5.144.603	4.594.455
Pengangkutan, pergudangan dan komunikasi	1.206.064	800.905
Jasa pelayanan sosial	240	233.280
Lain-lain	1.349.553	1.000.826
	<u>94.354.600</u>	<u>81.374.182</u>
	<u>1.136.472.236</u>	<u>1.015.525.063</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
Konstruksi	15.844.765	15.002.419
Perdagangan, perhotelan dan restoran	8.660.446	3.476.021
Listrik, gas dan air	7.226.951	9.346.356
Pengangkutan, pergudangan dan komunikasi	6.758.265	7.202.288
Pertanian	3.432.207	4.430.088
Perindustrian	3.375.970	5.217.969
Jasa dunia usaha	1.792.749	2.008.930
Jasa pelayanan sosial	500.000	275.117
Pertambangan	306.903	1.156.277
Lain-lain	204.451	199.266
	<u>48.102.707</u>	<u>48.314.731</u>

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11. KREDIT YANG DIBERIKAN (lanjutan)

b) Berdasarkan Sektor Ekonomi (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak berelasi (Catatan 44) (lanjutan)</u>		
<u>Mata uang asing</u>		
Listrik, gas dan air	3.669.593	4.784.350
Perindustrian	3.462.758	3.633.650
Jasa dunia usaha	2.690.443	2.773.946
Jasa pelayanan sosial	1.207.001	305.304
Perdagangan, perhotelan dan restoran	855.325	891.584
Pertambangan	826.582	2.578.518
Pertanian	462.551	467.673
Konstruksi	3.510	-
	<u>13.177.763</u>	<u>15.435.025</u>
	<u>61.280.470</u>	<u>63.749.756</u>
Total	1.197.752.706	1.079.274.819
Dikurangi cadangan kerugian penurunan nilai	(79.924.211)	(88.323.830)
Bersih	<u>1.117.828.495</u>	<u>990.950.989</u>

c) Berdasarkan Jangka Waktu:

Klasifikasi jangka waktu kredit yang diberikan berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
≤ 1 bulan	26.794.841	21.581.736
> 1 bulan - 3 bulan	44.774.886	33.795.541
> 3 bulan - 1 tahun	220.564.802	201.388.156
> 1 tahun - 2 tahun	135.697.545	139.063.100
> 2 tahun - 5 tahun	371.132.518	322.623.148
> 5 tahun	243.153.044	215.699.200
	<u>1.042.117.636</u>	<u>934.150.881</u>
<u>Mata uang asing</u>		
≤ 1 bulan	1.405.710	5.295.404
> 1 bulan - 3 bulan	2.596.463	2.774.762
> 3 bulan - 1 tahun	18.457.013	18.556.620
> 1 tahun - 2 tahun	14.169.802	10.803.847
> 2 tahun - 5 tahun	33.109.853	8.526.613
> 5 tahun	24.615.759	35.416.936
	<u>94.354.600</u>	<u>81.374.182</u>
	<u>1.136.472.236</u>	<u>1.015.525.063</u>

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11. KREDIT YANG DIBERIKAN (lanjutan)

c) Berdasarkan Jangka Waktu (lanjutan):

Klasifikasi jangka waktu kredit yang diberikan berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut (lanjutan):

	31 Desember 2023	31 Desember 2022
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
≤ 1 bulan	1.172.046	2.739.614
> 1 bulan - 3 bulan	2.599.116	1.136.900
> 3 bulan - 1 tahun	11.375.557	4.187.901
> 1 tahun - 2 tahun	1.864.276	3.609.695
> 2 tahun - 5 tahun	10.933.850	12.147.069
> 5 tahun	20.157.862	24.493.552
	<u>48.102.707</u>	<u>48.314.731</u>
<u>Mata uang asing</u>		
≤ 1 bulan	887.427	3.938.414
> 1 bulan - 3 bulan	772.182	8.930
> 3 bulan - 1 tahun	-	552.530
> 1 tahun - 2 tahun	462.551	220.447
> 2 tahun - 5 tahun	4.254.138	-
> 5 tahun	6.801.465	10.714.704
	<u>13.177.763</u>	<u>15.435.025</u>
	<u>61.280.470</u>	<u>63.749.756</u>
Total	1.197.752.706	1.079.274.819
Dikurangi cadangan kerugian penurunan nilai	(79.924.211)	(88.323.830)
Bersih	<u>1.117.828.495</u>	<u>990.950.989</u>

d) Berdasarkan Kolektibilitas:

Kolektibilitas BRI, Bank Raya, dan Pegadaian di luar usaha gadai:

	31 Desember 2023	31 Desember 2022
Individual	33.829.500	50.799.698
Kolektif		
Lancar	1.042.712.719	931.823.518
Dalam perhatian khusus	46.754.108	32.629.744
Kurang lancar	4.605.023	2.350.338
Diragukan	7.049.578	3.371.555
Macet	15.921.659	14.916.272
	<u>1.117.043.087</u>	<u>985.091.427</u>
Total	<u>1.150.872.587</u>	<u>1.035.891.125</u>

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11. KREDIT YANG DIBERIKAN (lanjutan)

d) Berdasarkan Kolektibilitas (lanjutan):

Kolektibilitas BRI, Bank Raya, dan Pegadaian di luar usaha gadaai (lanjutan):

	31 Desember 2023	31 Desember 2022
Dikurangi cadangan kerugian penurunan nilai:		
Individual	(25.415.117)	(33.601.412)
Kolektif	(53.072.775)	(53.385.883)
	<u>(78.487.892)</u>	<u>(86.987.295)</u>
Bersih	<u>1.072.384.695</u>	<u>948.903.830</u>

Kolektibilitas usaha gadaai Pegadaian (entitas anak):

	31 Desember 2023	31 Desember 2022
Kolektif		
Lancar	44.856.257	42.241.998
Dalam perhatian khusus	1.827.385	898.268
Kurang lancar	20.712	30.905
Diragukan	10.115	23.817
Macet	165.650	188.706
Total	<u>46.880.119</u>	<u>43.383.694</u>
Dikurangi cadangan kerugian penurunan nilai:		
Kolektif	(1.436.319)	(1.336.535)
Bersih	<u>45.443.800</u>	<u>42.047.159</u>

e) Berdasarkan Segmen Operasi:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
Mikro	504.116.776	502.967.076
Ritel	491.361.723	397.589.654
Korporasi	46.639.137	33.594.151
	<u>1.042.117.636</u>	<u>934.150.881</u>
<u>Mata uang asing</u>		
Korporasi	91.341.135	78.277.579
Ritel	3.013.465	3.096.603
	<u>94.354.600</u>	<u>81.374.182</u>
	<u>1.136.472.236</u>	<u>1.015.525.063</u>

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e) Berdasarkan Segmen Operasi (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
Korporasi	46.538.169	46.480.305
Ritel	1.564.538	1.834.426
	<u>48.102.707</u>	<u>48.314.731</u>
<u>Mata uang asing</u>		
Korporasi	13.177.763	15.435.025
	<u>13.177.763</u>	<u>15.435.025</u>
	61.280.470	63.749.756
Total	1.197.752.706	1.079.274.819
Dikurangi cadangan kerugian penurunan nilai	(79.924.211)	(88.323.830)
Bersih	1.117.828.495	990.950.989

f) Informasi Penting Lainnya:

1) Tingkat suku bunga rata-rata:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Bunga Kontrak		
Rupiah	11,01%	10,01%
Mata uang asing	4,80	3,87
Bunga Efektif		
Rupiah	11,79%	11,37%
Mata uang asing	5,07	4,28

- 2) Kredit yang diberikan pada umumnya dijamin dengan agunan yang diikat dengan hak tanggungan, surat kuasa untuk menjual, giro, tabungan, deposito berjangka atau jaminan lain yang umumnya diterima oleh perbankan (Catatan 19, 20 dan 21), serta barang jaminan berupa emas (entitas anak).
- 3) Kredit modal kerja dan investasi diberikan kepada debitur untuk memenuhi kebutuhan modal kerja dan barang-barang modalnya.
- 4) Kredit konsumsi terdiri dari kredit kepada pekerja dan pensiun, kredit kepemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lainnya.
- 5) Kredit program merupakan kredit yang disalurkan BRI berdasarkan petunjuk dari Pemerintah dalam rangka mendukung pembangunan di Indonesia khususnya pengembangan usaha kecil, menengah dan koperasi.

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11. KREDIT YANG DIBERIKAN (lanjutan)

f) Informasi Penting Lainnya (lanjutan):

- 6) Kredit Kupedes merupakan kredit yang disalurkan BRI melalui kantor BRI Unit dengan sasaran usaha mikro dan golongan berpenghasilan tetap yang memerlukan tambahan pembiayaan yang besarnya sesuai dengan ketentuan batasan plafon Kupedes. Sektor ekonomi yang menjadi sasaran adalah pertanian, industri, perdagangan dan lain-lain.
- 7) Kredit sindikasi merupakan kredit yang diberikan kepada debitur di bawah perjanjian pembiayaan bersama dengan bank-bank lain. Jumlah kredit sindikasi yang diberikan BRI adalah sebesar Rp69.273.881 dan Rp64.091.492 pada tanggal-tanggal 31 Desember 2023 dan 2022. Keikutsertaan BRI sebagai pimpinan sindikasi berkisar dari 5% sampai dengan 68% dan 2% sampai dengan 77% masing-masing pada tanggal 31 Desember 2023 dan 2022, sedangkan sebagai anggota sindikasi berkisar dari 1% sampai dengan 69% dan 1% sampai dengan 68% masing-masing pada tanggal 31 Desember 2023 dan 2022.
- 8) Pinjaman pekerja adalah pinjaman yang diberikan kepada pekerja dengan tingkat bunga berkisar 4,5% sampai dengan 5,5% per tahun yang ditujukan untuk pembelian kendaraan, rumah dan keperluan lainnya dengan jangka waktu berkisar antara 4 (empat) tahun sampai dengan 20 (dua puluh) tahun. Pembayaran pokok pinjaman dan bunga dilunasi melalui pemotongan gaji setiap bulan. Perbedaan antara tingkat bunga pinjaman pekerja dan *Base Lending Rate* (BLR) ditanggungkan dan dicatat sebagai beban yang ditanggungkan untuk pinjaman pekerja, bagian dari Aset Lain-lain. Besarnya akun beban yang ditanggungkan untuk pinjaman pekerja sebesar Rp5.190.672 dan Rp4.785.093 masing-masing pada tanggal 31 Desember 2023 dan 2022 (Catatan 17).
- 9) Kredit yang diberikan BRI kepada pihak berelasi di luar kredit yang diberikan kepada manajemen kunci (Catatan 44) adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
Perusahaan Umum BULOG	8.050.411	2.806.206
PT Perusahaan Listrik Negara (Persero)	7.223.106	9.346.356
PT Waskita Karya (Persero) Tbk	4.493.912	4.526.884
PT Kereta Api Indonesia (Persero)	3.176.593	3.069.554
PT Perkebunan Nusantara VII (Persero)	2.270.033	1.332.717
PT Pertamina EP Cepu	2.263.613	2.573.381
PT Dirgantara Indonesia (Persero)	2.033.162	2.119.335
PT Garuda Maintenance Facility Aero Asia Tbk	2.025.180	2.140.183
PT Krakatau Steel (Persero) Tbk	1.773.059	2.217.674
PT Kresna Kusuma Dyandra Marga	1.719.923	1.761.099
PT Garuda Indonesia (Persero) Tbk	1.008.656	945.183
Lain-lain	25.038.474	30.711.916
Total	61.076.122	63.550.488

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11. KREDIT YANG DIBERIKAN (lanjutan)

f) Informasi Penting Lainnya (lanjutan):

10) Informasi mengenai restrukturisasi yang dilakukan BRI dan entitas anak

Tabel berikut merupakan informasi atas kredit yang diberikan yang telah direstrukturisasi (termasuk restrukturisasi dampak Covid-19) sebagai berikut:

	31 Desember 2023	31 Desember 2022
BRI (Entitas Induk)	102.508.133	147.780.529
Bank Raya	2.688.077	3.978.156
Pegadaian	72.192	308.266
Total	105.268.402	152.066.951

Jumlah kredit yang diberikan yang telah direstrukturisasi BRI dan Bank Raya, sesuai dengan POJK No. 40/POJK.03/2019 tanggal 19 Desember 2020 tentang Penilaian Kualitas Aset Bank Umum masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebesar Rp53.498.210 dan Rp45.290.460. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan kredit dan penjadwalan kembali bunga yang tertunggak.

Jumlah kredit yang diberikan yang telah direstrukturisasi (BRI Entitas Induk, Bank Raya dan Pegadaian) akibat Covid-19 berdasarkan Peraturan OJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 yang telah diaddendum sebanyak 2 (dua) kali dengan POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan No.11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 dan POJK No. 17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019, serta Siaran Pers OJK No. SP 85/DHMS/OJK/XI/2022 tanggal 28 November 2022 tentang Perpanjangan Kebijakan Restrukturisasi Kredit dan Pembiayaan secara *Targeted* dan Sektorial Atasi Dampak Lanjutan Pandemi Covid-19, pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing sebesar Rp51.770.192 dan Rp106.776.491 dengan skema perpanjangan jangka waktu.

Tabel berikut merupakan informasi atas kredit yang diberikan yang telah direstrukturisasi BRI berdasarkan jenis dan kolektibilitas:

	31 Desember 2023					Total
	Lancar	Dalam Perhatian Khusus	Kurang Lancar	Diragukan	Macet	
<u>Jenis</u>						
Modal kerja	36.346.567	24.980.213	2.139.015	3.439.273	6.417.016	73.322.084
Investasi	13.785.578	4.224.453	329.997	837.300	5.635.785	24.813.113
Konsumsi	4.586.499	1.498.244	186.617	275.195	586.650	7.133.205
Total	54.718.644	30.702.910	2.655.629	4.551.768	12.639.451	105.268.402

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11. KREDIT YANG DIBERIKAN (lanjutan)

f) Informasi Penting Lainnya (lanjutan):

10) Informasi mengenai restrukturisasi yang dilakukan BRI dan entitas anak (lanjutan)

Tabel berikut merupakan informasi atas kredit yang diberikan yang telah direstrukturisasi BRI berdasarkan jenis dan kolektibilitas (lanjutan):

31 Desember 2022						
	Lancar	Dalam Perhatian Khusus	Kurang Lancar	Diragukan	Macet	Total
<u>Jenis</u>						
Modal kerja	71.894.781	18.066.488	926.618	2.439.008	4.669.392	97.996.287
Investasi	29.105.543	5.006.592	774.133	1.008.727	6.232.052	42.127.047
Konsumsi	9.494.384	1.461.144	98.274	208.012	681.803	11.943.617
Total	110.494.708	24.534.224	1.799.025	3.655.747	11.583.247	152.066.951

Pada tanggal 27 Juni 2022, putusan homologasi terkait dengan restrukturisasi atas kredit yang diberikan kepada PT Garuda Indonesia (Persero) Tbk ("Garuda") telah disepakati bersama dengan seluruh kreditur. Putusan homologasi tersebut baru efektif tanggal 28 Desember 2022 setelah Garuda telah memenuhi seluruh persyaratan homologasi. Pada tanggal 31 Desember 2022, nilai tercatat kredit yang diberikan kepada Garuda setelah memperhitungkan kerugian modifikasi akibat restrukturisasi adalah sebesar Rp945.183, dimana nilai ini akan terpulihkan secara bertahap sesuai dengan konsep akuntansi setelah tanggal restrukturisasi hingga tanggal jatuh tempo. Kerugian modifikasi sebesar Rp3.258.079 dicatat pada akun pendapatan bunga. BRI tetap memiliki nilai tagih atas kredit yang diberikan kepada Garuda sebesar Rp4.613.060 sesuai nilai kontraktual pinjaman sebagaimana tercantum dalam perjanjian perdamaian yang telah dihomologasi oleh Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat, sehingga tidak terdapat penghapusan (*haircut*) jumlah tagihan pokok dan bunga yang ditangguhkan oleh BRI terhadap Garuda.

11) Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) per tanggal-tanggal 31 Desember 2023 dan 2022 kepada Bank Indonesia dan Otoritas Jasa Keuangan (OJK), BRI tidak memiliki debitur, baik pihak terkait maupun pihak tidak terkait, yang tidak memenuhi atau melampaui ketentuan BMPK sesuai dengan Peraturan Bank Indonesia dan OJK.

12) Rincian kredit yang mengalami penurunan nilai merupakan kredit yang mengalami penurunan nilai berdasarkan evaluasi secara individual dan kredit dengan kolektibilitas kurang lancar, diragukan dan macet berdasarkan sektor ekonomi, serta cadangan kerugian penurunan nilai adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
Perdagangan, perhotelan dan restoran	18.396.123	16.223.885
Perindustrian	11.150.487	12.180.672
Pertanian	9.537.399	14.347.105
Konstruksi	6.755.177	7.449.492
Jasa dunia usaha	6.233.964	5.943.884
Pertambangan	2.314.227	2.854.041
Pengangkutan, perdagangan dan komunikasi	2.027.334	6.361.874

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11. KREDIT YANG DIBERIKAN (lanjutan)

f) Informasi Penting Lainnya (lanjutan):

12) Rincian kredit yang mengalami penurunan nilai merupakan kredit yang mengalami penurunan nilai berdasarkan evaluasi secara individual dan kredit dengan kolektibilitas kurang lancar, diragukan dan macet berdasarkan sektor ekonomi, serta cadangan kerugian penurunan nilai adalah sebagai berikut (lanjutan):

	31 Desember 2023	31 Desember 2022
Jasa pelayanan sosial	408.163	548.657
Listrik, gas dan air	143.026	2.186.265
Lain-lain	4.636.337	3.585.416
Total	61.602.237	71.681.291
Dikurangi cadangan kerugian penurunan nilai	(44.332.414)	(46.969.837)
Bersih	17.269.823	24.711.454

13) Rasio-rasio

- a. Rasio *Non-Performing Loan* (NPL) BRI (entitas induk) berdasarkan peraturan terkait adalah sebesar 3,12% dan 2,82% masing-masing pada tanggal-tanggal 31 Desember 2023 dan 2022. Sedangkan rasio NPL neto BRI (entitas induk) adalah sebesar 0,76% dan 0,73% masing-masing pada tanggal 31 Desember 2023 dan 2022.
- b. Rasio kredit usaha kecil terhadap jumlah kredit yang diberikan BRI adalah sebesar 58,55% dan 58,56% masing-masing pada tanggal 31 Desember 2023 dan 2022.

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umumnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umumnya kredit memburuk	
Kredit yang Diberikan				
Nilai tercatat awal	886.345.387	163.185.724	29.743.708	1.079.274.819
Pengalihan ke				
Stage 1	21.040.875	(20.820.091)	(220.784)	-
Stage 2	(34.436.838)	35.656.368	(1.219.530)	-
Stage 3	(10.274.806)	(16.090.208)	26.365.014	-
Pengukuran kembali bersih nilai tercatat	(97.260.723)	(15.756.199)	306.176	(112.710.746)
Aset keuangan baru yang diterbitkan atau dibeli	519.987.258	9.842.164	2.180.123	532.009.545
Aset keuangan yang dihentikan pengakuannya	(225.427.993)	(38.514.125)	(2.296.006)	(266.238.124)
Penghapusbukuan	(4.529.486)	(11.339.217)	(18.013.542)	(33.882.245)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(562.369)	(94.062)	(44.112)	(700.543)
Nilai tercatat akhir	1.054.881.305	106.070.354	36.801.047	1.197.752.706

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11. KREDIT YANG DIBERIKAN (lanjutan)

f) Informasi Penting Lainnya (lanjutan):

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
Kredit yang Diberikan				
Nilai tercatat awal	857.473.265	106.378.838	30.564.420	994.416.523
Pengalihan ke				
Stage 1	6.952.548	(6.816.563)	(135.985)	-
Stage 2	(27.178.139)	28.253.113	(1.074.974)	-
Stage 3	(3.885.398)	(6.699.257)	10.584.655	-
Pengukuran kembali bersih nilai tercatat	(78.848.410)	(19.148.330)	(637.130)	(98.633.870)
Aset keuangan baru yang diterbitkan atau dibeli	277.978.012	98.615.584	7.670.730	384.264.326
Aset keuangan yang dihentikan pengakuannya	(142.543.459)	(32.245.292)	(5.078.026)	(179.866.777)
Penghapusbukuan	(3.615.157)	(6.136.117)	(12.308.402)	(22.059.676)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	12.125	983.748	158.420	1.154.293
Nilai tercatat akhir	886.345.387	163.185.724	29.743.708	1.079.274.819

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
Kredit yang Diberikan				
Cadangan atas kerugian kredit ekspektasian awal	24.926.263	41.732.088	21.665.479	88.323.830
Pengalihan ke				
Stage 1	2.457.102	(2.299.325)	(157.777)	-
Stage 2	(1.168.243)	2.187.739	(1.019.496)	-
Stage 3	(403.480)	(3.058.759)	3.462.239	-
Pengukuran kembali bersih penyisihan kerugian	(3.950.058)	12.992.963	20.819.240	29.862.145
Aset keuangan baru yang diterbitkan atau dibeli	9.871.230	2.237.589	1.409.324	13.518.143
Aset keuangan yang dihentikan pengakuannya	(5.690.458)	(9.927.728)	(1.519.801)	(17.137.987)
Penghapusbukuan	(4.529.486)	(11.339.217)	(18.013.542)	(33.882.245)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(578.523)	(223.964)	42.812	(759.675)
Cadangan atas kerugian kredit ekspektasian akhir	20.934.347	32.301.386	26.688.478	79.924.211

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11. KREDIT YANG DIBERIKAN (lanjutan)

f) Informasi Penting Lainnya (lanjutan):

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2022			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Kredit yang Diberikan</u>				
Cadangan atas kerugian kredit ekspektasian awal	19.874.035	41.476.057	23.483.642	84.833.734
Pengalihan ke				
Stage 1	738.878	(654.994)	(83.884)	-
Stage 2	(1.167.188)	1.925.755	(758.567)	-
Stage 3	(252.936)	(1.118.719)	1.371.655	-
Pengukuran kembali bersih penyisihan kerugian	(1.617.817)	918.977	6.460.113	5.761.273
Aset keuangan baru yang diterbitkan atau dibeli	15.379.150	10.501.753	8.073.317	33.954.220
Aset keuangan yang dihentikan pengakuannya	(4.380.375)	(5.109.088)	(4.495.955)	(13.985.418)
Penghapusbukuan	(3.615.157)	(6.136.117)	(12.308.402)	(22.059.676)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(32.327)	(71.536)	(76.440)	(180.303)
Cadangan atas kerugian kredit ekspektasian akhir	24.926.263	41.732.088	21.665.479	88.323.830

Termasuk dalam saldo cadangan kerugian penurunan nilai BRI (entitas induk) adalah cadangan kerugian untuk daerah yang masih dikategorikan sebagai daerah rawan bencana atau yang pernah mengalami bencana sebesar Rp108.286 dan Rp2.018.000 dengan nilai tercatat sebesar Rp1.130.368 dan Rp15.688.470 masing-masing pada tanggal 31 Desember 2023 dan 2022.

Jumlah minimum Penyisihan Penghapusan Aset Produktif kredit yang diberikan BRI (Entitas Induk), yang wajib dibentuk sesuai dengan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) (Catatan 2e) adalah sebesar Rp43.526.965 dan Rp34.522.709 masing-masing pada tanggal 31 Desember 2023 dan 2022.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, terdapat kredit entitas anak (PT Pegadaian) digunakan sebagai jaminan atas pinjaman Bank masing-masing sebesar Rp29.600.000 dan Rp48.538.586 (Catatan 25).

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai kredit yang diberikan pada tanggal-tanggal 31 Desember 2023 dan 2022 telah memadai.

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12. PINJAMAN SYARIAH

a) Pinjaman syariah berdasarkan kolektibilitas adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
Lancar	12.454.636	9.632.737
Dalam perhatian khusus	966.673	602.297
Kurang lancar	47.774	28.781
Diragukan	55.172	35.639
Macet	143.965	214.875
Total	13.668.220	10.514.329
Dikurangi cadangan kerugian penurunan nilai	(1.093.762)	(1.286.203)
Bersih	12.574.458	9.228.126

b) Pinjaman syariah berdasarkan jangka waktu dan mata uang adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
≤ 1 bulan	17.091	15.365
> 1 bulan - 3 bulan	84.009	22.165
> 3 bulan - 1 tahun	8.227.108	7.379.222
> 1 tahun - 2 tahun	2.388.081	1.087.575
> 2 tahun - 5 tahun	2.799.958	1.821.751
> 5 tahun	151.973	188.251
Total	13.668.220	10.514.329
Dikurangi cadangan kerugian penurunan nilai	(1.093.762)	(1.286.203)
Bersih	12.574.458	9.228.126

Pinjaman syariah terdiri dari *arrum haji*, *amanah*, *arrum*, *arrum emas baru*, dan *rhan tasjily tanah*.

Jumlah pinjaman syariah yang telah direstrukturisasi akibat Covid-19 berdasarkan peraturan OJK No.11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 yang telah diaddendum sebanyak 2 (dua) kali dengan POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 dan POJK No. 17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019 serta Siaran Pers OJK No. SP 85/DHMS/OJK/XI/2022 tanggal 28 November 2022 tentang Perpanjangan Kebijakan Restrukturisasi Kredit dan Pembiayaan Secara *Targeted* dan Sektorial Atasi Dampak Lanjutan Pandemi Covid sampai dengan tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah Rp234.507 dan Rp530.846.

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12. PINJAMAN SYARIAH (lanjutan)

Perubahan cadangan kerugian pinjaman syariah:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	1.286.203	1.410.907
Pembalikan cadangan kerugian penurunan nilai (Catatan 34)	(192.441)	(124.704)
Saldo akhir	1.093.762	1.286.203

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pinjaman syariah pada tanggal-tanggal 31 Desember 2023 dan 2022 telah memadai.

Jenis jaminan yang diserahkan oleh debitur atas pinjaman syariah antara lain berupa emas, fidusia dan barang jaminan non-emas lainnya.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, seluruh pinjaman syariah digunakan sebagai jaminan atas pinjaman Bank (Catatan 25).

13. PIUTANG PEMBIAYAAN

a) Piutang Pembiayaan berdasarkan sisa umur sampai dengan jatuh tempo adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
≤ 1 tahun	31.552.191	33.630.939
> 1 tahun - 2 tahun	16.332.478	8.398.988
> 2 tahun - 5 tahun	7.037.409	7.034.845
> 5 tahun	22.257	100.625
	<u>54.944.335</u>	<u>49.165.397</u>
<u>Dolar Amerika Serikat</u>		
≤ 1 tahun	28.304	95.363
> 1 tahun - 2 tahun	5.331	15.868
> 2 tahun - 5 tahun	-	4.084
	<u>33.635</u>	<u>115.315</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
≤ 1 tahun	5.872	7.205
> 1 tahun - 2 tahun	12.812	-
> 2 tahun - 5 tahun	11.667	-
	<u>30.351</u>	<u>7.205</u>
Total	55.008.321	49.287.917
Dikurangi cadangan kerugian penurunan nilai	(4.483.915)	(3.477.948)
Bersih	50.524.406	45.809.969

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13. PIUTANG PEMBIAYAAN (lanjutan)

b) Piutang Pembiayaan berdasarkan kolektibilitas adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Pembiayaan Pola Angsuran Mingguan		
<u>Kolektibilitas</u>		
Lancar	40.351.215	35.244.605
Dalam perhatian khusus	1.221.134	512.184
Kurang lancar	168.592	20.909
Diragukan	60.028	8.224
Macet	100.932	26.018
	<u>41.901.901</u>	<u>35.811.940</u>
Pembiayaan Pola Angsuran Non Mingguan		
<u>Kolektibilitas</u>		
Lancar	11.746.901	11.985.624
Dalam perhatian khusus	1.013.319	1.044.244
Kurang lancar	43.498	122.894
Diragukan	39.335	31.746
Macet	263.367	291.469
	<u>13.106.420</u>	<u>13.475.977</u>
Total	55.008.321	49.287.917
Dikurangi cadangan kerugian penurunan nilai	(4.483.915)	(3.477.948)
Bersih	50.524.406	45.809.969

c) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Piutang Pembiayaan</u>				
Nilai tercatat awal	47.142.455	367.725	1.777.737	49.287.917
Pengalihan ke				
Stage 1	728.092	(721.325)	(6.767)	-
Stage 2	(1.960.800)	1.977.343	(16.543)	-
Stage 3	(1.485.014)	(1.002.216)	2.487.230	-
Pengukuran kembali bersih nilai tercatat	5.347.188	70.962	5.633	5.423.783
Aset keuangan baru yang diterbitkan atau dibeli	71.899.653	522.836	50.369	72.472.858
Aset keuangan yang dihentikan pengakuannya	(69.613.543)	(153.986)	(746.273)	(70.513.802)
Penghapusbukuan	(57.431)	(13.291)	(1.589.853)	(1.660.575)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(1.860)	-	-	(1.860)
Nilai tercatat akhir	51.998.740	1.048.048	1.961.533	55.008.321

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13. PIUTANG PEMBIAYAAN (lanjutan)

- c. Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Piutang Pembiayaan</u>				
Nilai tercatat awal	37.766.589	1.057.696	467.144	39.291.429
Pengalihan ke				
Stage 1	303.644	(291.046)	(12.598)	-
Stage 2	(1.208.342)	1.208.650	(308)	-
Stage 3	(819.253)	(1.778.506)	2.597.759	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	23.798.297	1.063.840	454.048	25.316.185
Aset keuangan yang dihentikan pengakuannya	(12.569.790)	(887.969)	(1.409.336)	(14.867.095)
Penghapusbukuan	(19.290)	(4.940)	(318.972)	(343.202)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(109.400)	-	-	(109.400)
Nilai tercatat akhir	47.142.455	367.725	1.777.737	49.287.917

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Piutang Pembiayaan</u>				
Cadangan atas kerugian kredit ekspektasian awal	1.376.178	1.223.654	878.116	3.477.948
Pengalihan ke				
Stage 1	167.035	(162.293)	(4.742)	-
Stage 2	(940.187)	951.545	(11.358)	-
Stage 3	(551.475)	(619.661)	1.171.136	-
Pengukuran kembali bersih penyisihan kerugian	1.942.679	25.781	2.046	1.970.506
Aset keuangan baru yang diterbitkan atau dibeli	4.424.581	3.676	3.525	4.431.782
Aset keuangan yang dihentikan pengakuannya	(3.645.464)	(9.540)	(46.235)	(3.701.239)
Penghapusbukuan	(57.431)	(13.291)	(1.589.853)	(1.660.575)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(34.507)	-	-	(34.507)
Cadangan atas kerugian kredit ekspektasian akhir	2.681.409	1.399.871	402.635	4.483.915

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13. PIUTANG PEMBIAYAAN (lanjutan)

- c. Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2022			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Piutang Pembiayaan</u>				
Cadangan atas kerugian kredit ekspektasian awal	643.221	534.404	407.151	1.584.776
Pengalihan ke				
Stage 1	1.530.567	(1.518.317)	(12.250)	-
Stage 2	(432.484)	432.738	(254)	-
Stage 3	(121.748)	(185.447)	307.195	-
Pengukuran kembali bersih penyisihan kerugian	(2.124.829)	1.963.144	(302.110)	(463.795)
Aset keuangan baru yang diterbitkan atau dibeli	2.496.271	28.620	846.856	3.371.747
Aset keuangan yang dihentikan pengakuannya	(540.846)	(26.548)	(49.500)	(616.894)
Penghapusbukuan	(19.290)	(4.940)	(318.972)	(343.202)
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(54.684)	-	-	(54.684)
Cadangan atas kerugian kredit ekspektasian akhir	1.376.178	1.223.654	878.116	3.477.948

- d) Dalam piutang pembiayaan, termasuk informasi terkait piutang sewa pembiayaan (BRI Finance) pada tanggal 31 Desember 2023 dan 2022 yang terdiri dari:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
Piutang pembiayaan-bruto	9.855.031	8.270.596
Nilai sisa yang terjamin	1.582.769	1.713.964
Pendapatan sewa pembiayaan yang belum diakui	(1.971.918)	(1.578.276)
Simpanan jaminan	(1.582.769)	(1.713.964)
	<u>7.883.113</u>	<u>6.692.320</u>
<u>Pihak berelasi (Catatan 44)</u>		
Piutang pembiayaan-bruto	37.460	7.503
Nilai sisa yang terjamin	7.427	4
Pendapatan sewa pembiayaan yang belum diakui	(7.109)	(298)
Simpanan jaminan	(7.427)	(4)
	<u>30.351</u>	<u>7.205</u>
Total	7.913.464	6.699.525
Dikurangi cadangan kerugian penurunan nilai	(215.309)	(236.874)
Bersih	7.698.155	6.462.651

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13. PIUTANG PEMBIAYAAN (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, terdapat piutang pembiayaan yang dialihkan dan/atau digunakan sebagai jaminan atas utang Bank masing-masing sebesar Rp31.789.102 dan Rp16.523.795.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, terdapat piutang pembiayaan yang menggunakan prinsip syariah masing-masing sebesar Rp31.668.616 dan Rp27.585.665.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai piutang pembiayaan pada tanggal-tanggal 31 Desember 2023 dan 2022 telah memadai.

14. TAGIHAN DAN LIABILITAS AKSEPTASI

a) Berdasarkan Jenis dan Mata Uang:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
L/C Impor dan Surat Kredit Berdokumen Dalam Negeri (SKBDN)		7.394.694		4.399.391
<u>Mata uang asing</u>				
L/C Impor dan SKBDN				
Dolar Amerika Serikat	94.495.087	1.454.941	68.880.542	1.072.298
Yen Jepang	762.730.478	83.046	176.722.210	20.820
Euro Eropa	2.447.950	41.709	1.799.292	29.835
Renminbi	13.304.733	28.872	15.404.713	34.490
Pound Sterling Inggris	29.751	584	42.325	795
		1.609.152		1.158.238
		9.003.846		5.557.629
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
L/C Impor dan SKBDN		1.167.584		1.599.368
<u>Mata uang asing</u>				
L/C Impor dan SKBDN				
Dolar Amerika Serikat	2.986.171	45.978	681.080	10.603
		1.213.562		1.609.971
Total		10.217.408		7.167.600
Cadangan kerugian penurunan nilai		(249.698)		(136.536)
Bersih		9.967.710		7.031.064

b) Berdasarkan Kolektibilitas:

Pada tanggal-tanggal 31 Desember 2023 dan 2022, semua tagihan akseptasi diklasifikasikan "Lancar".

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14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

c) Berdasarkan Jangka Waktu:

Klasifikasi jangka waktu tagihan akseptasi berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
≤ 1 bulan	2.419.023	1.844.875
> 1 bulan - 3 bulan	4.288.211	2.282.625
> 3 bulan - 1 tahun	2.296.612	1.430.129
	<u>9.003.846</u>	<u>5.557.629</u>
<u>Pihak berelasi (Catatan 44)</u>		
≤ 1 bulan	66.652	305.002
> 1 bulan - 3 bulan	444.464	534.165
> 3 bulan - 1 tahun	702.446	770.804
	<u>1.213.562</u>	<u>1.609.971</u>
Total	10.217.408	7.167.600
Cadangan kerugian penurunan nilai	(249.698)	(136.536)
Bersih	<u>9.967.710</u>	<u>7.031.064</u>

d) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Tagihan Akseptasi</u>				
Nilai tercatat awal	7.145.070	22.530	-	7.167.600
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	10.301.960	23.811	-	10.325.771
Aset keuangan yang dihentikan pengakuannya	(7.250.703)	(22.530)	-	(7.273.233)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(2.730)	-	-	(2.730)
Nilai tercatat akhir	<u>10.193.597</u>	<u>23.811</u>	<u>-</u>	<u>10.217.408</u>

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14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

- d) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2022			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Tagihan Akseptasi</u>				
Nilai tercatat awal	8.956.013	598.225	-	9.554.238
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	7.119.924	22.530	-	7.142.454
Aset keuangan yang dihentikan pengakuannya	(8.956.013)	(598.225)	-	(9.554.238)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	25.146	-	-	25.146
Nilai tercatat akhir	7.145.070	22.530	-	7.167.600

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Tagihan Akseptasi</u>				
Cadangan atas kerugian kredit ekspektasian awal	123.052	13.484	-	136.536
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	-	-	-	-
Aset keuangan baru yang diterbitkan atau dibeli	244.269	5.581	-	249.850
Aset keuangan yang dihentikan pengakuannya	(121.373)	(13.484)	-	(134.857)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(1.831)	-	-	(1.831)
Cadangan atas kerugian kredit ekspektasian akhir	244.117	5.581	-	249.698

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14. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

- d) Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2022			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Tagihan Akseptasi</u>				
Cadangan atas kerugian kredit ekspektasian awal	134.047	354.186	-	488.233
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	-	-	-	-
Aset Keuangan baru yang diterbitkan atau dibeli	123.650	13.484	-	137.134
Aset Keuangan yang dihentikan pengakuannya	(134.047)	(354.186)	-	(488.233)
Penghapusbukuan	-	-	-	-
Penerimaan kembali aset keuangan yang telah dihapusbukukan	-	-	-	-
Perubahan model atau parameter valuta asing dan perubahan lain	(598)	-	-	(598)
Cadangan atas kerugian kredit ekspektasian akhir	123.052	13.484	-	136.536

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pada 31 Desember 2023 dan 2022 telah memadai.

15. PENYERTAAN SAHAM

Rincian penyertaan saham adalah sebagai berikut:

Nama Perusahaan	Jenis Usaha	31 Desember 2023			Nilai Tercatat
		Persentase Pemilikan (%)	Biaya Perolehan	Akumulasi atas Bagian Laba Neto Asosiasi	
Metode Ekuitas					
<u>Pihak berelasi (Catatan 44)</u>					
(Investasi dalam entitas asosiasi)					
PT Bank Syariah Indonesia Tbk	Perbankan	15,38	3.546.381	1.933.244	5.479.625
PT Bahana Artha Ventura	Modal ventura	15,10	71.325	8.115	79.440
			<u>3.617.706</u>	<u>1.941.359</u>	<u>5.559.065</u>

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15. PENYERTAAN SAHAM (lanjutan)

Rincian penyertaan saham adalah sebagai berikut (lanjutan):

31 Desember 2023					
Nama Perusahaan	Jenis Usaha	Persentase Pemilikan (%)	Biaya Perolehan	Akumulasi atas Bagian Laba Neto Asosiasi	Nilai Tercatat
Metode Nilai Wajar					
Pihak ketiga					
Grab Holding	Penyelenggara Teknologi Finansial	0,05			111.355
PT Bukalapak.com	Penyelenggara Teknologi Finansial	0,18			39.106
PT Pefindo Biro Kredit	Perusahaan informasi pengkreditan	13,88			20.060
PT Pemeringkat Efek Indonesia	Pemeringkat efek	0,18			32.278
PT Kustodian Sentral Efek Indonesia	Jasa penitipan surat berharga	3,00			4.650
PT Penyelesaian Transaksi Elektronik Nasional	Lembaga Services Pembayaran	17,50			3.500
PT Kliring Berjangka Indonesia (Persero)	Lembaga kliring	1,92			1.340
Investasi lain-lain	Beragam	Beragam			783.555
Pihak berelasi (Catatan 44)					
PT Fintek Karya Nusantara	Penyelenggara Jasa Sistem Perbankan	12,57			753.258
Total					1.749.102
Cadangan kerugian penurunan nilai					7.308.167 (2.676)
Bersih					7.305.491

31 Desember 2022					
Nama Perusahaan	Jenis Usaha	Persentase Pemilikan (%)	Biaya Perolehan	Akumulasi atas Bagian Laba Neto Asosiasi	Nilai Tercatat
Metode Ekuitas					
Pihak berelasi (Catatan 44) (Investasi dalam entitas asosiasi)					
PT Bank Syariah Indonesia Tbk	Perbankan	15,38	3.546.381	1.116.254	4.662.635
PT Bahana Artha Ventura	Modal ventura	15,10	71.325	6.521	77.846
			3.617.706	1.122.775	4.740.481

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15. PENYERTAAN SAHAM (lanjutan)

Rincian penyertaan saham adalah sebagai berikut (lanjutan):

31 Desember 2022					
Nama Perusahaan	Jenis Usaha	Persentase Pemilikan (%)	Biaya Perolehan	Akumulasi atas Bagian Laba Neto Asosiasi	Nilai Tercatat
Metode Nilai Wajar					
<u>Pihak ketiga</u>					
Grab Holding	Penyelenggara Teknologi Finansial	0,07			108.572
PT Bukalapak.com	Penyelenggara Teknologi Finansial	0,18			47.434
PT Pefindo Biro Kredit	Perusahaan informasi pengkreditan	16,09			20.060
PT Pemeringkat Efek Indonesia	Pemeringkat efek	7,97			38.261
PT Kustodian Sentral Efek Indonesia	Jasa penitipan surat berharga	4,25			4.650
PT Penyelesaian Transaksi Elektronik Nasional	Lembaga <i>Services</i> Pembayaran	17,50			3.500
PT Kliring Berjangka Indonesia (Persero)	Lembaga kliring	1,92			2.868
Investasi lain-lain	Beragam	Beragam			1.011.721
<u>Pihak berelasi (Catatan 44)</u>					
PT Fintek Karya Nusantara	Penyelenggara Jasa Sistem Perbankan	12,57			537.548
					1.774.614
Total					6.515.095
Cadangan kerugian penurunan nilai					(8.192)
Bersih					6.506.903

Pada tanggal 31 Desember 2023 dan 2022, semua penyertaan diklasifikasikan "Lancar".

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai atas penyertaan saham pada tanggal 31 Desember 2023 dan 2022 telah memadai.

Jumlah aset, liabilitas, pendapatan, dan laba tahun berjalan dari entitas asosiasi adalah sebagai berikut (tidak diaudit):

	31 Desember 2023	31 Desember 2022
PT Bank Syariah Indonesia Tbk		
Total aset	353.624.125	305.727.438
Total liabilitas	87.222.910	73.655.791
Total dana <i>syirkah</i> temporer	227.662.092	198.566.037
PT Bahana Artha Ventura		
Total aset	1.642.983	1.723.887
Total liabilitas	838.813	926.497

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15. PENYERTAAN SAHAM (lanjutan)

Jumlah aset, liabilitas, pendapatan, dan laba tahun berjalan dari entitas asosiasi adalah sebagai berikut (tidak diaudit) (lanjutan):

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
PT Bank Syariah Indonesia Tbk		
Total pendapatan	22.251.743	19.622.865
Total laba bersih	5.703.743	4.260.182
PT Bahana Artha Ventura		
Total pendapatan	145.401	154.768
Total laba bersih	10.553	4.212

Rincian penerimaan dividen adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
<u>BRI</u>		
PT Bank Syariah Indonesia Tbk	65.504	130.554
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	-	7.088
	<u>65.504</u>	<u>137.642</u>
<u>Entitas Anak</u>		
PT BRI Danareksa Sekuritas	9.693	-
PT Bank Raya Indonesia Tbk	202	44
PT BRI Asuransi Indonesia	127	19
PT Permodalan Nasional Madani	46	-
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	-	6.364
	<u>10.068</u>	<u>6.427</u>
Total	<u>75.572</u>	<u>144.069</u>

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16. ASET TETAP

Aset tetap terdiri atas:

31 Desember 2023						
Keterangan	Saldo Awal	Revaluasi	Penambahan	Pengurangan	Reklasifikasi	Saldo Akhir
Biaya Perolehan						
Hak atas tanah	33.406.372	-	1.086.300	1.134.834	(40.411)	33.317.427
Bangunan	12.219.677	-	1.522.462	699.119	2.084.832	15.127.852
Kendaraan bermotor	3.900.285	-	2.015.071	706.759	12.801	5.221.398
Komputer dan mesin ^{*)}	12.175.552	-	2.588.752	435.387	2.534.962	16.863.879
Perlengkapan kantor	3.357.863	-	677.264	102.384	45.608	3.978.351
Aset tetap museum	184	-	-	-	-	184
Satelit	3.284.668	-	25	-	4.185	3.288.878
Aset dalam penyelesaian	5.606.600	-	2.719.584	18.399	(4.641.977)	3.665.808
	<u>73.951.201</u>	<u>-</u>	<u>10.609.458</u>	<u>3.096.882</u>	<u>-</u>	<u>81.463.777</u>
Akumulasi Penyusutan						
Bangunan	4.158.159	-	1.302.878	224.927	(10.318)	5.225.792
Kendaraan bermotor	1.846.266	-	243.852	161.713	429	1.928.834
Komputer dan mesin	9.276.125	-	1.514.294	194.805	(882)	10.594.732
Perlengkapan kantor	2.247.030	-	444.481	94.342	10.771	2.607.940
Satelit	1.207.574	-	220.786	-	-	1.428.360
	<u>18.735.154</u>	<u>-</u>	<u>3.726.291</u>	<u>675.787</u>	<u>-</u>	<u>21.785.658</u>
Nilai buku - Bersih	<u>55.216.047</u>					<u>59.678.119</u>

*) Termasuk *software*

31 Desember 2022						
Keterangan	Saldo Awal	Revaluasi	Penambahan	Pengurangan	Reklasifikasi	Saldo Akhir
Biaya Perolehan						
Hak atas tanah	30.014.425	3.296.712	337.950	206.667	(36.048)	33.406.372
Bangunan	9.420.713	-	3.747.043	1.745.445	797.366	12.219.677
Kendaraan bermotor	3.612.022	-	1.153.328	915.890	50.825	3.900.285
Komputer dan mesin ^{*)}	10.595.357	-	1.296.684	434.729	718.240	12.175.552
Perlengkapan kantor	3.908.928	-	707.388	571.618	(686.835)	3.357.863
Aset tetap museum	184	-	-	-	-	184
Satelit	3.284.664	-	250	-	(246)	3.284.668
Aset dalam penyelesaian	4.202.191	-	3.295.590	1.047.879	(843.302)	5.606.600
	<u>65.038.484</u>	<u>3.296.712</u>	<u>10.538.233</u>	<u>4.922.228</u>	<u>-</u>	<u>73.951.201</u>
Akumulasi Penyusutan						
Bangunan	3.313.244	-	1.094.220	262.287	12.982	4.158.159
Kendaraan bermotor	2.120.861	-	572.000	855.688	9.093	1.846.266
Komputer dan mesin	7.666.009	-	1.344.986	275.523	540.653	9.276.125
Perlengkapan kantor	2.981.185	-	383.015	554.450	(562.720)	2.247.030
Satelit	986.998	-	220.584	-	(8)	1.207.574
	<u>17.068.297</u>	<u>-</u>	<u>3.614.805</u>	<u>1.947.948</u>	<u>-</u>	<u>18.735.154</u>
Nilai buku - Bersih	<u>47.970.187</u>					<u>55.216.047</u>

*) Termasuk *software*

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16. ASET TETAP (lanjutan)

Biaya perolehan dan akumulasi penyusutan aset tetap per 31 Desember 2023 dan 2022 pada tabel di atas termasuk juga nilai Aset Hak Guna (AHG) BRI dan entitas anak, dengan rincian sebagai berikut:

	Saldo awal 1 Januari 2023	Penambahan	Pengurangan	Saldo akhir 31 Desember 2023
<u>Biaya Perolehan Aset Hak Guna</u>				
Bangunan	1.840.211	1.124.412	498.447	2.466.176
Kendaraan bermotor	331.406	437.631	128.139	640.898
Perlengkapan kantor	13.246	119.100	226	132.120
	<u>2.184.863</u>	<u>1.681.143</u>	<u>626.812</u>	<u>3.239.194</u>
<u>Akumulasi Penyusutan Aset Hak Guna</u>				
Bangunan	794.664	752.694	396.904	1.150.454
Kendaraan bermotor	169.110	169.784	124.782	214.112
Perlengkapan kantor	1.780	19.139	141	20.778
	<u>965.554</u>	<u>941.617</u>	<u>521.827</u>	<u>1.385.344</u>
Nilai buku - Bersih	<u>1.219.309</u>			<u>1.853.850</u>
	Saldo awal 1 Januari 2022	Penambahan	Pengurangan	Saldo akhir 31 Desember 2022
<u>Biaya Perolehan Aset Hak Guna</u>				
Bangunan	1.411.229	1.135.501	706.519	1.840.211
Kendaraan bermotor	372.382	99.740	140.716	331.406
Perlengkapan kantor	20.856	12.686	20.296	13.246
	<u>1.804.467</u>	<u>1.247.927</u>	<u>867.531</u>	<u>2.184.863</u>
<u>Akumulasi Penyusutan Aset Hak Guna</u>				
Bangunan	457.367	552.101	214.804	794.664
Kendaraan bermotor	62.545	190.007	83.442	169.110
Perlengkapan kantor	20.304	2.460	20.984	1.780
	<u>540.216</u>	<u>744.568</u>	<u>319.230</u>	<u>965.554</u>
Nilai buku - Bersih	<u>1.264.251</u>			<u>1.219.309</u>

Tabel berikut menyajikan beban hak guna yang dilaporkan dalam laporan laba rugi konsolidasian:

	Untuk Tahun yang berakhir pada tanggal 31 Desember 2023	
	Beban penyusutan aset hak guna	Beban bunga atas liabilitas sewa
Bangunan	752.694	8.883
Kendaraan bermotor	169.784	17.981
Perlengkapan kantor	19.139	369
Total	<u>941.617</u>	<u>27.233</u>

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16. ASET TETAP (lanjutan)

Tabel berikut menyajikan beban hak guna yang dilaporkan dalam laporan laba rugi konsolidasian (lanjutan):

	Untuk Tahun yang berakhir pada tanggal 31 Desember 2022	
	Beban penyusutan aset hak guna	Beban bunga atas liabilitas sewa
Bangunan	552.101	6.986
Kendaraan bermotor	190.007	21.188
Perlengkapan kantor	2.460	116
Total	744.568	28.290

Rata-rata masa sewa berdasarkan kontrak yang dimiliki BRI adalah lebih dari 2 (dua) tahun.

BRI dan entitas anak memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah, dimana dikecualikan dari pengakuan sewa berdasarkan PSAK No. 73.

Jumlah penyusutan aset tetap yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian adalah sebesar Rp3.726.291 dan Rp3.614.805 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 (Catatan 36).

BRI dan Entitas Anak telah mengasuransikan aset tetap (tidak termasuk hak atas tanah dan satelit) untuk menutup kemungkinan kerugian terhadap risiko kebakaran, pencurian, vandalisme, *force majeure*, dan lain-lain kepada PT BRI Asuransi Indonesia (BRI Insurance) (Entitas Anak), PT Askrindo (Pihak Berelasi), dan Maritme Mutual Insurance New Zealand dengan nilai pertanggungan seluruhnya sebesar Rp22.124.061 dan Rp20.269.005 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022.

BRI telah mengasuransikan aset tetap satelit kepada PT BRI Asuransi Indonesia (BRI Insurance) (Entitas Anak) dengan nilai pertanggungan seluruhnya pada tanggal 31 Desember 2023 dan 2022 masing-masing sebesar ASD130.736.666 (nilai penuh) dan ASD160.000.000 (nilai penuh), masing-masing polis asuransi tersebut berakhir pada tanggal 19 Juni 2024 dan 2023.

Tidak ada aset tetap yang dimiliki BRI yang dijadikan jaminan pada tanggal-tanggal 31 Desember 2023 dan 2022.

Nilai tercatat bruto aset tetap yang telah terdepresiasi penuh, namun masih digunakan oleh BRI adalah masing-masing sebesar Rp9.986.999 dan Rp9.019.619 pada tanggal 31 Desember 2023 dan 2022.

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16. ASET TETAP (lanjutan)

Pada tanggal 1 April 2016, BRI mengubah kebijakan akuntansi untuk pengukuran hak atas tanah menjadi model revaluasi dari sebelumnya menggunakan model biaya.

Berdasarkan Keputusan Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik" bagian 27 huruf e, dengan mempertimbangkan nilai buku tanah yang telah dilakukan revaluasi pada tahun 2016. Selanjutnya, BRI dan entitas anak telah melakukan penilaian kembali atas tanah hanya untuk memenuhi ketentuan Bapepam-LK tersebut dan bukan untuk tujuan perpajakan, dimana berdasarkan penilaian terakhir menggunakan nilai wajar pada tanggal 1 April 2022.

Penilaian dilakukan berdasarkan POJK No. 28/POJK.04/2021 tanggal 30 Desember 2021 tentang "Penyajian Laporan Penilaian Properti Di Pasar Modal" dan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar dan metode biaya.

Penilaian atas tanah dilakukan oleh penilai independen eksternal sebagai berikut:

1. KJPP Sugianto Prasodjo dan Rekan, dengan laporan No. 01042/2.0131-00/PI/07/0375/1/IX/2022 tanggal 19 September 2022 sebesar Rp1.679.046 ditandatangani oleh Budi Prasodjo.
2. KJPP Dino Farid dan Rekan, dengan laporan No. 00526/2.0164-00/PI/07/0447/1/IX/2022 tanggal 19 September 2022 sebesar Rp2.006.196 ditandatangani oleh Dino Suharianto.
3. KJPP Sapto, Kasmodiand dan Rekan, dengan laporan No. 01957/2.0084-00/PI/07/0274/1/IX/2022 tanggal 19 September 2022 sebesar Rp9.866.380 ditandatangani oleh Sapto Haji.
4. KJPP Nirboyo Adiputro, Dewi Apriyanti dan Rekan, dengan laporan No. 00522/2.0018-00/PI/07/0496/1/IX/2022 tanggal 19 September 2022 sebesar Rp1.429.569 ditandatangani oleh Budi Muhammad Haikal.
5. KJPP Susan Widjojo dan Rekan, dengan laporan No. 00400/2.0068-00/PI/07/0198/1/IX/2022 tanggal 19 September 2022 sebesar Rp2.865.437 ditandatangani oleh Susan Widjojo.
6. KJPP Toha, Okky, Heru dan Rekan, dengan laporan No. 00121/2.0014-00/PI/07/0080/1/IX/2022 tanggal 19 September 2022 sebesar Rp1.152.233 ditandatangani oleh Okky Danuza.
7. KJPP Abdullah Fitriantoro dan Rekan, dengan laporan No. 00282/2.0051-00/PI/07/0152/1/IX/2022 tanggal 1 September 2022 sebesar Rp1.056.302 dan Rp654.858 ditandatangani oleh Abdullah Fitriantoro.
8. KJPP Muttaqin Bambang Purwanto Rozak Uswatun dan Rekan, dengan laporan No. 01155/2.0027-00/PI/07/0196/1/IX/2022 tanggal 19 September 2022 sebesar Rp1.524.861 ditandatangani oleh Muhammad A. Muttaqin.
9. KJPP Iwan Bachron dan Rekan, dengan laporan No. 00066/2.0047-00/PI/07/0108/1/IX/2022 tanggal 14 September 2022 sebesar Rp730.970 ditandatangani oleh Iwan Bachron.

Kenaikan nilai tercatat yang timbul dari penilaian kembali atas hak atas tanah BRI (Entitas induk) pada tanggal 1 April 2022 sebesar Rp2.963.485 dicatat sebagai "Surplus Revaluasi Aset Tetap" dan disajikan dalam penghasilan komprehensif lain sebesar Rp2.984.488, sedangkan penurunan nilai tercatat yang timbul dari penilaian kembali sebesar Rp21.003 diakui dalam laporan laba rugi tahun berjalan. Nilai wajar hak atas tanah termasuk pada hierarki nilai wajar level 2.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, jika tanah diukur menggunakan model biaya, nilai tercatatnya masing-masing adalah sebesar Rp14.489.235 dan Rp13.402.935.

BRI dan entitas anak tidak memiliki aset tetap yang tidak terpakai sementara, tidak memiliki aset tetap yang dihentikan dari penggunaan aktif, dan aset tetap yang diklasifikasikan sebagai tersedia untuk dijual pada tanggal-tanggal 31 Desember 2023 dan 2022.

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16. ASET TETAP (lanjutan)

Rincian aset dalam penyelesaian, adalah sebagai berikut:

	31 Desember 2023		
	Akumulasi biaya	Persentase penyelesaian	Estimasi penyelesaian
Bangunan dalam penyelesaian:			
Bangunan <i>Tier 3 Uptime Institute</i> DC GTI	89.930	85,00%	Maret 2024
Renovasi Menara BRI Medan	44.017	85,00%	Maret 2024
Kontraktor <i>Contact Center</i> Kebayoran Baru	26.439	95,00%	Januari 2024
<i>Main Campus BRI Corporate University</i>	28.738	95,00%	Januari 2024
Lain-lain	1.525.702	Beragam	Beragam
	1.714.826		
Software dalam penyelesaian:			
Pengadaan Konsultan IT-Fase Implementasi <i>Product</i>	302.176	85,00%	Juni 2024
Pengadaan <i>Secure Branch</i> Fase II	161.441	95,00%	Maret 2024
Switch DC Workload ODC Tahun 2022-2024	47.548	95,00%	Desember 2024
Pengadaan Implementasi Integrasi <i>New Finance System</i>	39.964	95,00%	Maret 2024
Lain-lain	966.662	Beragam	Beragam
	1.517.791		
Hardware dalam penyelesaian	433.191	Beragam	Beragam
	433.191		
Total	3.665.808		
	31 Desember 2022		
	Akumulasi biaya	Persentase penyelesaian	Estimasi penyelesaian
Bangunan dalam penyelesaian:			
Menara BRI Medan	287.349	93,40%	Februari 2023
Gedung BRI Kanwil Malang	118.892	95,05%	Februari 2023
Lain-lain	2.037.598	Beragam	Beragam
	2.443.839		
Software dalam penyelesaian:			
Pengadaan <i>Software</i> BRIFIRST	236.670	84,53%	Desember 2023
Pengadaan Infrastruktur BRIFIRST	168.337	71,40%	Desember 2023
Pengadaan Konsultan <i>System Integrator</i>	141.409	78,13%	Februari 2023
Aplikasi <i>Desktop</i> BRIBOX	62.599	90,57%	Mei 2023
Lain-lain	2.549.547	Beragam	Beragam
	3.158.562		
Hardware dalam penyelesaian	4.199	Beragam	Beragam
	4.199		
Total	5.606.600		

Manajemen berpendapat bahwa tidak terdapat penurunan nilai aset tetap selain yang disebutkan di atas dan jumlah nilai pertanggungan asuransi cukup untuk menutup risiko kerugian yang mungkin timbul atas aset tetap pada tanggal-tanggal 31 Desember 2023 dan 2022.

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17. ASET LAIN-LAIN

Aset lain-lain terdiri atas:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
Tagihan kepada Pemerintah terkait pemberian KUR	9.710.595	12.458.257
Biaya dibayar di muka	9.618.292	5.089.056
Beban yang ditangguhkan untuk pinjaman pekerja (Catatan 11f)	5.190.672	4.785.093
Piutang bunga:		
Efek-efek	2.579.374	2.740.624
Usaha gadai	2.099.520	2.290.259
Lain-lain	336.005	281.084
Tagihan terkait dengan transaksi ATM dan kartu kredit	4.713.968	1.938.258
Aset reasuransi	2.697.126	2.242.873
Uang muka pajak (Catatan 38)	2.089.356	-
Piutang lain-lain	1.764.184	1.461.712
Aset atas sewa operasi - net	952.001	517.238
Kas yang dibatasi penggunaannya	534.474	1.268.339
Persediaan emas	508.699	439.088
Piutang premi	286.622	204.285
Properti investasi	199.635	195.526
Persekot intern	112.588	184.386
Aset tetap belum didistribusikan	52.939	1.014.197
Agunan yang diambil alih	52.230	67.569
Uang muka pengadaan	50.240	338.967
Setoran jaminan	33.437	82.403
Lain-lain	3.629.617	3.640.890
	<u>47.211.574</u>	<u>41.240.104</u>
<u>Mata uang asing</u>		
<i>Term deposit</i> valas devisa hasil ekspor (TD Valas DHE) Bank Indonesia	5.839.312	-
Piutang Bunga:		
Efek-efek	1.280.545	1.257.503
Lain-lain	184.708	157.823
Lain-lain	542.340	489.742
	<u>7.846.905</u>	<u>1.905.068</u>
Total	55.058.479	43.145.172
Dikurangi cadangan penurunan nilai	(1.682.026)	(771.171)
Bersih	53.376.453	42.374.001

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18. LIABILITAS SEGERA

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
Titipan pembayaran dividen (Catatan 31d)	12.666.432	8.602.823
Titipan <i>advance payment</i>	7.114.058	8.921.299
Titipan kerja sama pihak ketiga	1.121.776	520.966
Titipan setoran pajak	792.368	716.779
Titipan ATM dan kartu kredit	788.468	638.305
Titipan biaya operasional	696.501	-
Titipan uang elektronik	518.049	456.179
Titipan dana pihak ketiga	751.038	778.838
Titipan pinjaman kelolaan	289.945	121.539
Titipan <i>recovery claim</i> asuransi	279.530	-
Titipan asuransi	252.718	264.235
Utang kepada nasabah	232.719	170.138
Titipan setoran kliring	33.687	28.053
Titipan pengiriman uang	30.767	20.042
Lain-lain	3.496.949	3.331.158
	<u>29.065.005</u>	<u>24.570.354</u>
<u>Mata uang asing</u>		
Titipan setoran kliring	538.895	-
Titipan setoran pajak	140.178	51.182
Titipan dana pihak ketiga	139.955	21.935
Titipan <i>advance payment</i>	36.911	65.926
Titipan ATM dan kartu kredit	4.958	5.205
Lain-lain	725.905	195.977
	<u>1.586.802</u>	<u>340.225</u>
Total	<u>30.651.807</u>	<u>24.910.579</u>

19. GIRO

Giro terdiri atas:

	<u>31 Desember 2023</u>		<u>31 Desember 2022</u>	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>		116.731.749		111.967.188
<u>Mata uang asing</u>				
Dolar Amerika Serikat	3.455.537.572	53.204.912	3.290.805.117	51.229.608
Euro Eropa	36.944.483	629.472	27.522.824	456.376
Renminbi	165.406.408	358.942	156.774.479	351.004
Dolar Singapura	10.534.380	123.003	131.638.705	1.526.072
Dolar Australia	7.821.325	82.286	1.887.328	19.926
Yen Jepang	402.507.348	43.825	239.441.887	28.209
Dolar Hong Kong	10.897.029	21.475	1.569.861	3.134
Dolar Taiwan Baru	31.426.075	15.823	7.820.781	3.958
Pound Sterling Inggris	484.595	9.511	169.333	3.181
Dirham Uni Emirat Arab	1.537.723	6.447	267.241	1.133
Riyal Arab Saudi	503.509	2.067	8.615	36
Ringgit Malaysia	4.894	16	3.894	14
		<u>54.497.779</u>		<u>53.622.651</u>
		<u>171.229.528</u>		<u>165.589.839</u>

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19. GIRO (lanjutan)

Giro terdiri atas (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>		80.392.091		112.553.235
<u>Mata uang asing</u>				
Dolar Amerika Serikat	6.124.984.673	94.306.389	4.593.131.861	71.503.580
Euro Eropa	10.413.081	177.421	5.485.114	90.953
Yen Jepang	168.148.421	18.308	151.956.054	17.902
Pound Sterling Inggris	29.196	573		-
Dolar Singapura	5.331	62	6.986	81
		<u>94.502.753</u>		<u>71.612.516</u>
		<u>174.894.844</u>		<u>184.165.751</u>
Total		<u>346.124.372</u>		<u>349.755.590</u>

Tingkat suku bunga rata-rata:

	31 Desember 2023	31 Desember 2022
Rupiah	2,72%	2,07%
Mata uang asing	2,62	0,61

Giro yang dijadikan jaminan atas fasilitas perbankan yang diberikan oleh BRI dan entitas anak adalah masing-masing sebesar Rp850.977 dan Rp551.325 pada tanggal-tanggal 31 Desember 2023 dan 2022.

20. TABUNGAN

Tabungan terdiri atas:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Simpedes		319.178.769		318.984.036
Britama		192.007.308		188.378.315
Lain-lain		10.278.739		9.528.215
		<u>521.464.816</u>		<u>516.890.566</u>
<u>Mata uang asing</u>				
Britama				
Dolar Amerika Serikat	225.570.890	3.473.115	252.725.208	3.934.300
Yen Jepang	19.294.792.433	2.100.817	4.384.269.662	516.511
Euro Eropa	13.837.154	235.762	9.012.989	149.451
Dolar Singapura	13.100.685	152.968	14.646.981	169.801
Pound Sterling Inggris	1.350.486	26.505	3.445.779	64.733
Dolar Australia	1.879.683	19.776	1.872.993	19.775
Renminbi	6.809.463	14.777	2.911.422	6.518
Dolar Taiwan Baru	10.713.878	5.394	14.962.922	7.555
Riyal Arab Saudi	1.078.598	4.429	142.770	591
Dirham Uni Emirat Arab	93.443	392	11.629	49
Dolar Hong Kong	139.868	276	267.651	534
Won Korea Selatan	8.094.523	96		-
		<u>6.034.307</u>		<u>4.869.818</u>

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20. TABUNGAN (lanjutan)

Tabungan terdiri atas (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga (lanjutan)</u>				
<u>Mata uang asing (lanjutan)</u>				
Lain-lain				
Dolar Amerika Serikat		-	1.463.998	22.791
		6.034.307		4.892.609
		527.499.123		521.783.175
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Britama		348.734		728.459
Simpedes		10.421		14.265
Lain-lain		64.826		100.691
		423.981		843.415
<u>Mata uang asing</u>				
Britama				
Dolar Amerika Serikat	1.432.215	22.052	1.307.634	20.357
Pound Sterling Inggris	7.255	142	8.924	168
Euro Eropa	6.094	104	14.380	238
Yen Jepang	589.677	64	603.841	71
Dolar Singapura	4.679	55	37.678	437
Riyal Arab Saudi	6.880	28	6.226	26
Renminbi	417	1	14.546	33
		22.446		21.330
		446.427		864.745
Total		527.945.550		522.647.920

Tingkat suku bunga rata-rata:

	31 Desember 2023	31 Desember 2022
Rupiah	0,26%	0,22%
Mata uang asing	0,19	0,12

Tabungan yang dijadikan jaminan atas fasilitas perbankan yang diberikan oleh BRI dan entitas anak adalah masing-masing sebesar Rp157.317 dan Rp114.649 pada tanggal-tanggal 31 Desember 2023 dan 2022.

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21. DEPOSITO BERJANGKA

Deposito berjangka terdiri atas:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>		294.911.189		258.965.235
<u>Mata uang asing</u>				
Dolar Amerika Serikat	1.981.751.726	30.513.031	2.241.433.076	34.893.509
Yen Jepang	18.089.520.575	1.969.587	682.150.000	80.364
Renminbi	147.108.266	319.234	145.122.178	324.915
Dolar Singapura	12.215.745	142.635	146.313.062	1.696.190
Dolar Australia	7.264.028	76.423	27.247.937	287.680
Pound Sterling Inggris	926.345	18.181	74.572	1.401
Euro Eropa	424.354	7.230	1.874.588	31.084
Dolar Taiwan Baru	6.056.320	3.049	6.170.038	3.123
Riyal Arab Saudi	5.010	21	5.007	21
		33.049.391		37.318.287
		327.960.580		296.283.522
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>		132.688.743		121.105.033
<u>Mata uang asing</u>				
Dolar Amerika Serikat	1.532.609.511	23.597.589	1.159.818.087	18.055.468
Euro Eropa	700.000	11.927	2.200.000	36.480
		23.609.516		18.091.948
		156.298.259		139.196.981
Total		484.258.839		435.480.503

Deposito berjangka berdasarkan periode kontrak adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
<i>Deposits on call</i>	12.472.551	11.198.794
Deposito		
1 bulan	59.222.509	87.324.795
3 bulan	130.209.788	98.169.540
6 bulan	73.085.816	32.731.596
12 bulan	18.908.368	28.145.069
Lebih dari 12 bulan	1.012.157	1.395.441
	294.911.189	258.965.235

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21. DEPOSITO BERJANGKA (lanjutan)

Deposito berjangka berdasarkan periode kontrak adalah sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga (lanjutan)</u>		
<u>Mata uang asing</u>		
<i>Deposits on call</i>	79.599	418.420
Deposito		
1 bulan	11.626.617	13.903.695
3 bulan	9.093.651	4.184.207
6 bulan	6.322.343	7.211.600
12 bulan	5.487.363	10.706.367
Lebih dari 12 bulan	439.818	893.998
	<u>33.049.391</u>	<u>37.318.287</u>
	<u>327.960.580</u>	<u>296.283.522</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
<i>Deposits on call</i>	2.960.717	7.839.292
Deposito		
1 bulan	19.903.738	23.511.996
3 bulan	39.290.928	32.628.975
6 bulan	49.502.287	14.064.025
12 bulan	21.030.281	43.030.745
Lebih dari 12 bulan	792	30.000
	<u>132.688.743</u>	<u>121.105.033</u>
<u>Mata uang asing</u>		
<i>Deposits on call</i>	1.593.312	1.871.945
Deposito		
1 bulan	8.637.377	11.545.591
3 bulan	10.618.440	1.837.484
6 bulan	2.195.315	2.328.533
12 bulan	565.072	469.476
Lebih dari 12 bulan	-	38.919
	<u>23.609.516</u>	<u>18.091.948</u>
	<u>156.298.259</u>	<u>139.196.981</u>
Total	<u>484.258.839</u>	<u>435.480.503</u>
Tingkat suku bunga rata-rata:	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Rupiah	4,71%	3,06%
Mata uang asing	3,18	0,93

Deposito berjangka yang dijadikan jaminan atas fasilitas perbankan yang diberikan oleh BRI dan entitas anak adalah sebesar Rp261.350 dan Rp262.798 pada tanggal-tanggal 31 Desember 2023 dan 2022.

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22. SIMPANAN DARI BANK LAIN DAN LEMBAGA KEUANGAN LAINNYA

Simpanan dari bank lain dan lembaga keuangan lainnya terdiri atas:

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Deposito on call		4.268.250		145.200
Giro		1.263.075		1.406.913
Deposito berjangka		302.655		750.521
Tabungan		9.052		9.787
		<u>5.843.032</u>		<u>2.312.421</u>
<u>Mata uang asing</u>				
<u>Dolar Amerika Serikat</u>				
Deposito berjangka	180.000.000	2.771.460	161.000.000	2.506.368
Inter-bank call money	56.671.033	872.564	117.000.000	1.821.398
Giro	21.435.803	330.047	29.643.680	461.478
Deposito on call	10.000.000	153.970		-
		<u>4.128.041</u>		<u>4.789.244</u>
<u>Dolar Singapura</u>				
Inter-bank call money	130.546.301	1.524.303	121.729.108	1.411.191
		<u>5.652.344</u>		<u>1.411.191</u>
		<u>11.495.376</u>		<u>8.512.856</u>
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Giro		15.755		42.617
Deposito berjangka		41		40
		<u>15.796</u>		<u>42.657</u>
<u>Mata uang asing</u>				
<u>Dolar Amerika Serikat</u>				
Inter-bank call money	29.000.000	446.513	50.000.000	778.375
Giro	41.162	634	42.334	659
		<u>447.147</u>		<u>779.034</u>
		<u>462.943</u>		<u>821.691</u>
Total		<u>11.958.319</u>		<u>9.334.547</u>

Tingkat suku bunga rata-rata:

	Rupiah		Mata Uang Asing	
	31 Desember 2023	31 Desember 2022	31 Desember 2023	31 Desember 2022
Deposits on call	4,25%	3,12%	4,07%	-%
Deposito berjangka	2,66	2,50	1,50	1,50
Giro	1,22	1,34	0,11	0,06
Tabungan	0,66	0,47	-	-
Inter-bank call money	-	-	5,07	3,83

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22. SIMPANAN DARI BANK LAIN DAN LEMBAGA KEUANGAN LAINNYA (lanjutan)

Klasifikasi jangka waktu simpanan dari bank lain dan lembaga keuangan lainnya berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	31 Desember 2023			Total
	≤ 1 bulan	> 1 - 3 bulan	> 3 bulan - 1 tahun	
Pihak ketiga				
Rupiah				
Deposits on call	4.268.250	-	-	4.268.250
Giro	1.263.075	-	-	1.263.075
Deposito berjangka	80.455	218.200	4.000	302.655
Tabungan	9.052	-	-	9.052
	5.620.832	218.200	4.000	5.843.032
Mata Uang Asing				
Dolar Amerika Serikat				
Deposito berjangka	307.940	1.616.685	846.835	2.771.460
Inter-bank call money	195.096	-	677.468	872.564
Giro	330.047	-	-	330.047
Deposito on call	153.970	-	-	153.970
	987.053	1.616.685	1.524.303	4.128.041
Dolar Singapura				
Inter-bank call money	1.524.303	-	-	1.524.303
	8.132.188	1.834.885	1.528.303	11.495.376
Pihak berelasi (Catatan 4)				
Rupiah				
Giro	15.755	-	-	15.755
Deposito berjangka	41	-	-	41
	15.796	-	-	15.796
Mata Uang Asing				
Dolar Amerika Serikat				
Inter-bank call money	446.513	-	-	446.513
Giro	634	-	-	634
	447.147	-	-	447.147
	462.943	-	-	462.943
Total	8.595.131	1.834.885	1.528.303	11.958.319
31 Desember 2022				
	≤ 1 bulan	> 1 - 3 bulan	> 3 bulan - 1 tahun	Total
Pihak ketiga				
Rupiah				
Giro	1.406.913	-	-	1.406.913
Deposito berjangka	230.204	407.217	113.100	750.521
Deposits on call	145.200	-	-	145.200
Tabungan	9.787	-	-	9.787
	1.792.104	407.217	113.100	2.312.421

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22. SIMPANAN DARI BANK LAIN DAN LEMBAGA KEUANGAN LAINNYA (lanjutan)

Klasifikasi jangka waktu simpanan dari bank lain dan lembaga keuangan lainnya berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut (lanjutan):

	31 Desember 2022			Total
	≤ 1 bulan	> 1 - 3 bulan	> 3 bulan - 1 tahun	
<u>Pihak ketiga (lanjutan)</u>				
<u>Mata Uang Asing</u>				
<u>Dolar Amerika Serikat</u>				
Deposito berjangka	311.350	1.572.318	622.700	2.506.368
Inter-bank call money	980.753	560.430	280.215	1.821.398
Giro	461.478	-	-	461.478
	1.753.581	2.132.748	902.915	4.789.244
<u>Dolar Singapura</u>				
Inter-bank call money	1.411.191	-	-	1.411.191
	4.956.876	2.539.965	1.016.015	8.512.856
<u>Pihak berelasi (Catatan 4)</u>				
<u>Rupiah</u>				
Giro	42.617	-	-	42.617
Deposito berjangka	40	-	-	40
	42.657	-	-	42.657
<u>Mata Uang Asing</u>				
<u>Dolar Amerika Serikat</u>				
Inter-bank call money	778.375	-	-	778.375
Giro	659	-	-	659
	779.034	-	-	779.034
	821.691	-	-	821.691
Total	5.778.567	2.539.965	1.016.015	9.334.547

23. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

Efek-efek yang dijual dengan janji dibeli kembali terdiri atas:

	31 Desember 2023			
	Tanggal Jual	Tanggal Beli Kembali	Nilai Nominal	Nilai Tercatat
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
<u>Bank lain</u>				
<u>Obligasi Pemerintah</u>				
FR0081	10 Jul 2023	13 Jun 2025	1.500.000	1.322.032
FR0086	18 Jul 2023	15 Apr 2026	1.150.000	1.001.549
FR0081	11 Jul 2023	13 Jun 2025	1.098.000	999.680
FR0081	04 Apr 2023	12 Jun 2025	1.000.000	887.065
FR0081	12 Jul 2023	13 Jun 2025	600.000	547.677
FR0081	14 Des 2023	13 Jun 2025	500.000	491.298
FR0086	06 Des 2023	05 Jan 2024	100.000	93.789
			5.948.000	5.343.090
				5.373.992

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23. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

Efek-efek yang dijual dengan janji dibeli kembali terdiri atas (lanjutan):

31 Desember 2023					
	Tanggal Jual	Tanggal Beli Kembali	Nilai Nominal	Nilai Jual	Nilai Tercatat
<u>Pihak ketiga (lanjutan)</u>					
<u>Mata uang asing</u>					
Bank lain					
Obligasi Pemerintah					
RI0126	09 Nov 2023	09 Mei 2024	1.539.700	1.473.269	1.486.066
RI0125	20 Des 2023	18 Jan 2024	1.539.700	1.475.895	1.478.714
RI0126	06 Des 2023	04 Jun 2024	1.539.700	1.433.947	1.439.840
RI1129	20 Des 2023	18 Jan 2024	923.820	896.902	898.616
FR0086	22 Jun 2023	15 Apr 2026	900.000	836.356	845.855
FR0086	21 Jun 2023	15 Apr 2026	900.000	810.493	819.698
FR0086	16 Des 2021	15 Apr 2026	815.000	770.448	779.199
FR0081	16 Des 2021	13 Jun 2025	791.500	769.460	771.389
RI0731	29 Nov 2023	29 Mei 2024	846.835	643.612	646.993
RI0827	29 Nov 2023	29 Mei 2024	692.865	641.695	645.066
RI0929	20 Des 2023	18 Jan 2024	615.880	551.706	552.760
RI0126	16 Jun 2023	18 Mar 2024	461.910	425.946	438.896
RI0124	02 Nov 2023	02 Jan 2024	292.543	297.651	300.454
RI0126	02 Nov 2023	02 Feb 2024	307.940	292.921	295.694
RI0229	30 Nov 2023	29 Feb 2024	292.543	276.355	277.765
RI0727	27 Okt 2023	29 Jan 2024	230.955	208.840	211.015
RI0125	27 Okt 2023	29 Jan 2024	200.161	189.761	191.737
RI0428	30 Nov 2023	29 Feb 2024	138.573	140.728	141.446
RI0727	30 Agu 2023	26 Feb 2024	76.985	67.957	69.331
RI0927	30 Agu 2023	26 Feb 2024	61.588	55.652	56.777
			13.168.198	12.259.594	12.347.311
Suku Berharga Syariah Negara					
INDOIS 27	21 Agu 2023	20 Feb 2024	423.418	396.764	405.192
INDOIS 25	30 Nov 2023	29 Feb 2024	207.860	195.144	196.140
INDOIS 26	08 Nov 2023	07 Feb 2024	184.764	173.319	174.791
INDOIS 24	30 Nov 2023	29 Feb 2024	153.970	146.808	147.557
INDOIS 28	30 Nov 2023	26 Feb 2024	92.382	84.514	86.222
INDOIS 24	30 Nov 2023	26 Feb 2024	61.587	55.943	57.074
			1.123.981	1.052.492	1.066.976
Obligasi Korporasi					
PT Bank Mandiri (Persero) Tbk					
Tahun 2024	23 Okt 2023	23 Jan 2024	107.779	96.032	97.097
Tahun 2025	23 Okt 2023	23 Jan 2024	76.985	69.363	70.134
PT Pertamina (Persero)					
Tahun 2029	23 Okt 2023	23 Jan 2024	76.985	65.432	66.158
PT Perusahaan Listrik Negara (Persero)					
Tahun 2029	23 Okt 2023	23 Jan 2024	61.588	57.156	57.790
			323.337	287.983	291.179
Total			20.563.516	18.943.159	19.079.458

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23. EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

Efek-efek yang dijual dengan janji dibeli kembali terdiri atas (lanjutan):

	31 Desember 2022				
	Tanggal Jual	Tanggal Beli Kembali	Nilai Nominal	Nilai Jual	Nilai Tercatat
<u>Pihak ketiga</u>					
<u>Rupiah</u>					
Bank Indonesia					
Obligasi Pemerintah					
FR0088	08 Nov 2022	07 Feb 2023	250.000	213.388	215.176
FR0070	01 Des 2022	02 Mar 2023	50.000	49.742	49.999
			300.000	263.130	265.175
Bank lain					
Obligasi Pemerintah					
FR0063	08 Mar 2021	15 Mei 2023	1.593.000	1.424.873	1.424.873
FR0063	07 Nov 2017	15 Mei 2023	500.000	446.090	446.090
FR0095	28 Des 2022	02 Jan 2023	208.061	223.777	223.604
FR0090	26 Des 2022	09 Jan 2023	115.000	105.977	106.050
FR0093	01 Des 2022	03 Jan 2023	60.000	54.253	54.253
FR0070	01 Des 2022	02 Mar 2023	51.284	50.526	49.741
FR0093	13 Des 2022	13 Jan 2023	50.000	45.418	45.537
FR0092	07 Des 2022	06 Jan 2023	30.000	28.907	29.008
			2.607.345	2.379.821	2.379.156
<u>Mata uang asing</u>					
Bank lain					
Obligasi Pemerintah					
FR0086	16 Des 2021	15 Apr 2026	815.000	778.980	778.980
FR0091	21 Jun 2022	21 Jun 2023	900.000	778.466	778.466
FR0081	16 Des 2021	13 Jun 2025	791.500	777.980	777.980
RI0731	25 Feb 2022	17 Feb 2023	622.700	497.961	504.158
RI0727	25 Feb 2022	17 Feb 2023	467.025	421.385	426.629
RI0127	16 Nov 2022	13 Jan 2023	342.485	332.615	334.461
RI0727	29 Nov 2022	28 Feb 2023	311.350	288.835	290.080
RI0128	16 Des 2022	16 Mar 2023	311.350	272.509	273.073
RI0229	29 Nov 2022	28 Feb 2023	249.080	236.301	237.320
RI0126	16 Nov 2022	16 Feb 2023	233.512	223.168	224.535
RI0124	25 Feb 2022	17 Feb 2023	233.513	214.305	216.972
RI0423	25 Feb 2022	17 Feb 2023	233.513	204.619	207.166
RI0125	16 Nov 2022	16 Feb 2023	202.377	192.066	193.243
RI1030	25 Feb 2022	17 Feb 2023	155.675	143.955	145.747
RI1023	25 Feb 2022	17 Feb 2023	155.675	142.751	144.527
US TREASURY 0523	16 Des 2022	16 Mar 2023	108.973	105.956	106.166
RI0126	21 Nov 2022	21 Feb 2023	90.291	86.853	87.312
US TREASURY 0526	16 Des 2022	16 Mar 2023	77.837	71.772	71.914
RI0127	21 Nov 2022	21 Feb 2023	73.167	69.149	69.514
			6.375.023	5.839.626	5.868.243
Sukuk Berharga Syariah Negara					
INDOIS 25	16 Nov 2022	16 Feb 2023	264.647	253.678	255.232
INDOIS 27	16 Nov 2022	13 Jan 2023	249.080	236.775	238.090
INDOIS 27	21 Nov 2022	21 Feb 2023	202.378	187.643	188.634
INDOIS 24	16 Nov 2022	13 Jan 2023	186.810	183.257	184.274
INDOIS 26	23 Des 2022	23 Mar 2023	186.810	170.298	170.488
INDOIS 24	23 Des 2022	23 Mar 2023	124.540	113.353	113.479
INDOIS 25	23 Des 2022	23 Mar 2023	101.189	91.288	91.390
INDOIS 28	23 Des 2022	23 Mar 2023	93.405	84.552	84.646
INDOIS 24	23 Des 2022	23 Mar 2023	62.270	56.267	56.330
			1.471.129	1.377.111	1.382.563
Obligasi Korporasi					
PT Bank Mandiri (Persero) Tbk					
Tahun 2025	29 Nov 2022	28 Feb 2023	82.508	75.976	76.303
Tahun 2026	29 Nov 2022	28 Feb 2023	31.135	26.039	26.152
			113.643	102.015	102.455
Total			10.867.140	9.961.703	9.997.592

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24. SURAT BERHARGA YANG DITERBITKAN

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
Obligasi Berkelanjutan II BRI		
Tahap I Tahun 2016		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp1.052 dan Rp1.443 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	896.601	1.034.049
Pihak berelasi (Catatan 44)	1.316.647	1.630.725
Tahap II Tahun 2017		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp372 dan Rp466 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	799.145	776.924
Pihak berelasi (Catatan 44)	459.835	480.561
Tahap III Tahun 2017		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp204 dan Rp493 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	1.452.730	1.420.027
Pihak berelasi (Catatan 44)	1.065.535	1.075.928
Tahap IV Tahun 2018		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp118 dan Rp272 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	285.333	2.110.455
Pihak berelasi (Catatan 44)	309.930	316.201
Obligasi Berkelanjutan III BRI		
Tahap I Tahun 2019		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp704 dan Rp1.471 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	1.616.903	2.136.693
Pihak berelasi (Catatan 44)	523.599	984
Obligasi Berwawasan Lingkungan Berkelanjutan I BRI		
Tahap I Tahun 2022		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp3.201 dan Rp8.126 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	2.031.414	4.274.286
Pihak berelasi (Catatan 44)	349.102	610.612

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah (lanjutan)</u>		
Obligasi Berwawasan Lingkungan Berkelanjutan I BRI (lanjutan)		
Tahap II Tahun 2023		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp7.273 dan RpNihil pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	5.506.549	-
Pihak berelasi (Catatan 44)	489.677	-
MTN BRI Tahun 2022		
setelah dikurangi biaya diskonto dan biaya emisi yang belum diamortisasi masing-masing sebesar Rp2.531 dan Rp3.719 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	4.994.194	4.996.281
LTN BRI Tahun 2022		
setelah dikurangi biaya diskonto dan biaya emisi yang belum diamortisasi masing-masing sebesar Rp3.852 dan Rp148 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	48.564	52.184
LTN BRI Tahun 2023		
setelah dikurangi biaya diskonto dan biaya emisi yang belum diamortisasi masing-masing sebesar Rp203 dan RpNihil pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	59.377	-
MTN II BRI Finance Tahun 2021		
setelah dikurangi diskonto dan biaya emisi yang belum diamortisasi masing-masing sebesar Rp261 dan Rp354 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	186.644	186.489
Pihak berelasi (Catatan 44)	137.955	137.839
Obligasi I BRI Finance Tahun 2022		
setelah dikurangi diskonto dan biaya emisi yang belum diamortisasi masing-masing sebesar Rp1.268 dan Rp1.277 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	338.969	425.001
Pihak berelasi (Catatan 44)	210.922	124.400
Obligasi II BRI Finance Tahun 2023		
setelah dikurangi diskonto dan biaya emisi yang belum diamortisasi masing-masing sebesar Rp1.889 dan RpNihil pada tanggal 31 Desember 2023 dan 31 Desember 2022		
Pihak ketiga	415.962	-
Pihak berelasi (Catatan 44)	57.067	-

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah (lanjutan)</u>		
Obligasi Berkelanjutan II PNM		
Tahap II Tahun 2018		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar RpNihil dan Rp137 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	-	1.207.067
Pihak berelasi (Catatan 44)	-	38.796
Obligasi Berkelanjutan III PNM		
Tahap I Tahun 2019		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp152 dan Rp491 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	598.848	388.681
Pihak berelasi (Catatan 44)	-	209.828
Tahap II Tahun 2019		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp110 dan Rp220 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	705.399	646.314
Pihak berelasi (Catatan 44)	57.991	116.966
Tahap III Tahun 2020		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp164 dan Rp302 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	179.749	234.719
Pihak berelasi (Catatan 44)	14.987	14.979
Tahap IV Tahun 2020		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp91 dan Rp454 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	281.912	818.551
Pihak berelasi (Catatan 44)	9.997	9.995
Tahap V Tahun 2021		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp279 dan Rp631 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	458.448	473.096
Pihak berelasi (Catatan 44)	39.473	24.473

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah (lanjutan)</u>		
Obligasi Berkelanjutan IV PNM		
Tahap I Tahun 2021		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp2.783 dan Rp4.172 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	1.979.241	1.976.383
Pihak berelasi (Catatan 44)	17.976	-
Obligasi Berkelanjutan IV PNM (lanjutan)		
Tahap II Tahun 2022		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp966 dan Rp3.481 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	420.060	2.540.992
Pihak berelasi (Catatan 44)	165.408	299.597
Obligasi Berkelanjutan V PNM		
Tahap I Tahun 2022		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp267 dan Rp2.779 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	115.733	987.248
Pihak berelasi (Catatan 44)	-	9.973
MTN III PNM Venture Capital		
Pihak ketiga	339.900	-
Sukuk <i>Mudharabah</i> III PNM		
Tahun 2019		
Pihak ketiga	300.000	1.000.000
Sukuk <i>Mudharabah</i> IV PNM		
Tahun 2020		
Pihak ketiga	-	200.000
Tahun 2021		
Pihak ketiga	1.800.000	2.000.000
Sukuk <i>Mudharabah</i> V PNM		
Tahun 2022		
Pihak ketiga	466.000	492.500
Sukuk <i>Mudharabah</i> Berkelanjutan I PNM Tahap I		
Tahun 2021		
Pihak ketiga	801.000	842.000
Pihak berelasi (Catatan 44)	41.000	-
Sukuk <i>Mudharabah</i> Berkelanjutan I PNM Tahap II		
Tahun 2023		
Pihak ketiga	1.441.274	-
Pihak berelasi (Catatan 44)	280.626	-

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah (lanjutan)</u>		
Obligasi Berkelanjutan III Pegadaian		
Tahap II Tahun 2018		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar RpNihil dan Rp72 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	-	1.118.213
Pihak berelasi (Catatan 44)	-	644.974
Obligasi Berkelanjutan IV Pegadaian		
Tahap I Tahun 2020		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar RpNihil dan Rp49 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	-	69.951
Tahap II Tahun 2020		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp50 dan Rp166 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	121.950	364.866
Pihak berelasi (Catatan 44)	19.992	79.968
Tahap III Tahun 2020		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar RpNihil dan Rp296 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	-	895.332
Pihak berelasi (Catatan 44)	-	149.958
Tahap IV Tahun 2021		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi sebesar Rp96 dan Rp459 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	735.439	868.427
Pihak berelasi (Catatan 44)	204.005	74.964
Obligasi Berkelanjutan V Pegadaian		
Tahap I Tahun 2022		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp499 dan Rp2.463 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	349.580	2.373.345
Pihak berelasi (Catatan 44)	227.903	604.425
Tahap II Tahun 2022		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp217 dan Rp1.805 pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	199.243	1.083.732
Pihak berelasi (Catatan 44)	76.540	771.432

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah (lanjutan)</u>		
Obligasi Berkelanjutan V Pegadaian (lanjutan)		
Tahap III Tahun 2023		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp1.712 dan RpNihil pada tanggal 31 Desember 2023 dan 2022		
Pihak ketiga	1.622.766	-
Pihak berelasi (Catatan 44)	315.803	-
Tahap IV Tahun 2023		
setelah dikurangi biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp2.364 dan RpNihil pada tanggal 30 September 2023 dan 31 Desember 2022		
Pihak ketiga	2.390.840	-
Pihak berelasi (Catatan 44)	39.956	-
Sukuk <i>Mudharabah</i> Berkelanjutan I Pegadaian		
Tahap I Tahun 2020		
Pihak ketiga	-	49.000
Tahap II Tahun 2020		
Pihak ketiga	70.500	166.500
Pihak berelasi (Catatan 44)	10.000	17.000
Tahap III Tahun 2020		
Pihak ketiga	-	121.000
Pihak berelasi (Catatan 44)	-	10.000
Tahap IV Tahun 2021		
Pihak ketiga	127.800	130.800
Pihak berelasi (Catatan 44)	38.000	35.000
Sukuk <i>Mudharabah</i> Berkelanjutan II Pegadaian		
Tahap I Tahun 2022		
Pihak ketiga	284.000	969.000
Pihak berelasi (Catatan 44)	36.000	22.000
Tahap II Tahun 2022		
Pihak ketiga	115.100	992.000
Pihak berelasi (Catatan 44)	49.288	131.000
Tahap III Tahun 2023		
Pihak ketiga	533.000	-
Pihak berelasi (Catatan 44)	72.000	-
Tahap IV Tahun 2023		
Pihak ketiga	215.040	-
Pihak berelasi (Catatan 44)	20.000	-
	<u>41.942.421</u>	<u>48.064.684</u>

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

BRI dan entitas anak menerbitkan surat berharga dengan rincian sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Dolar Amerika Serikat</u>		
<i>Senior Unsecured Notes Due 2023</i> (<i>Global Bond BRI</i>) setelah dikurangi diskonto dan biaya emisi obligasi yang belum diamortisasi masing-masing sebesar RpNihil dan Rp6.834 pada tanggal 31 Desember 2023 dan 2022 Pihak ketiga	-	7.776.915
<i>Senior Unsecured Notes Due 2024</i> (<i>Sustainability Bond BRI Tahun 2019</i>) setelah dikurangi diskonto dan biaya emisi obligasi yang belum diamortisasi masing-masing sebesar Rp2.670 dan Rp13.588 pada tanggal 31 Desember 2023 dan 2022 Pihak ketiga	7.695.160	7.770.162
	<u>7.695.160</u>	<u>15.547.077</u>
Total	<u>49.637.581</u>	<u>63.611.761</u>

Amortisasi atas biaya emisi surat berharga yang diterbitkan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 sebesar Rp35.358 dan Rp56.168.

Manajemen BRI dan entitas anak telah melakukan pembayaran bunga dan obligasi sesuai ketentuan dan berpendapat bahwa semua persyaratan/pembatasan yang ditetapkan dalam penerbitan surat berharga di atas telah dipenuhi pada tanggal-tanggal 31 Desember 2023 dan 2022.

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan:

a) Obligasi Berkelanjutan II BRI

Pada tanggal 22 November 2016, Obligasi Berkelanjutan II BRI dengan jumlah pokok sebesar Rp20.000.000 telah dinyatakan oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat keputusan S-678/D.04/2016 tanggal 22 November 2016.

Pada tanggal 2 Desember 2016, BRI menerbitkan Obligasi Berkelanjutan II BRI Tahap I Tahun 2016 dengan nilai pokok sebesar Rp4.600.000 dalam 5 (lima) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp616.000 dengan tingkat bunga tetap sebesar 7,25% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan jatuh tempo pada tanggal 6 Desember 2017.
- Seri B: Nilai pokok sebesar Rp964.000 dengan tingkat bunga tetap sebesar 8,00% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 1 Desember 2019.
- Seri C: Nilai pokok sebesar Rp193.000 dengan tingkat bunga tetap sebesar 8,20% per tahun, untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 1 Desember 2021.
- Seri D: Nilai pokok sebesar Rp477.000 dengan tingkat bunga tetap sebesar 8,65% per tahun, untuk jangka waktu 7 (tujuh) tahun dan jatuh tempo pada tanggal 1 Desember 2023.
- Seri E: Nilai pokok sebesar Rp2.350.000 dengan tingkat bunga tetap sebesar 8,90% per tahun, untuk jangka waktu 10 (sepuluh) tahun dan akan jatuh tempo pada tanggal 1 Desember 2026.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

a) Obligasi Berkelanjutan II BRI (lanjutan)

Bunga Obligasi Berkelanjutan II BRI Tahap I Tahun 2016 dibayarkan setiap 3 (tiga) bulan mulai tanggal 1 Maret 2017. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan II BRI Tahap I Tahun 2016 memperoleh peringkat idAAA dari Pefindo.

Pada tanggal 12 April 2017, BRI menerbitkan Obligasi Berkelanjutan II BRI Tahap II Tahun 2017 dengan nilai pokok sebesar Rp5.100.000 dalam 4 (empat) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.131.000 dengan tingkat bunga tetap sebesar 7,20% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan jatuh tempo pada tanggal 16 April 2018.
- Seri B: Nilai pokok sebesar Rp1.743.500 dengan tingkat bunga tetap sebesar 8,10% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 11 April 2020.
- Seri C: Nilai pokok sebesar Rp925.000 dengan tingkat bunga tetap sebesar 8,30% per tahun, untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 11 April 2022.
- Seri D: Nilai pokok sebesar Rp1.300.500 dengan tingkat bunga tetap sebesar 8,80% per tahun, untuk jangka waktu 10 (sepuluh) tahun dan akan jatuh tempo pada tanggal 11 April 2027.

Bunga Obligasi Berkelanjutan II BRI Tahap II Tahun 2017 dibayarkan setiap 3 (tiga) bulan mulai tanggal 11 Juli 2017. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan II BRI Tahap II Tahun 2017 memperoleh peringkat idAAA dari Pefindo.

Pada tanggal 25 Agustus 2017, BRI menerbitkan Obligasi Berkelanjutan II BRI Tahap III Tahun 2017 dengan nilai pokok sebesar Rp5.150.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp980.500 dengan tingkat bunga tetap sebesar 7,60% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 24 Agustus 2020.
- Seri B: Nilai pokok sebesar Rp1.652.500 dengan tingkat bunga tetap sebesar 8,00% per tahun, untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 24 Agustus 2022.
- Seri C: Nilai pokok sebesar Rp2.517.000 dengan tingkat bunga tetap sebesar 8,25% per tahun, untuk jangka waktu 7 (tujuh) tahun dan akan jatuh tempo pada tanggal 24 Agustus 2024.

Bunga Obligasi Berkelanjutan II BRI Tahap III Tahun 2017 dibayarkan setiap 3 (tiga) bulan mulai tanggal 24 November 2017. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal 22 Februari 2018, BRI menerbitkan Obligasi Berkelanjutan II BRI Tahap IV Tahun 2018 dengan nilai pokok sebesar Rp2.442.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.837.000 dengan tingkat bunga tetap sebesar 6,65% per tahun, untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 21 Februari 2023.
- Seri B: Nilai pokok sebesar Rp605.000 dengan tingkat bunga tetap sebesar 6,90% per tahun, untuk jangka waktu 7 (tujuh) tahun dan akan jatuh tempo pada tanggal 21 Februari 2025.

Bunga Obligasi Berkelanjutan II BRI Tahap IV Tahun 2018 dibayarkan setiap 3 (tiga) bulan mulai tanggal 21 Mei 2018. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

a) Obligasi Berkelanjutan II BRI (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022 Obligasi Berkelanjutan II BRI Tahap IV Tahun 2018 memperoleh peringkat idAAA dari Pefindo.

Penerimaan neto dari penerbitan Obligasi Berkelanjutan tersebut dimanfaatkan untuk penyaluran kredit.

Persyaratan penting dalam perjanjian Obligasi Berkelanjutan adalah BRI tanpa persetujuan tertulis dari Wali Amanat tidak akan mengurangi modal dasar, ditempatkan dan disetor, melakukan penggabungan, pemisahan, peleburan dan pengambilalihan perusahaan.

Wali Amanat untuk penerbitan Obligasi Berkelanjutan II BRI adalah PT Bank Negara Indonesia (Persero) Tbk.

Obligasi Berkelanjutan II BRI tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- a. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- b. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.

Obligasi Berkelanjutan II BRI Tahap I Seri A, Obligasi Berkelanjutan II Tahap I Seri B, Obligasi Berkelanjutan II BRI Tahap I Seri C, Obligasi Berkelanjutan II BRI Tahap I Seri D, Obligasi Berkelanjutan II BRI Tahap II Seri A, Obligasi Berkelanjutan II BRI Tahap II Seri B, Obligasi Berkelanjutan II Tahap II seri C, Obligasi Berkelanjutan II BRI Tahap III Seri A, Obligasi Berkelanjutan II BRI Tahap III Seri B, Obligasi Berkelanjutan II BRI Tahap IV Seri A dengan nilai nominal masing-masing sebesar Rp616.000, Rp964.000, Rp193.000, Rp477.000, Rp1.131.000, Rp1.743.500, Rp925.000, Rp980.500, Rp1.652.500 dan Rp1.837.000 telah dilunasi oleh BRI pada tanggal jatuh temponya.

b) Obligasi Berkelanjutan III BRI

Pada tanggal 30 Oktober 2019, Obligasi Berkelanjutan III BRI dengan jumlah pokok sebesar Rp20.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat keputusan S-159/D.04/2019 Tanggal 30 Oktober 2019.

Pada tanggal 7 November 2019, BRI menerbitkan Obligasi Berkelanjutan III BRI Tahap I Tahun 2019 dengan nilai pokok sebesar Rp5.000.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp737.850 dengan tingkat bunga tetap sebesar 6,50% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan jatuh tempo pada tanggal 17 November 2020.
- Seri B: Nilai pokok sebesar Rp2.089.350 dengan tingkat bunga tetap sebesar 7,60% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 7 November 2022.
- Seri C: Nilai pokok sebesar Rp2.172.800 dengan tingkat bunga tetap sebesar 7,85% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 7 November 2024.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

b) Obligasi Berkelanjutan III BRI (lanjutan)

Bunga Obligasi Berkelanjutan III BRI Tahap I Tahun 2019 dibayarkan setiap 3 (tiga) bulan mulai tanggal 7 Februari 2020. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan III BRI memperoleh peringkat idAAA dari Pefindo.

Penerimaan neto dari penerbitan Obligasi Berkelanjutan III BRI adalah untuk mengembangkan bisnis perusahaan dengan penyaluran kredit dengan menerapkan prinsip *prudential banking* dan *good corporate governance*.

Persyaratan penting dalam perjanjian Obligasi Berkelanjutan adalah BRI tanpa persetujuan tertulis dari Wali Amanat tidak akan mengurangi modal dasar, ditempatkan dan disetor, melakukan penggabungan, pemisahan, peleburan dan pengambilalihan perusahaan.

Wali Amanat untuk penerbitan Obligasi Berkelanjutan III BRI adalah PT Bank Negara Indonesia (Persero) Tbk.

Obligasi Berkelanjutan III BRI tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- a. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- b. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.

Obligasi Berkelanjutan III BRI Tahap I Seri A dan Obligasi Berkelanjutan III BRI Tahap I Seri B dengan nilai Rp737.850 dan Rp2.089.350 telah dilunasi oleh BRI pada tanggal jatuh temponya.

c) Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022

Pada tanggal 12 Juli 2022, Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI dengan jumlah pokok sebesar Rp15.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat keputusan S-122/D.04/2022 Tanggal 12 Juli 2022.

Pada tanggal 20 Juli 2022, BRI menerbitkan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 dengan nilai pokok sebesar Rp5.000.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp2.500.000 dengan tingkat bunga tetap sebesar 3,70% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan jatuh tempo pada tanggal 30 Juli 2023.
- Seri B: Nilai pokok sebesar Rp2.000.000 dengan tingkat bunga tetap sebesar 5,75% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 20 Juli 2025.
- Seri C: Nilai pokok sebesar Rp500.000 dengan tingkat bunga tetap sebesar 6,45% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 20 Juli 2027.

Bunga Obligasi Berwawasan Lingkungan Berkelanjutan I BRI Tahap I Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 20 Oktober 2022. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

c) Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 (lanjutan)

Pada tanggal 31 Desember 2023, Obligasi Berwawasan Lingkungan I BRI Tahap I memperoleh peringkat idAAA dari Pefindo.

Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 Seri A dengan nilai Rp2.500.000 telah dilunasi oleh BRI pada tanggal jatuh temponya.

Persyaratan penting dalam perjanjian Obligasi Berwawasan Lingkungan Berkelanjutan adalah BRI tanpa persetujuan tertulis dari Wali Amanat tidak akan mengurangi modal dasar, ditempatkan dan disetor, melakukan penggabungan, pemisahan, peleburan dan pengambilalihan perusahaan.

Wali Amanat untuk penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 adalah PT Bank Negara Indonesia (Persero) Tbk.

Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- a. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- b. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.

Penerimaan neto dari penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2022 akan digunakan Perseroan untuk pembiayaan maupun membiayai kembali kegiatan dalam kategori Kegiatan Usaha Berwawasan Lingkungan dan untuk modal kerja.

d) Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap II Tahun 2023

Pada tanggal 12 Juli 2022, Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI dengan jumlah pokok sebesar Rp15.000.000 telah dinyatakan oleh Otoritas Jasa Keuangan (OJK) berdasarkan surat keputusan S-122/D.04/2022 Tanggal 12 Juli 2022.

Pada tanggal 17 Oktober 2023, BRI menerbitkan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap I Tahun 2023 dengan nilai pokok sebesar Rp6.000.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.345.650 dengan tingkat bunga tetap sebesar 6,10% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan akan jatuh tempo pada tanggal 27 Oktober 2024.
- Seri B: Nilai pokok sebesar Rp4.154.350 dengan tingkat bunga tetap sebesar 6,35% per tahun, untuk jangka waktu 2 (dua) tahun dan akan jatuh tempo pada tanggal 17 Oktober 2025.
- Seri C: Nilai pokok sebesar Rp500.000 dengan tingkat bunga tetap sebesar 6,30% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 17 Oktober 2026.

Bunga Obligasi Berwawasan Lingkungan Berkelanjutan I BRI Tahap II Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 17 Januari 2023. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

d) Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap II Tahun 2023 (lanjutan)

Wali Amanat untuk penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap II Tahun 2023 adalah PT Bank Tabungan Negara (Persero) Tbk.

Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap II Tahun 2023 tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- a. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- b. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang

Penerimaan neto dari penerbitan Obligasi Berwawasan Lingkungan Berkelanjutan I Bank BRI Tahap II Tahun 2023 akan digunakan Perseroan untuk pembiayaan maupun membiayai kembali kegiatan dalam kategori Kegiatan Usaha Berwawasan Lingkungan dan untuk modal kerja.

e) *Medium-Term Note* Bank BRI Tahun 2022

Pada tanggal 24 November 2022, BRI menerbitkan *Medium-Term Note* Bank BRI Tahun 2022 dengan nilai pokok sebesar Rp5.000.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp2.000.000 dengan tingkat bunga tetap sebesar 6,60% per tahun, untuk jangka waktu 2 (dua) tahun dan akan jatuh tempo pada tanggal 24 November 2024.
- Seri B: Nilai pokok sebesar Rp3.000.000 dengan tingkat bunga tetap sebesar 6,68% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 24 November 2025.

Bunga *Medium-Term Note* Bank BRI Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 24 Februari 2023. Pada saat diterbitkan, *Medium-Term Notes* ini tidak dilakukan pemeringkatan.

Tidak ada persyaratan penting dalam perjanjian Penerbitan *Medium-Term Note* Bank BRI Tahun 2022.

Penerimaan neto dari penerbitan *Medium-Term Note* BRI tersebut dimanfaatkan untuk menambah kebutuhan likuiditas Rupiah.

f) *Long-Term Notes* yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk Tahun 2022

Pada tanggal 27 Desember 2022, BRI menerbitkan *Long-Term Notes* Bank BRI Tahun 2022 dengan nilai pokok sebesar Rp52.332.

Bunga sebesar 0,55% per tahun dan Pokok *Long Term Notes* yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk I Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 24 Februari 2023 dan akan jatuh tempo pada tanggal 27 Juni 2036.

Pada saat diterbitkan, *Long-Term Notes* ini tidak dilakukan pemeringkatan dan tidak menggunakan Jasa Agen Pemantau.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

- f) *Long-Term Notes* yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk Tahun 2022 (lanjutan)

Tidak ada persyaratan penting dalam perjanjian Penerbitan *Long-Term Notes* Yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk Tahun 2022.

Penerimaan neto dari penerbitan *Long-Term Notes* BRI tersebut dimanfaatkan untuk menambah kebutuhan likuiditas Rupiah.

- g) *Long-Term Notes* yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk II Tahun 2023

Pada tanggal 25 Oktober 2023, BRI menerbitkan *Long-Term Notes* Bank BRI II Tahun 2023 dengan nilai pokok sebesar Rp59.485.

Bunga sebesar 0,55% per tahun dan Pokok *Long Term Notes* Yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk II Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 25 Januari 2024 dan akan jatuh tempo pada tanggal 25 Januari 2037.

Pada saat diterbitkan, *Long-Term Notes* ini tidak dilakukan pemeringkatan dan tidak menggunakan Jasa Agen Pemantau.

Tidak ada persyaratan penting dalam perjanjian Penerbitan *Long-Term Notes* Yang Dilakukan Tanpa Melalui Penawaran Umum PT Bank Rakyat Indonesia (Persero) Tbk II Tahun 2023.

Penerimaan neto dari penerbitan *Long-Term Notes* BRI tersebut dimanfaatkan untuk menambah kebutuhan likuiditas Rupiah.

- h) *Senior Unsecured Notes Due 2023 (Global Bond BRI)*

Pada tanggal 16 Juli 2018, BRI menerbitkan dan mendaftarkan Obligasi BRI Tahun 2018 dengan nominal sebesar ASD500.000.000 (angka penuh) pada *Singapore Exchange Securities Trading Limited* (SGX-ST) untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 20 Juli 2023 dengan tingkat bunga tetap 4,63% per tahun. Obligasi tersebut diterbitkan sebesar 99,696% atau setara dengan ASD498.480.000 (angka penuh) dan bunga obligasi tersebut dibayarkan setiap 6 (enam) bulan mulai tanggal 20 Januari 2019. Pada saat diterbitkan, obligasi ini diperingkat oleh Moody's dan Fitch dengan peringkat masing-masing Baa2 dan BBB-.

Senior Unsecured Notes Due 2023 (Global Bond BRI) tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- a. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- b. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.

Penerimaan neto dari penerbitan Obligasi BRI tersebut dimanfaatkan untuk memperkuat struktur pendanaan umum BRI.

Pada tanggal-tanggal 31 Desember 2023 dan 2022 *Senior Unsecured Notes Due 2023 (Global Bond BRI)* Tahun 2018 memperoleh peringkat Baa2 dan BBB- masing-masing dari Moody's dan Fitch.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

h) *Senior Unsecured Notes Due 2023 (Global Bond BRI)* (lanjutan)

Senior Unsecured Notes Due 2023 (Global Bond BRI) menggunakan Jasa *Paying Agent* dan *Trustee* The Bank Of New York Mellon.

Senior Unsecured Notes Due 2023 (Global Bond BRI) dengan nilai ASD500.000 telah dilunasi oleh BRI pada tanggal jatuh temponya.

i) *Senior Unsecured Notes Due 2024 (Sustainability Bond BRI Tahun 2019)*

Pada tanggal 28 Maret 2019, BRI menerbitkan dan mendaftarkan Obligasi BRI Tahun 2019 dengan nominal sebesar ASD500.000.000 (angka penuh) pada *Singapore Exchange Securities Trading Limited* (SGX-ST) untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 28 Maret 2024 dengan tingkat bunga tetap 3,95% per tahun. Obligasi tersebut diterbitkan sebesar 99,713% atau setara dengan ASD498.565.000 (angka penuh) dan bunga obligasi tersebut dibayarkan setiap 6 (enam) bulan mulai tanggal 28 September 2019.

Senior Unsecured Notes Due 2024 (Sustainability Bond BRI) tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- a. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- b. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.

Pada saat diterbitkan, obligasi ini diperingkat oleh Moody's dan Fitch dengan peringkat masing-masing Baa2 dan BBB-. Penerimaan neto dari penerbitan Obligasi BRI tersebut akan dimanfaatkan untuk mendanai *Eligible Project* sesuai dengan *Sustainability Framework*.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, *Senior Unsecured Notes Due 2024 (Sustainability Bond BRI Tahun 2019)* memperoleh peringkat BAA2 dan BBB- masing-masing dari Moody's dan Fitch.

Senior Unsecured Notes Due 2024 (Sustainability Bond BRI Tahun 2019) menggunakan Jasa *Paying Agent* dan *Trustee* The Bank Of New York Mellon.

j) MTN II BRI Finance Tahun 2021

Pada tanggal 17 September 2021, BRI Finance menerbitkan MTN II BRI Finance Tahun 2021 dengan nilai pokok sebesar Rp500.000 untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 17 September 2024 dengan tingkat suku bunga tetap 6,40% per tahun. Bunga MTN Tahap II dibayarkan setiap 3 bulan mulai tanggal 17 Desember 2021. Pada saat diterbitkan, MTN ini diperingkat oleh Pefindo dengan peringkat idAA. Penerbitan MTN ini tidak melalui penawaran umum.

Agen pemantau untuk penerbitan MTN adalah PT Bank Negara Indonesia (Persero) Tbk. BRI Finance telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi melalui Kustodian Sentral Efek Indonesia ("KSEI").

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

j) MTN II BRI Finance Tahun 2021 (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, MTN II BRI Finance Tahun 2021 memperoleh peringkat AA dari Pefindo.

Penerimaan neto dari penerbitan MTN tersebut dimanfaatkan untuk pembayaran pinjaman jangka pendek perbankan dan memperkuat struktur pendanaan perseroan. Persyaratan penting dalam perjanjian MTN adalah BRI Finance tanpa persetujuan tertulis dari agen pemantau tidak akan mengurangi modal dasar, ditempatkan dan disetor, melakukan penggabungan, pemisahan, peleburan dan pengambilalihan perusahaan.

BRI Finance juga diwajibkan untuk memenuhi persyaratan keuangan antara lain *gearing ratio* paling rendah nol kali dan paling tinggi 10 kali, rasio permodalan paling sedikit sebesar 10%, rasio saldo piutang pembiayaan neto terhadap total aset paling rendah 40%, rasio saldo piutang pembiayaan investasi dan modal kerja paling sedikit 10% dari total saldo piutang pembiayaan, rasio ekuitas terhadap modal disetor paling rendah sebesar 50%, rasio *non-performing financing* paling tinggi sebesar 5%, memiliki ekuitas lebih besar dari Rp200.000, mempertahankan nilai jaminan minimal 50% dari nilai pokok MTN dan memenuhi persyaratan tingkat kesehatan keuangan dengan kondisi minimum sehat.

k) Obligasi I BRI Finance Tahun 2022

Pada tanggal 29 Juli 2022, Obligasi I BRI Finance Tahun 2022 dengan jumlah pokok sebesar Rp700.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-152/D.04/2022 tanggal 29 Juli 2022.

Pada tanggal 9 Agustus 2022, BRI Finance menerbitkan Obligasi I BRI Finance Tahun 2022 dengan nilai pokok sebesar Rp700.000 untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 9 Agustus 2025 dengan tingkat suku bunga tetap 6,95% per tahun. Bunga Obligasi I dibayarkan setiap 3 bulan mulai tanggal 9 November 2022. Pada saat diterbitkan, Obligasi ini diperingkat oleh Pefindo dengan peringkat idAA.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Negara Indonesia (Persero) Tbk. BRI Finance telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi melalui Kustodian Sentral Efek Indonesia ("KSEI").

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi I BRI Finance Tahun 2022 memperoleh peringkat AA dari Pefindo.

Penerimaan neto dari penerbitan Obligasi tersebut dimanfaatkan untuk ekspansi bisnis perusahaan, dalam hal ini adalah pembayaran pembiayaan baru.

BRI Finance juga diwajibkan untuk memenuhi persyaratan keuangan antara lain *gearing ratio* paling rendah nol kali dan paling tinggi 10 kali, rasio permodalan paling sedikit sebesar 10%, rasio saldo piutang pembiayaan neto terhadap total aset paling rendah 40%, rasio saldo piutang pembiayaan investasi dan modal kerja paling sedikit 10% dari total saldo piutang pembiayaan, rasio ekuitas terhadap modal disetor paling rendah sebesar 50%, rasio *non-performing financing* paling tinggi sebesar 5%, mempertahankan nilai jaminan minimal 50% dari nilai pokok Obligasi dan memenuhi persyaratan tingkat kesehatan keuangan dengan kondisi minimum sehat.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

l) Obligasi II BRI Finance Tahun 2023

Pada tanggal 27 Juni 2022, Obligasi II BRI Finance Tahun 2023 dengan jumlah pokok sebesar Rp500.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-152/D.04/2023 tanggal 27 Juni 2023.

Pada tanggal 11 Juli 2023, BRI Finance menerbitkan Obligasi II BRI Finance 2023 dengan nilai pokok sebesar Rp500.000 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp197.000, tingkat bunga tetap sebesar 5,85% per tahun, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 21 Juli 2024.
- Seri B: Jumlah pokok sebesar Rp303.000, tingkat bunga tetap sebesar 6,40% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 11 Juli 2026.

Bunga Obligasi I dibayarkan setiap 3 bulan mulai tanggal 11 Oktober 2023. Pada saat diterbitkan, Obligasi ini diperingkat oleh Pefindo dengan peringkat idAA.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Negara Indonesia (Persero) Tbk. BRI Finance telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi melalui Kustodian Sentral Efek Indonesia ("KSEI").

Pada tanggal 31 Desember 2023, Obligasi II BRI Finance Tahun 2023 memperoleh peringkat idAA dari Pefindo.

Penerimaan neto dari penerbitan Obligasi tersebut dimanfaatkan untuk ekspansi bisnis perusahaan, dalam hal ini adalah ekspansi pembiayaan di segmen konsumen (multiguna).

Dalam perjanjian perwaliamanatan juga diatur beberapa pembatasan yang harus dipenuhi oleh Perusahaan, antara lain memberikan jaminan fidusia berupa piutang pembiayaan konsumen dan menjaga rasio-rasio keuangan berada dalam batasan sebagaimana diatur dalam Peraturan OJK No. 35/2018.

m) Obligasi Berkelanjutan II PNM Tahap II Tahun 2018

Pada tanggal 21 Juni 2017, Obligasi Berkelanjutan II PNM dengan jumlah pokok sebesar Rp4.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan Nomor: S-345/D.04/2014 tanggal 21 Juni 2017. Obligasi Berkelanjutan II PNM Tahap II tahun 2018 adalah sebesar Rp2.500.000.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan II PNM Tahap II 2018 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 16 April 2018 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp1.254.000, tingkat bunga tetap sebesar 8,00% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 13 April 2021.
- Seri B: Jumlah pokok sebesar Rp1.246.000, tingkat bunga tetap sebesar 8,50% per tahun, untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 13 April 2023.

Pada saat diterbitkan, Obligasi Berkelanjutan II PNM memperoleh peringkat idA (single A) dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idA.

Pada tanggal 31 Desember 2022, Obligasi Berkelanjutan II PNM memperoleh peringkat idAA (Double AA) dari PT Pemeringkat Efek Indonesia (Pefindo).

Obligasi Berkelanjutan II PNM Tahap II Tahun 2018 Seri A dan Seri B dengan nilai nominal sebesar Rp1.254.000 dan Rp1.246.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

m) Obligasi Berkelanjutan II PNM Tahap II Tahun 2018 (lanjutan)

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan, dan modal disetor.

n) Obligasi Berkelanjutan III PNM Tahap I Tahun 2019

Pada tanggal 23 Mei 2019, Obligasi Berkelanjutan III PNM dengan jumlah pokok sebesar Rp6.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-58/D.04/2019 tanggal 23 Mei 2019. Obligasi Berkelanjutan III PNM Tahap I Tahun 2019 adalah sebesar Rp2.000.000.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan III PNM Tahap I 2019 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 29 Mei 2019 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp1.401.000, tingkat bunga tetap sebesar 9,50% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 28 Mei 2022.
- Seri B: Jumlah pokok sebesar Rp599.000, tingkat bunga tetap sebesar 9,85% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 28 Mei 2024.

Pada saat diterbitkan, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 28 Agustus 2019 sampai dengan 28 Mei 2022 untuk Obligasi Seri A dan 28 Mei 2024 untuk Obligasi Seri B.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Obligasi Berkelanjutan III PNM Tahap I Tahun 2019 Seri A dengan nilai nominal sebesar Rp1.401.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

n) Obligasi Berkelanjutan III PNM Tahap I Tahun 2019 (lanjutan)

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

o) Obligasi Berkelanjutan III PNM Tahap II Tahun 2019

Pada tanggal 23 Mei 2019, Obligasi Berkelanjutan III PNM dengan jumlah pokok sebesar Rp6.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-58/D.04/2019 tanggal 23 Mei 2019. Obligasi Berkelanjutan III PNM Tahap II tahun 2019 adalah sebesar Rp1.350.000.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan III PNM Tahap II Tahun 2020 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 4 Mei 2020 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp586.500, tingkat bunga tetap sebesar 8,40% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 28 November 2022.
- Seri B: Jumlah pokok sebesar Rp763.500, tingkat bunga tetap sebesar 8,75% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 28 November 2024.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 28 Februari 2020 sampai dengan 28 November 2022 untuk Obligasi Seri A dan 28 November 2024 untuk Obligasi Seri B.

Pada saat penerbitan, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idA+.

Pada tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Obligasi Berkelanjutan III PNM Tahap II tahun 2019 Seri A dengan nilai nominal sebesar Rp586.500 telah dilunasi oleh PNM pada saat jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

p) Obligasi Berkelanjutan III PNM Tahap III Tahun 2020

Pada tanggal 23 Mei 2019, Obligasi Berkelanjutan III PNM dengan jumlah pokok sebesar Rp6.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-58/D.04/2019 tanggal 23 Mei 2019. Obligasi Berkelanjutan III PNM tahap III tahun 2020 adalah sebesar Rp250.000.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan III PNM Tahap III Tahun 2020 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 4 Mei 2020 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp55.100, tingkat bunga tetap sebesar 8,40% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 30 April 2023.
- Seri B: Jumlah pokok sebesar Rp194.900, tingkat bunga tetap sebesar 9,00% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 30 April 2025.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 30 Juli 2020 sampai dengan 30 April 2023 untuk Obligasi Seri A dan 30 April 2025 untuk Obligasi Seri B.

Pada saat diterbitkan, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idA+.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Obligasi Berkelanjutan III PNM Tahap III tahun 2020 dengan nilai nominal sebesar Rp55.100 telah dilunasi oleh PNM pada saat jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

q) Obligasi Berkelanjutan III PNM Tahap IV Tahun 2020

Pada tanggal 23 Mei 2019, Obligasi Berkelanjutan III PNM dengan jumlah pokok sebesar Rp6.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-58/D.04/2019 tanggal 23 Mei 2019. Obligasi Berkelanjutan III PNM tahap IV tahun 2020 adalah sebesar Rp1.733.800.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan III PNM Tahap IV Tahun 2020 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 4 Mei 2020 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp904.800, tingkat bunga tetap sebesar 6,50% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari kalender dan jatuh tempo pada tanggal 4 Desember 2021.
- Seri B: Jumlah pokok sebesar Rp537.000, tingkat bunga tetap sebesar 7,75% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 4 Desember 2023.
- Seri C: Jumlah pokok sebesar Rp292.000, tingkat bunga tetap sebesar 8,75% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 4 Desember 2025.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 4 Maret 2021 sampai dengan 14 Desember 2021 untuk Obligasi Seri A, 4 Desember 2023 untuk Obligasi Seri B, dan 4 Desember 2025 untuk obligasi Seri C.

Pada saat diterbitkan, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idA+.

Pada tanggal-tanggal Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Obligasi Berkelanjutan III PNM Tahap IV Tahun 2020 Seri A dan Seri B dengan nilai nominal sebesar Rp904.800 dan Rp537.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

r) Obligasi Berkelanjutan III PNM Tahap V Tahun 2021

Pada tanggal 23 Mei 2019, Obligasi Berkelanjutan III PNM dengan jumlah pokok sebesar Rp6.000.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-58/D.04/2019 tanggal 23 Mei 2019. Obligasi Berkelanjutan III PNM tahap V tahun 2021 adalah sebesar Rp666.200.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan III PNM Tahap V Tahun 2021 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 18 Maret 2021 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp168.000, tingkat bunga tetap sebesar 6,25% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari kalender dan jatuh tempo pada tanggal 10 Desember 2022.
- Seri B: Jumlah pokok sebesar Rp159.000, tingkat bunga tetap sebesar 7,25% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 17 Maret 2024.
- Seri C: Jumlah pokok sebesar Rp339.200, tingkat bunga tetap sebesar 8,25% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 17 Maret 2026.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 17 Juni 2021 sampai dengan 17 Maret 2022 untuk Obligasi Seri A, 17 Maret 2024 untuk Obligasi Seri B, dan 17 Maret 2026 untuk Obligasi Seri C.

Pada saat diterbitkan, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idA+.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan III PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Obligasi Berkelanjutan III PNM Tahap V Tahun 2021 Seri A dengan nilai nominal sebesar Rp168.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

s) Obligasi Berkelanjutan IV PNM Tahap I Tahun 2021

Pada tanggal 30 November 2021, PNM menerbitkan Obligasi Berkelanjutan IV PNM Tahap I Tahun 2021 dengan jumlah pokok sebesar Rp6.000.000. Obligasi telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-227/D.04/2021 tanggal 30 November 2021. Obligasi Berkelanjutan IV PNM Tahap I Tahun 2021 adalah sebesar Rp3.000.000.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan IV PNM Tahap I Tahun 2021 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 10 Desember 2021 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp1.000.000, tingkat bunga tetap sebesar 3,75% per tahun, berjangka waktu 370 (tiga ratus tujuh puluh) hari kalender dan jatuh tempo pada tanggal 20 Desember 2022.
- Seri B: Jumlah pokok sebesar Rp1.000.000, tingkat bunga tetap sebesar 5,50% per tahun, berjangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 10 Desember 2024.
- Seri C: Jumlah pokok sebesar Rp1.000.000, tingkat bunga tetap sebesar 6,25% per tahun, berjangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 10 Desember 2026.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 10 Maret 2022 sampai dengan 20 Desember 2022 untuk Obligasi Seri A dan 10 Desember 2024 untuk Obligasi Seri B dan 10 Desember 2026 untuk Obligasi Seri C.

Pada saat diterbitkan, Obligasi Berkelanjutan IV PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022 Obligasi Berkelanjutan IV PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Obligasi Berkelanjutan IV PNM Tahap I Tahun 2021 Seri A dengan nilai nominal Rp1.000.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

t) Obligasi Berkelanjutan IV PNM tahap II tahun 2022

Pada tanggal 22 April 2022, PNM menerbitkan Obligasi Berkelanjutan IV PNM tahap II tahun 2022 dengan jumlah pokok sebesar Rp6.000.000. Obligasi telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK). Obligasi Berkelanjutan IV tahap II tahun 2022 adalah sebesar Rp3.000.000.

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan IV PNM Tahap II 2022 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 22 April 2022 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp2.373.500, tingkat bunga tetap sebesar 3,75% per tahun, berjangka waktu 370 (tiga ratus tujuh puluh) hari kalender dan jatuh tempo pada tanggal 2 Mei 2023.
- Seri B: Jumlah pokok sebesar Rp626.500, tingkat bunga tetap sebesar 5,50% per tahun, berjangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 22 April 2025.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 22 Juli 2022 sampai dengan 2 Mei 2023 untuk Obligasi Seri A dan 22 April 2025 untuk Obligasi Seri B.

Pada saat diterbitkan, Obligasi Berkelanjutan IV PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan IV PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

Obligasi Berkelanjutan IV PNM Tahap II Tahun 2022 Seri A dengan nilai nominal Rp2.373.500 telah dilunasi oleh PNM pada tanggal jatuh temponya.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

u) Obligasi Berkelanjutan V PNM tahap I tahun 2022

Pada tanggal 29 Juli 2022, PNM menerbitkan Obligasi Berkelanjutan V PNM Tahap I Tahun 2022 dengan jumlah pokok sebesar Rp1.000.000. Obligasi telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK).

PNM menerbitkan dan menawarkan Obligasi Berkelanjutan V PNM Tahap I 2022 yang sudah dicatat pada Bursa Efek Indonesia pada tanggal 12 Agustus 2022 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp884.000, tingkat bunga tetap sebesar 4,10% per tahun, berjangka waktu 370 (tiga ratus tujuh puluh) hari kalender dan jatuh tempo pada tanggal 21 Agustus 2023.
- Seri B: Jumlah pokok sebesar Rp116.000, tingkat bunga tetap sebesar 5,85% per tahun, berjangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 11 Agustus 2025.

Pembayaran bunga obligasi dilakukan setiap 3 (tiga) bulan sejak tanggal 11 November 2022 sampai dengan 21 Agustus 2023 untuk Obligasi Seri A dan 11 Agustus 2025 untuk Obligasi Seri B.

Pada saat diterbitkan, Obligasi Berkelanjutan IV PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan IV PNM memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

Obligasi Berkelanjutan V PNM Tahap I Tahun 2022 Seri A dengan nilai nominal Rp884.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aset tetap dalam satu tahun berjalan;
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi Perusahaan;
3. Melakukan akuisisi saham atau aset;
4. Mengubah bidang usaha Perusahaan kecuali atas keputusan pemerintah;
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material;
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

v) Sukuk Mudharabah Berkelanjutan I PNM Tahap I Tahun 2021

PNM menerbitkan Sukuk *Mudharabah* Berkelanjutan I PNM Tahun 2021 pada tanggal 8 Juli 2021 dengan jumlah pokok sebesar Rp6.000.000. Sukuk *Mudharabah* Berkelanjutan I PNM Tahap I Tahun 2021 adalah sebesar Rp2.000.000 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp1.158.000, nisbah sebesar 37,740% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan jatuh tempo pada tanggal 8 Juli 2022.
- Seri B: Jumlah pokok sebesar Rp515.000, nisbah sebesar 18,025% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 8 Juli 2024.
- Seri C: Jumlah pokok sebesar Rp327.000, nisbah sebesar 13,080% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 8 Juli 2026.

Pembayaran nisbah dilakukan setiap 3 (tiga) bulan mulai tanggal 8 Juli 2021.

Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan I Tahap I Tahun 2021 memperoleh peringkat idAA_(sy) dari Pefindo.

Pada tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* Berkelanjutan I Tahap I Tahun 2021 memperoleh peringkat idAA_(sy) dari Pefindo.

Pembayaran bagi hasil Sukuk dilakukan setiap 3 (tiga) bulan sejak tanggal 8 Oktober 2021 sampai dengan 8 Oktober 2022 untuk Sukuk Seri A dan 8 Oktober 2024 untuk Sukuk Seri B dan 8 Oktober 2026 untuk Sukuk Seri C.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat untuk Sukuk *Mudharabah* Berkelanjutan I PNM Tahap I Tahun 2021:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aktiva tetap dalam satu tahun berjalan.
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi perusahaan.
3. Melakukan akuisisi saham atau aset.
4. Mengubah bidang usaha perusahaan kecuali atas keputusan pemerintah.
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material.
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

Sukuk *Mudharabah* Berkelanjutan I PNM Tahap I Tahun 2021 Seri A dengan nominal Rp1.158.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

w) Sukuk Mudharabah Berkelanjutan I PNM Tahap II Tahun 2023

PNM menerbitkan Sukuk *Mudharabah* Berkelanjutan I PNM Tahap II Tahun 2023 pada tanggal 11 April 2023 dengan jumlah pokok sebesar Rp6.000.000. Obligasi telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) pada tanggal 17 Maret 2023. Sukuk *Mudharabah* Berkelanjutan I PNM Tahap II Tahun 2023 adalah sebesar Rp 1.721.900 yang terdiri dari:

- Seri A: Jumlah pokok sebesar Rp626.000, nisbah sebesar 18,467% per tahun, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 21 April 2024.
- Seri B: Jumlah pokok sebesar Rp1.095.900, nisbah sebesar 36,987% per tahun, berjangka waktu 3 (tiga) tahun, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 11 April 2026.

Pembayaran bagi hasil Sukuk dilakukan setiap 3 (tiga) bulan sejak tanggal 11 Juli 2023 sampai dengan 11 April 2024 untuk Sukuk Seri A dan 1 Juli 2023 sampai dengan 11 April 2026 untuk Sukuk seri B.

Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan I Tahap II Tahun 2023 memperoleh peringkat idAA_(sy) dari Pefindo.

Pada tanggal 31 Desember 2023, Sukuk *Mudharabah* Berkelanjutan I Tahap II Tahun 2023 memperoleh peringkat idAA_(sy) dari Pefindo.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. PNM telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi Kustodian Sentral Efek Indonesia ("KSEI").

Pembatasan yang dipersyaratkan oleh Wali Amanat untuk Sukuk *Mudharabah* Berkelanjutan I PNM Tahap II Tahun 2023:

1. Melakukan penjualan atau pengalihan aset tetap perusahaan kepada pihak manapun melebihi 50% dari nilai aktiva tetap dalam satu tahun berjalan.
2. Mengadakan penggabungan dan/atau peleburan dengan perusahaan lain baik secara langsung maupun tidak langsung dan melakukan tindakan melikuidasi perusahaan.
3. Melakukan akuisisi saham atau aset.
4. Mengubah bidang usaha perusahaan kecuali atas keputusan pemerintah.
5. Melakukan pengakhiran perjanjian-perjanjian perusahaan yang berdampak negatif secara material.
6. Mengurangi modal dasar, modal yang ditempatkan dan modal disetor.

x) Sukuk Mudharabah III PNM Tahun 2019

PNM menerbitkan Sukuk *Mudharabah* III PT Permodalan Nasional Madani (Persero) dalam beberapa seri sebagai berikut:

- Tahap I : Nilai pokok sebesar Rp300.000 dengan nisbah sebesar 19,00% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 18 Juni 2024.
- Tahun 2019 Seri A: Nilai pokok sebesar Rp435.000 dengan nisbah sebesar 25,48% per tahun, untuk jangka waktu 2 (dua) tahun dan jatuh tempo pada tanggal 24 September 2021.
- Tahun 2019 Seri B: Nilai pokok sebesar Rp65.000 dengan nisbah sebesar 3,90% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 30 Oktober 2022.
- Tahun 2019 Seri C: Nilai pokok sebesar Rp322.000 dengan nisbah sebesar 17,94% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 20 Februari 2023.
- Tahun 2019 Seri D: Nilai pokok sebesar Rp350.000 dengan nisbah sebesar 20,50% per tahun, untuk jangka waktu 1 (satu) tahun 10 (sepuluh) bulan 24 (dua puluh empat) hari dan jatuh tempo pada tanggal 24 September 2021.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

x) Sukuk Mudharabah III PNM Tahun 2019 (lanjutan)

PNM menerbitkan Sukuk *Mudharabah* III PT Permodalan Nasional Madani (Persero) dalam beberapa seri sebagai berikut:

- Tahun 2019 Seri E: Nilai pokok sebesar Rp100.000 dengan nisbah sebesar 6,00% per tahun, untuk jangka waktu 2 (dua) tahun 11 (sebelas) bulan 10 (sepuluh) hari dan jatuh tempo pada tanggal 30 Oktober 2022.
- Tahap II Seri E: Nilai pokok sebesar Rp50.000 dengan nisbah sebesar 3,00% per tahun, untuk jangka waktu 2 (dua) tahun 10 (sepuluh) bulan 25 (dua puluh lima) hari dan jatuh tempo pada tanggal 30 Oktober 2022.
- Tahun 2019 Seri F: Nilai pokok sebesar Rp120.000 dengan nisbah sebesar 6,69% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 20 Februari 2023.
- Tahun 2019 Seri H: Nilai pokok sebesar Rp50.000 dengan nisbah sebesar 3,00% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 15 Desember 2023.
- Tahun 2021 Tahap II Seri F: Nilai pokok sebesar Rp208.000 dengan nisbah sebesar 11,59% per tahun, untuk jangka waktu 1 (satu) tahun 9 (sembilan) bulan 16 (enam belas) hari dan jatuh tempo pada tanggal 20 Februari 2023.

Tidak ada jaminan pada penerbitan Sukuk *Mudharabah* III dan Wali Amanat untuk penerbitan Sukuk *Mudharabah* III adalah Bank Syariah Mandiri. Jadwal pembayaran nisbah adalah 3 bulanan dan tujuan penerbitan Sukuk ini adalah untuk tambahan modal kerja murabahah melalui Mekaar Syariah dan UlaMM Syariah.

Pada saat diterbitkan, Sukuk *Mudharabah* III PT PNM Tahun 2019 memperoleh peringkat idA_(sy) dari Pefindo.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* III PNM Tahun 2019 memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) idAA_(sy).

Sukuk *Mudharabah* III PNM Tahun 2019 Seri A, B, C, D, dan E dengan nilai nominal masing-masing sebesar Rp435.000, Rp65.000, Rp322.000, Rp350.000, dan Rp100.000 serta Tahap II Seri E, F dan H sebesar Rp50.000, Rp120.000 dan Rp50.000 dan Tahap II Tahun 2021 Seri F dengan nominal sebesar Rp208.000 telah dilunasi oleh PNM pada tanggal jatuh temponya.

y) Sukuk Mudharabah IV PNM

PNM menerbitkan Sukuk *Mudharabah* IV PT Permodalan Nasional Madani (Persero) dalam beberapa seri sebagai berikut:

- Tahun 2020 Tahap I Seri A: Nilai pokok sebesar Rp200.000 dengan nisbah sebesar 9,75% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 27 Oktober 2023.
- Tahun 2021 Seri A: Nilai pokok sebesar Rp712.000 dengan nisbah sebesar 37,38% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 19 Januari 2024.
- Tahun 2021 Seri B: Nilai pokok sebesar Rp780.000 dengan nisbah sebesar 40,95% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 10 Maret 2024.
- Tahun 2021 Seri C: Nilai pokok sebesar Rp200.000 dengan nisbah sebesar 9,75% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 29 Juni 2023.
- Tahun 2021 Seri D: Nilai pokok sebesar Rp308.000 dengan nisbah sebesar 16,17% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 19 Januari 2024.

Pada saat diterbitkan, Sukuk *Mudharabah* IV memperoleh peringkat idAA_(sy) dari Pefindo.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

y) Sukuk Mudharabah IV PNM (lanjutan)

Tidak ada jaminan pada penerbitan Sukuk *Mudharabah* IV. Wali Amanat untuk penerbitan Sukuk adalah Bank Syariah Indonesia dengan pemeringkat Pefindo dan peringkat idAA+ (Double A Plus). Jadwal pembayaran nisbah adalah 3 bulanan. Tujuan penerbitan Sukuk ini adalah untuk tambahan modal kerja murabahah melalui Mekaar Syariah dan UlaMM Syariah. Tidak ada keterkaitan Wali Amanat dengan usaha entitas anak. Penerbitan sukuk tercatat di Bursa KSEI.

Sukuk *Mudharabah* IV PNM Tahun 2020 Tahap I Seri A dengan nilai nominal Rp200.000 dan Sukuk *Mudharabah* IV PNM Tahun 2021 Seri C dengan nilai nominal sebesar Rp200.000 telah dilunasi masing-masing oleh PNM pada tanggal jatuh temponya.

z) Sukuk Mudharabah V PNM

PNM menerbitkan Sukuk *Mudharabah* V PT Permodalan Nasional Madani (Persero) dalam beberapa seri sebagai berikut:

- Tahun 2022 Seri A: Nilai pokok sebesar Rp216.000 dengan *nisbah* sebesar 45% per tahun, untuk jangka waktu 2 (dua) tahun dan akan jatuh tempo pada tanggal 22 Juli 2024.
- Tahun 2022 Seri B: Nilai pokok sebesar Rp276.500 dengan *nisbah* sebesar 39,375% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 25 September 2023.
- Tahun 2022 Seri C: Nilai pokok sebesar Rp250.000 dengan bunga sebesar 48,75%, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 5 Juni 2024.

Pada saat diterbitkan, Sukuk *Mudharabah* V memperoleh peringkat idAA_(sy) dari Pefindo.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* V memperoleh peringkat idAA_(sy) dari Pefindo.

Sukuk *Mudharabah* V PNM Tahun 2022 Seri B dengan nilai nominal sebesar Rp276.500, telah dilunasi oleh PNM pada tanggal jatuh temponya.

Tidak ada jaminan pada penerbitan Sukuk *Mudharabah* V. Wali Amanat untuk penerbitan Sukuk adalah Bank Syariah Mandiri dengan memperoleh peringkat dari PT Pemeringkat Efek Indonesia (Pefindo) peringkat idAA+.

aa) Medium Term Notes III PNM Venture Capital

Pada tanggal 16 November 2022, Medium Term Notes III PNM Venture Capital dengan jumlah pokok sebesar Rp339.900 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-990/PM.21/2022.

PNM menerbitkan *Medium Term Notes* III PNM Venture Capital dalam beberapa seri sebagai berikut:

- Tahun 2023 Seri A: Nilai pokok sebesar Rp189.900 dengan tingkat suku bunga sebesar 10,25% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 25 Januari 2026.
- Tahun 2022 Seri B: Nilai pokok sebesar Rp150.000 dengan tingkat suku bunga sebesar 10,25% per tahun, untuk jangka waktu 3 (tahun) tahun dan akan jatuh tempo pada tanggal 25 Januari 2026.

Pada saat diterbitkan, Medium Term Notes III PNM Venture Capital memperoleh peringkat idA- dari Pefindo.

Pada tanggal 31 Desember 2023, Medium Term Notes III PNM Venture Capital memperoleh peringkat idA- dari Pefindo.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

ab) Obligasi Berkelanjutan III Pegadaian

Pada tanggal 16 Maret 2018, Obligasi Berkelanjutan III Tahap II Pegadaian dengan jumlah pokok sebesar Rp3.500.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-415/D.04/2017 tanggal 20 September 2017.

Pada tanggal 16 Maret 2018, Pegadaian menerbitkan Obligasi Berkelanjutan III Tahap II Tahun 2018 dengan nilai pokok sebesar Rp3.500.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp450.000 dengan tingkat bunga tetap sebesar 5,80% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 16 Maret 2019.
- Seri B: Nilai pokok sebesar Rp1.050.000 dengan tingkat bunga tetap sebesar 6,90% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 16 Maret 2021.
- Seri C: Nilai pokok sebesar Rp2.000.000 dengan tingkat bunga tetap sebesar 7,10% per tahun, untuk jangka waktu 5 (lima) tahun dan jatuh tempo pada tanggal 16 Maret 2023.

Bunga Obligasi Berkelanjutan III Pegadaian Tahap II Tahun 2018 dibayarkan setiap 3 (tiga) bulan mulai tanggal 16 Juni 2018. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Obligasi Berkelanjutan III Pegadaian Tahap II Tahun 2017 Seri A, B dan C dengan nilai nominal masing-masing sebesar Rp450.000, Rp1.050.000, dan Rp2.000.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. Pegadaian telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi melalui Kustodian Sentral Efek Indonesia ("KSEI").

ac) Obligasi Berkelanjutan IV Pegadaian

Pada tanggal 13 Mei 2020, Obligasi Berkelanjutan IV tahap I Pegadaian dengan jumlah pokok sebesar Rp1.500.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-135/D.04/2020 tanggal 04 Mei 2020. Obligasi Berkelanjutan IV Pegadaian Tahap II tahun 2020 adalah sebesar Rp1.055.000. Obligasi Berkelanjutan IV Pegadaian Tahap III tahun 2020 adalah sebesar Rp2.420.000. Obligasi Berkelanjutan IV Pegadaian Tahap IV tahun 2021 adalah sebesar Rp3.280.000.

Pada tanggal 13 Mei 2020, Pegadaian menerbitkan Obligasi Berkelanjutan IV Pegadaian Tahap I Tahun 2020 dengan nilai pokok sebesar Rp400.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp330.000 dengan tingkat bunga tetap sebesar 6,90% per tahun, untuk jangka waktu 370 (tiga ratus tujuh puluh) hari dan jatuh tempo pada tanggal 23 Mei 2021.
- Seri B: Nilai pokok sebesar Rp70.000 dengan tingkat bunga tetap sebesar 7,70% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 13 Mei 2023.

Bunga Obligasi Berkelanjutan IV Pegadaian Tahap I Tahun 2017 dibayarkan setiap 3 (tiga) bulan mulai tanggal 13 Agustus 2020. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan IV Pegadaian Tahap II Tahun 2020 memperoleh peringkat idAAA dari Pefindo

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

ac) Obligasi Berkelanjutan IV Pegadaian (lanjutan)

Obligasi Berkelanjutan IV Pegadaian Tahap I Tahun 2020 Seri A dan Seri B dengan nilai nominal sebesar Rp330.000 dan Rp70.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 8 Juli 2020, Pegadaian menerbitkan Obligasi Berkelanjutan IV Tahap II Tahun 2020 dengan nilai pokok sebesar Rp1.500.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.055.000 dengan tingkat bunga tetap sebesar 6,75% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 18 Juli 2021.
- Seri B: Nilai pokok sebesar Rp303.000 dengan tingkat bunga tetap sebesar 7,60% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 8 Juli 2023.
- Seri C: Nilai pokok sebesar Rp142.000 dengan tingkat bunga tetap sebesar 7,95% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 8 Juli 2025.

Bunga Obligasi Berkelanjutan IV Pegadaian Tahap II Tahun 2020 dibayarkan setiap 3 (tiga) bulan mulai tanggal 18 Oktober 2020. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Obligasi Berkelanjutan IV Pegadaian Tahap II Tahun 2020 Seri A, Seri B dengan nilai nominal masing-masing sebesar Rp1.055.000 dan Rp303.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 22 September 2020, Pegadaian menerbitkan Obligasi Berkelanjutan IV Tahap III Tahun 2020 dengan nilai pokok sebesar Rp2.420.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.295.000 dengan tingkat bunga tetap sebesar 5,50% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 2 Oktober 2021.
- Seri B: Nilai pokok sebesar Rp1.125.000 dengan tingkat bunga tetap sebesar 6,45% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 22 September 2023.

Bunga Obligasi Berkelanjutan IV Pegadaian Tahap III Tahun 2020 dibayarkan setiap 3 (tiga) bulan mulai tanggal 22 Desember 2020. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Obligasi Berkelanjutan IV Pegadaian Tahap III Tahun 2020 Seri A dan Seri B dengan nilai nominal masing-masing sebesar Rp1.295.000 dan Rp1.125.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 6 April 2021, Pegadaian menerbitkan Obligasi Berkelanjutan IV Tahap IV Tahun 2021 dengan nilai pokok sebesar Rp3.280.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp2.172.500 dengan tingkat bunga tetap sebesar 4,85% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 16 April 2022.
- Seri B: Nilai pokok sebesar Rp1.107.500 dengan tingkat bunga tetap sebesar 6,20% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 6 April 2024.

Bunga Obligasi Berkelanjutan IV Pegadaian Tahap IV Tahun 2021 dibayarkan setiap 3 (tiga) bulan mulai tanggal 6 Juli 2021. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan IV Pegadaian Tahap III Tahun 2020 memperoleh peringkat idAAA dari Pefindo

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

ac) Obligasi Berkelanjutan IV Pegadaian (lanjutan)

Obligasi Berkelanjutan IV Tahap IV Tahun 2021 Seri A dengan nilai nominal sebesar Rp2.172.500 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk. Pegadaian telah memenuhi semua pembatasan yang diwajibkan serta pembayaran bunga dan nilai pokok obligasi melalui Kustodian Sentral Efek Indonesia ("KSEI").

ad) Obligasi Berkelanjutan V Pegadaian

Pada tanggal 26 April 2022, Obligasi Berkelanjutan V tahap I Pegadaian dengan jumlah pokok sebesar Rp3.029.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-67/D.04/2022 tanggal 19 April 2022. Obligasi Berkelanjutan V Pegadaian Tahap II tahun 2022 adalah sebesar Rp1.877.000. Obligasi Berkelanjutan V Pegadaian Tahap III tahun 2023 adalah sebesar Rp1.995.000.

Pada tanggal 26 April 2022, Pegadaian menerbitkan Obligasi Berkelanjutan V Tahap I Tahun 2022 dengan nilai pokok sebesar Rp3.029.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp2.431.000 dengan tingkat bunga tetap sebesar 3,60% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 6 Mei 2023.
- Seri B: Nilai pokok sebesar Rp598.000 dengan tingkat bunga tetap sebesar 5,35% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 26 April 2025.

Bunga Obligasi Berkelanjutan V Pegadaian Tahap I Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 26 Juli 2022. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Obligasi Berkelanjutan V Pegadaian Tahap I Tahun 2022 Seri A dengan nilai nominal sebesar Rp2.431.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 16 Agustus 2022, Pegadaian menerbitkan Obligasi Berkelanjutan V Tahap II Tahun 2022 dengan nilai pokok sebesar Rp1.877.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.601.000 dengan tingkat bunga tetap sebesar 3,95% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 26 Agustus 2023.
- Seri B: Nilai pokok sebesar Rp276.000 dengan tingkat bunga tetap sebesar 5,75% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 16 Agustus 2025.

Bunga Obligasi Berkelanjutan V Pegadaian Tahap II Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 16 November 2022. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Obligasi Berkelanjutan V Pegadaian Tahap II Tahun 2022 memperoleh peringkat idAAA dari Pefindo

Obligasi Berkelanjutan V Pegadaian Tahap II Tahun 2022 Seri A dengan nilai nominal sebesar Rp1.601.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

ad) Obligasi Berkelanjutan V Pegadaian (lanjutan)

Pada tanggal 16 Juni 2023, Pegadaian menerbitkan Obligasi Berkelanjutan V Tahap III Tahun 2023 dengan nilai pokok sebesar Rp1.995.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp1.595.000 dengan tingkat bunga tetap sebesar 5,80% per tahun, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 26 Juni 2024.
- Seri B: Nilai pokok sebesar Rp400.000 dengan tingkat bunga tetap sebesar 6,20% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 16 Juni 2026.

Bunga Obligasi Berkelanjutan V Pegadaian Tahap III Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 16 September 2023. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal 31 Desember 2023, Obligasi Berkelanjutan V Pegadaian Tahap III Tahun 2023 memperoleh peringkat idAAA dari Pefindo.

Pada tanggal 24 Agustus 2023, Pegadaian menerbitkan Obligasi Berkelanjutan V Tahap IV Tahun 2023 dengan nilai pokok sebesar Rp2.433.160 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp2.205.135 dengan tingkat bunga tetap sebesar 5,90% per tahun, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 04 September 2024.
- Seri B: Nilai pokok sebesar Rp228.025 dengan tingkat bunga tetap sebesar 5,90% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 24 Agustus 2026.

Pada tanggal 31 Desember 2023, Obligasi Berkelanjutan V Pegadaian Tahap IV Tahun 2023 memperoleh peringkat idAAA dari Pefindo.

Bunga Obligasi Berkelanjutan V Pegadaian Tahap IV Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 24 November 2023. Pada saat diterbitkan, Obligasi Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk.

ae) Sukuk Mudharabah Berkelanjutan I Pegadaian

Pada tanggal 08 Juli 2020, Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap I Pegadaian dengan jumlah pokok sebesar Rp100.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-135/D.04/2020 tanggal 04 Mei 2020. Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap II Pegadaian tahun 2020 dengan jumlah pokok sebesar Rp316.500. Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap III Pegadaian tahun 2020 dengan jumlah pokok sebesar Rp835.000. Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap IV Pegadaian tahun 2021 dengan jumlah pokok sebesar Rp765.000.

Pada tanggal 13 Mei 2020, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan I Tahap I Tahun 2020 dengan nilai pokok sebesar Rp100.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp51.000 dengan bagi hasil sebesar 6,90% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 23 Mei 2021.
- Seri B: Nilai pokok sebesar Rp49.000 dengan bagi hasil sebesar 7,70% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 16 Mei 2023.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan I Tahap I Tahun 2020 dibayarkan setiap 3 (tiga) bulan mulai tanggal 13 Agustus 2020. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

ae) Sukuk *Mudharabah* Berkelanjutan I Pegadaian (lanjutan)

Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap I Tahun 2020 Seri A dan Seri B dengan nilai nominal sebesar Rp51.000 dan Rp49.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 8 Juli 2020, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan I Tahap II Tahun 2020 dengan nilai pokok sebesar Rp500.000 dalam 3 (tiga) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp316.500 dengan bagi hasil sebesar 6,75% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 18 Juli 2021.
- Seri B: Nilai pokok sebesar Rp103.000 dengan bagi hasil sebesar 7,70% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 8 Juli 2023.
- Seri C: Nilai pokok sebesar Rp80.500 dengan bagi hasil sebesar 7,95% per tahun, untuk jangka waktu 5 (lima) tahun dan akan jatuh tempo pada tanggal 8 Juli 2025.

Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap II Tahun 2020 Seri A dengan nilai nominal sebesar Rp316.500 dan Rp103.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan I Tahap II Tahun 2020 dibayarkan setiap 3 (tiga) bulan mulai tanggal 8 Oktober 2020. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* Berkelanjutan I Tahap II Tahun 2020 memperoleh peringkat idAA dari Pefindo

Pada tanggal 22 September 2020, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan I Tahap III Tahun 2020 dengan nilai pokok sebesar Rp835.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp704.000 dengan bagi hasil sebesar 5,50% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 2 Oktober 2021.
- Seri B: Nilai pokok sebesar Rp131.000 dengan bagi hasil sebesar 6,45% per tahun, untuk jangka waktu 3 (tiga) tahun dan jatuh tempo pada tanggal 22 September 2023.

Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap III Tahun 2020 Seri A dan Seri B dengan nilai nominal masing-masing sebesar Rp704.000 dan Rp131.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan I Tahap III Tahun 2020 dibayarkan setiap 3 (tiga) bulan mulai tanggal 22 Desember 2020. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal 6 April 2021, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan I Tahap IV Tahun 2021 dengan nilai pokok sebesar Rp765.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp599.200 dengan bagi hasil sebesar 4,85% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 16 April 2022.
- Seri B: Nilai pokok sebesar Rp165.800 dengan bagi hasil sebesar 6,20% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 6 April 2024.

Sukuk *Mudharabah* Berkelanjutan I Pegadaian Tahap IV Tahun 2020 Seri A dengan nilai nominal sebesar Rp599.200 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

ae) Sukuk Mudharabah Berkelanjutan I Pegadaian (lanjutan)

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan I Tahap IV Tahun 2020 dibayarkan setiap 3 (tiga) bulan mulai tanggal 6 Juli 2021. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* Berkelanjutan I Tahap IV Tahun 2020 memperoleh peringkat idAAA dari Pefindo

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk.

af) Sukuk Mudharabah Berkelanjutan II Pegadaian

Pada tanggal 26 April 2022, Sukuk *Mudharabah* Berkelanjutan II Pegadaian Tahap I Pegadaian dengan jumlah pokok sebesar Rp991.000 telah dinyatakan efektif oleh Otoritas Jasa Keuangan (OJK) berdasarkan Surat Keputusan No. S-67/D.04/2022 tanggal 19 April 2022. Sukuk *Mudharabah* Berkelanjutan II Pegadaian Tahap II Pegadaian tahun 2022 dengan jumlah pokok sebesar Rp1.123.000. Sukuk *Mudharabah* Berkelanjutan II Pegadaian Tahap III Pegadaian tahun 2023 dengan jumlah pokok sebesar Rp605.000.

Pada tanggal 26 April 2022, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan II Tahap I Tahun 2022 dengan nilai pokok sebesar Rp991.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp671.000 dengan bagi hasil sebesar 3,60% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 6 Mei 2023.
- Seri B: Nilai pokok sebesar Rp320.000 dengan bagi hasil sebesar 3,60% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 26 April 2025.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan II Tahap I Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 26 Juli 2022. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* Berkelanjutan II Tahap I Tahun 2022 memperoleh peringkat idAAA dari Pefindo.

Sukuk *Mudharabah* Berkelanjutan II Pegadaian Tahap I Tahun 2022 Seri A dengan nilai nominal sebesar Rp671.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 16 Agustus 2022, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan II Tahap II Tahun 2022 dengan nilai pokok sebesar Rp1.123.000 dalam 2 (dua) seri sebagai berikut:

- Seri A: Nilai pokok sebesar Rp878.000 dengan bagi hasil sebesar 3,95% per tahun, untuk jangka waktu 1 (satu) tahun dan jatuh tempo pada tanggal 26 Agustus 2023.
- Seri B: Nilai pokok sebesar Rp245.000 dengan bagi hasil sebesar 5,75% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 16 Agustus 2025.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan II Tahap II Tahun 2022 dibayarkan setiap 3 (tiga) bulan mulai tanggal 16 November 2022. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Sukuk *Mudharabah* Berkelanjutan II Tahap II Tahun 2022 memperoleh peringkat idAAA dari Pefindo

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24. SURAT BERHARGA YANG DITERBITKAN (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan surat berharga yang diterbitkan (lanjutan):

af) Sukuk Mudharabah Berkelanjutan II Pegadaian (lanjutan)

Sukuk *Mudharabah* Berkelanjutan II Pegadaian Tahap II Tahun 2022 Seri A dengan nilai nominal sebesar Rp878.000 telah dilunasi oleh Pegadaian pada tanggal jatuh temponya.

Pada tanggal 16 Juni 2023, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan II Tahap III Tahun 2023 dengan nilai pokok sebesar Rp605.000 sebagai berikut:

- Nilai pokok sebesar Rp605.000 dengan bagi hasil sebesar 3,95% per tahun, untuk jangka waktu 1 (satu) tahun dan akan jatuh tempo pada tanggal 26 Juni 2024.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan II Tahap III Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 16 September 2023. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal 31 Desember 2023, Sukuk *Mudharabah* Berkelanjutan II Tahap III Tahun 2023 memperoleh peringkat idAAA dari Pefindo.

Pada tanggal 24 Agustus 2023, Pegadaian menerbitkan Sukuk *Mudharabah* Berkelanjutan II Tahap IV Tahun 2023 dengan nilai pokok sebesar Rp235.040 sebagai berikut:

- Nilai pokok sebesar Rp235.040 dengan bagi hasil sebesar 5,90% per tahun, untuk jangka waktu 3 (tiga) tahun dan akan jatuh tempo pada tanggal 24 Agustus 2026.

Bagi hasil atas Sukuk *Mudharabah* Berkelanjutan II Tahap IV Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 24 November 2023. Pada saat diterbitkan, Sukuk *Mudharabah* Berkelanjutan ini diperingkat oleh Pefindo dengan peringkat idAAA.

Pada tanggal 31 Desember 2023, Sukuk *Mudharabah* Berkelanjutan II Tahap IV Tahun 2023 memperoleh peringkat idAAA dari Pefindo.

Wali Amanat untuk penerbitan obligasi adalah PT Bank Mega Tbk.

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25. PINJAMAN YANG DITERIMA

Pinjaman yang diterima terdiri atas:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
Bank Indonesia		
Pinjaman likuiditas	15.589	15.596
Pinjaman lainnya	4.293	4.274
Pinjaman lainnya	30.494.075	21.635.785
	<u>30.513.957</u>	<u>21.655.655</u>
<u>Mata uang asing</u>		
Pinjaman <i>sustainability linked loan</i> setelah dikurangi biaya transaksi yang belum diamortisasi	12.240.042	15.415.980
Pinjaman sindikasi <i>club loan</i> setelah dikurangi biaya transaksi yang belum diamortisasi	4.600.226	4.641.098
Pinjaman dari BNP Paribas setelah dikurangi biaya transaksi yang belum diamortisasi	173.416	299.122
Pinjaman lainnya	25.220.514	18.510.309
	<u>42.234.198</u>	<u>38.866.509</u>
	<u>72.748.155</u>	<u>60.522.164</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
Pinjaman dari		
PT Bank Mandiri (Persero) Tbk	12.287.085	7.805.029
Pusat Investasi Pemerintah	7.300.588	6.051.154
PT Bank Negara Indonesia (Persero) Tbk	4.518.885	2.804.614
PT Bank Syariah Indonesia Tbk	914.403	1.063.029
PT Bank Tabungan Negara (Persero) Tbk	718.026	918.812
PT Sarana Multigriya Finansial (Persero)	337.724	94.906
PT Danareksa Finance	25.000	-
PT Bank Hibank Indonesia (dahulu PT Bank Mayora)	947	1.365
Lembaga Pembiayaan Ekspor Indonesia	-	110.127
	<u>26.102.658</u>	<u>18.849.036</u>
Total	<u>98.850.813</u>	<u>79.371.200</u>

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25. PINJAMAN YANG DITERIMA (lanjutan)

Klasifikasi jangka waktu pinjaman yang diterima berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
≤ 1 bulan	20.340.495	12.487.103
> 1 bulan - 3 bulan	1.822.112	925.834
> 3 bulan - 1 tahun	5.877.585	3.726.208
> 1 tahun - 5 tahun	2.468.152	4.510.916
> 5 tahun	5.613	5.594
	<u>30.513.957</u>	<u>21.655.655</u>
<u>Mata uang asing</u>		
≤ 1 bulan	5.551.192	704.408
> 1 bulan - 3 bulan	19.358.816	17.378.730
> 3 bulan - 1 tahun	-	3.510.990
> 1 tahun - 5 tahun	17.318.975	17.266.283
> 5 tahun	5.215	6.098
	<u>42.234.198</u>	<u>38.866.509</u>
	<u>72.748.155</u>	<u>60.522.164</u>
<u>Pihak berelasi (Catatan 44)</u>		
<u>Rupiah</u>		
≤ 1 bulan	15.530.752	9.084.202
> 1 bulan - 3 bulan	420.371	277.398
> 3 bulan - 1 tahun	2.180.139	1.480.314
> 1 tahun - 5 tahun	7.956.760	7.991.522
> 5 tahun	14.636	15.600
	<u>26.102.658</u>	<u>18.849.036</u>
Total	<u>98.850.813</u>	<u>79.371.200</u>

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima:

Pinjaman lainnya

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Bank Indonesia				
Lainnya		4.293		4.274
<u>Lainnya</u>				
PT Bank Central Asia Tbk		12.890.155		8.319.015
PT Bank Maybank Indonesia Tbk		2.387.528		653.974
PT Bank BTPN Tbk		2.000.000		-
PT Bank Permata Tbk		1.504.000		883.333
PT Bank HSBC Indonesia		1.299.992		299.950
PT Bank DKI		1.228.127		2.395.009
PT Bank DKI - unit usaha syariah		750.000		750.000
PT Bank of India Indonesia Tbk		742.761		149.585
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk		720.508		989.943
PT Bank Victoria International Tbk		662.222		518.160
Citibank N.A.		649.995		-
PT Bank CIMB Niaga Tbk		506.028		703.219
PT Bank Danamon Indonesia Tbk		500.000		650.000
PT Bank SBI Indonesia		399.670		149.696
PT Bank Pembangunan Daerah Daerah Istimewa Yogyakarta		391.215		377.032
PT Bank China Construction Bank Indonesia Tbk		374.115		118.689
PT Bank Permata Tbk - unit usaha syariah		350.000		496.858
PT Bank Muamalat Indonesia Tbk		304.167		608.333
PT Bank CIMB Niaga Tbk - unit usaha syariah		300.000		200.000
PT Bank IBK Indonesia Tbk		274.659		417.103
PT Bank Oke Indonesia Tbk		257.399		418.407
PT Bank Pan Indonesia Tbk		203.969		628.868
PT Bank of China		200.000		-
Bank Mizuho		200.000		-
PT Bank ICBC Indonesia		200.000		-
PT Bank Pembangunan Daerah Kalimantan Tengah		198.911		256.315
PT Bank Resona Perdania		162.328		-
PT Bank BCA Syariah		152.446		68.311
PT Bank JTrust Indonesia Tbk		110.541		51.084
PT Bank NationalNobu Tbk		150.000		150.000
PT Bank QNB Indonesia Tbk		100.000		349.467
PT Bank Aladin Syariah Tbk		100.000		-
PT Bank Pembangunan Daerah Kalimantan Selatan		74.871		-
PT Bank Panin Dubai Syariah Tbk		74.596		34.112
PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat		47.473		79.128
PT Bank Ina Perdana Tbk		13.662		23.363
Lembaga Pengelola Dana Bergulir		7.937		16.937
PT Bank Danamon Indonesia - unit usaha syariah		4.800		500.000
PT Bank Mega Syariah		-		128.222
PT Bank UOB Indonesia		-		249.991
Lainnya		-		1.681
		30.494.075		21.635.785
		30.498.368		21.640.059

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman lainnya (lanjutan)

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak Ketiga (lanjutan)</u>				
<u>Mata uang asing</u>				
<u>Dolar Amerika Serikat</u>				
Standard Chartered Bank, Jakarta	392.186.984	6.038.503	195.868.180	3.049.178
MUFG Bank Ltd.	314.000.000	4.834.658	-	-
DBS Bank, Ltd.	200.000.000	3.079.400	225.000.000	3.502.688
The Bank of New York Mellon Corporation	150.000.000	2.309.550	-	-
OCBC Ltd.	115.000.000	1.770.655	-	-
United Overseas Bank Limited	100.000.000	1.539.700	225.000.000	3.502.688
Emirates NBD	86.284.991	1.328.530	-	-
CTBC Bank Co, Ltd.	86.263.883	1.328.205	-	-
Citibank N.A	50.000.000	769.850	75.000.000	1.167.563
Mashreq Bank	50.000.000	769.850	-	-
Wells Fargo Bank, N.A.	30.000.000	461.910	80.000.000	1.245.400
PT Bank Danamon Indonesia Tbk	27.627.395	425.379	4.900.915	76.295
BNP Paribas	19.675.000	302.936	144.018.885	2.242.014
Bank Pembangunan Asia	338.702	5.215	391.714	6.098
JP Morgan Chase Bank N.A.	38.839	598	487.554	7.590
CoBank USA	-	-	75.000.000	1.167.563
Bank of America	-	-	80.000.000	1.245.400
PT Bank HSBC Indonesia	-	-	80.000.000	1.245.400
PT Bank Shinhan Indonesia	-	-	2.989.112	46.533
		24.964.939		18.504.410
<u>Euro Eropa</u>				
PT Bank HSBC Indonesia	15.000.000	255.575	-	-
JP Morgan SE	-	-	354.141	5.852
JP Morgan Chase Bank N.A.	-	-	1.171	20
		255.575		5.872
<u>Pound Sterling Inggris</u>				
JP Morgan Chase Bank N.A.	-	-	1.531	27
		-	-	27
		25.220.514		18.510.309
Total		55.718.882		40.150.368

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

a) Pinjaman dari Bank Indonesia

Pinjaman likuiditas

Pinjaman ini merupakan fasilitas kredit yang diperoleh dari Bank Indonesia untuk dipinjamkan kembali kepada debitur-debitur BRI antara lain untuk keperluan Kredit Investasi, Kredit Koperasi Primer untuk Anggota Tebu Rakyat, Pinjaman untuk BULOG dan KUD, Kredit Modal Kerja Permanen, Pupuk dan lain-lain.

Tingkat suku bunga rata-rata untuk periode yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 0,02%.

b) Pinjaman sindikasi *club loan*

Pada tanggal 14 Oktober 2020, telah dilakukan penarikan untuk sisa fasilitas pinjaman sindikasi berupa *club loan* sebesar ASD300.000.000 (nilai penuh) yang difasilitasi oleh Citicorp International Limited (*agent*), sebagai berikut:

Fasilitas C sebesar ASD300.000.000 (nilai penuh), dengan suku bunga LIBOR 3 (tiga) bulanan ditambah marjin tertentu per tahun. Jangka waktu pinjaman selama 60 (enam puluh) bulan sejak tanggal 14 Oktober 2020 dan akan jatuh tempo pada tanggal 7 Agustus 2025. Bank yang berpartisipasi dalam pinjaman ini adalah:

- China Development Bank, sebesar ASD150.000.000 (nilai penuh);
- CTBC Bank, Co., Ltd., sebesar ASD25.000.000 (nilai penuh);
- MUFG Bank, Ltd., cabang Singapura sebesar ASD20.000.000 (nilai penuh);
- Standard Chartered Bank (Singapore) Limited, sebesar ASD50.000.000 (nilai penuh);
- Sumitomo Mitsui Banking Corporation, cabang Singapura sebesar ASD50.000.000 (nilai penuh); dan
- United Overseas Bank Limited, sebesar ASD5.000.000 (nilai penuh).

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman ini antara lain menjaga rasio keuangan sebagai berikut:

- Nilai *Capital Adequacy Ratio* (CAR) minimum 9%.
- Rasio *Non-Performing Loan* (NPL) maksimum 5%.

c) Pinjaman dari BNP Paribas

Pada tanggal 7 Juni 2016, BRI telah menandatangani perjanjian fasilitas pinjaman dari BNP Paribas dengan skema *Export Credit Financing* (ECF) untuk membiayai komponen dan jasa peluncuran BRI-sat yang dilakukan oleh *Arianespace* Perancis. Pinjaman ini terdiri dari 2 (dua) fasilitas, yaitu:

- Fasilitas *Tranche Banque Publique d'Investissement* (BPI) senilai ASD49.961.501,23 (nilai penuh), dengan suku bunga tertentu per tahun. BRI melakukan seluruh penarikan pinjaman pada tanggal 31 Agustus 2017.
- Fasilitas *Tranche Hermes* senilai ASD9.901.308,77 (nilai penuh), dengan suku bunga LIBOR 6 (enam) bulanan ditambah marjin tertentu per tahun. BRI melakukan seluruh penarikan pinjaman pada tanggal 31 Agustus 2017.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

c) Pinjaman dari BNP Paribas (lanjutan)

Fasilitas pinjaman ini memiliki tenor 7 (tujuh) tahun 6 (enam) bulan dan akan jatuh tempo pada tanggal 3 Februari 2025. Angsuran pokok dibayarkan setiap 6 (enam) bulan bersamaan dengan pembayaran bunga. Untuk fasilitas *Tranche BPI*, angsuran pokok pertama kali mulai dibayarkan pada tanggal 5 Februari 2018 sebesar ASD3.330.767 (nilai penuh) sampai dengan jatuh tempo. Sedangkan untuk fasilitas *Tranche Hermes*, angsuran pokok pertama kali mulai dibayarkan pada tanggal 5 Februari 2018 sebesar ASD660.087 (nilai penuh) sampai dengan jatuh tempo. BRI tidak memberikan jaminan apapun atas pinjaman ini.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman ini antara lain menjaga rasio keuangan sebagai berikut:

- Nilai *Capital Adequacy Ratio* (CAR) minimum 9%.
- Rasio *Non-Performing Loan* (NPL) maksimum 5%.

d) Pinjaman sindikasi *Sustainability Linked Loan*

Pada tanggal 30 Agustus 2022, BRI mendapatkan fasilitas pinjaman sindikasi berupa *Sustainability-Linked Loan* dengan total pinjaman sebesar ASD1.000.000.000 (nilai penuh). Pinjaman ini difasilitasi oleh PT Bank HSBC Indonesia (*agent*), penarikan yang telah dilakukan terbagi atas:

- a. Fasilitas A sebesar ASD200.000.000 (nilai penuh), dengan suku bunga *Compounded SOFR* ditambah marjin tertentu per tahun. Jangka waktu pinjaman selama 12 (dua belas) bulan sejak tanggal 15 September 2022 dan telah jatuh tempo pada tanggal 15 September 2023. Bank yang ikut berpartisipasi dalam pinjaman ini adalah:
- BNP Paribas, cabang Singapura, sebesar ASD10.000.000 (nilai penuh);
 - CTBC Bank, Co., Ltd., sebesar ASD20.000.000 (nilai penuh);
 - DBS Bank Ltd, sebesar ASD20.000.000 (nilai penuh);
 - The Hongkong and Shanghai Banking Corporation Limited, cabang Singapura, sebesar ASD20.000.000 (nilai penuh);
 - The Korea Development Bank, cabang Singapura, sebesar ASD10.000.000 (nilai penuh);
 - The Korea Development Bank, cabang Tokyo, sebesar ASD10.000.000 (nilai penuh);
 - PT Bank Mizuho Indonesia, sebesar ASD20.000.000 (nilai penuh);
 - MUFG Bank Ltd, cabang Jakarta, sebesar ASD20.000.000 (nilai penuh);
 - Oversea-Chinese Banking Co., Ltd., sebesar ASD20.000.000 (nilai penuh); dan
 - United Overseas Bank Limited, sebesar, ASD50.000.000 (nilai penuh).
- b. Fasilitas B sebesar ASD300.000.000 (nilai penuh), dengan suku bunga *Compounded SOFR* ditambah marjin tertentu per tahun. Jangka waktu pinjaman selama 36 (tiga puluh enam) bulan sejak tanggal 15 September 2022 dan akan jatuh tempo pada tanggal 15 September 2025. Bank yang ikut berpartisipasi dalam pinjaman ini adalah:
- CTBC Bank, Co., Ltd., sebesar ASD40.000.000 (nilai penuh);
 - DBS Bank Ltd, sebesar ASD40.000.000 (nilai penuh);
 - The Hongkong and Shanghai Banking Co., Ltd., sebesar ASD40.000.000 (nilai penuh);
 - The Korea Development Bank, cabang Singapura, sebesar ASD30.000.000 (nilai penuh);
 - The Korea Development Bank, cabang Tokyo, sebesar ASD10.000.000 (nilai penuh);
 - MUFG Bank Ltd, cabang Jakarta, sebesar ASD40.000.000 (nilai penuh);
 - Oversea-Chinese Banking Co., Ltd., sebesar ASD40.000.000 (nilai penuh);
 - Standard Chartered Bank (Singapura) Limited, sebesar ASD20.000.000 (nilai penuh); dan
 - United Overseas Bank Limited, sebesar ASD40.000.000 (nilai penuh).

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

d) Pinjaman sindikasi *Sustainability Linked Loan* (lanjutan)

c. Fasilitas C sebesar ASD500.000.000 (nilai penuh), dengan suku bunga *Compounded* SOFR ditambah marjin tertentu per tahun. Jangka waktu pinjaman selama 48 (empat puluh delapan) bulan sejak tanggal 30 Desember 2022 dan akan jatuh tempo pada tanggal 15 September 2026. Bank yang ikut berpartisipasi dalam pinjaman ini adalah:

- BNP Paribas, cabang Singapura, sebesar ASD90.000.000 (nilai penuh);
- CTBC Bank, Co., Ltd., sebesar ASD40.000.000 (nilai penuh);
- DBS Bank Ltd, sebesar ASD40.000.000 (nilai penuh);
- The Hongkong and Shanghai Banking Co., Ltd., sebesar ASD40.000.000 (nilai penuh);
- The Korea Development Bank, cabang Singapura, sebesar ASD30.000.000 (nilai penuh);
- The Korea Development Bank, cabang Tokyo, sebesar ASD10.000.000 (nilai penuh);
- PT Bank Mizuho Indonesia, sebesar ASD80.000.000 (nilai penuh);
- MUFG Bank Ltd, cabang Jakarta, sebesar ASD40.000.000 (nilai penuh);
- PT Bank OCBC NISP Tbk, sebesar ASD40.000.000 (nilai penuh);
- Standard Chartered Bank (Singapura) Limited, sebesar ASD80.000.000 (nilai penuh); dan
- United Overseas Bank Limited, sebesar ASD10.000.000 (nilai penuh).

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian pinjaman ini antara lain menjaga rasio keuangan sebagai berikut:

- Nilai *Capital Adequacy Ratio* (CAR) minimum 9%.
- Rasio *Non-Performing Loan* (NPL) maksimum 5%.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, BRI telah memenuhi persyaratan penting, dalam perjanjian yang diterima.

Pinjaman Diterima Pegadaian

Pusat Investasi Pemerintah (Pihak Berelasi)

Pada tanggal 24 Juli 2020, Pegadaian telah mendapatkan fasilitas UMi Fasilitas IV Tahap I, II & III (Konvensional) dari Pusat Investasi Pemerintah (selanjutnya disebut "PIP") dengan plafon sebesar Rp300.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 24 Juli 2023.

Pada tanggal 24 Juli 2020, Pegadaian telah mendapatkan fasilitas UMi Fasilitas IV Tahap I, II & III (Syariah) dari PIP dengan plafon sebesar Rp100.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 24 Juli 2023.

Pada tanggal 28 Januari 2021, Pegadaian telah mendapatkan fasilitas UMi Fasilitas V Tahap I, II & III (Konvensional) dari PIP dengan plafon sebesar Rp500.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 Januari 2024.

Pada tanggal 28 Januari 2021, Pegadaian telah mendapatkan fasilitas UMi Fasilitas V Tahap I dan II (Syariah) dari PIP dengan plafon sebesar Rp100.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 Januari 2024.

Pada tanggal 23 Agustus 2022, Pegadaian telah mendapatkan fasilitas UMi Fasilitas VI Tahap I (Konvensional) dari PIP dengan plafon sebesar Rp225.000 dengan suku bunga 3,75%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 15 Agustus 2024.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian

Pusat Investasi Pemerintah (Pihak Berelasi)

Pada tanggal 23 Agustus 2022, Pegadaian telah mendapatkan fasilitas UMi Fasilitas VI Tahap I (Syariah) dari PIP dengan plafon sebesar Rp50.000 dengan suku bunga 3,75%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 15 Agustus 2024.

Pada tanggal 18 Agustus 2022, Pegadaian telah mendapatkan fasilitas UMi Pemda Luwu Utara dari PIP dengan plafon sebesar Rp1.000 dengan suku bunga 2,00%. Fasilitas pinjaman ini memiliki tenor 29 (dua puluh sembilan) bulan dan akan jatuh tempo pada tanggal 10 Januari 2025.

Pada tanggal 8 Desember 2022, Pegadaian telah mendapatkan fasilitas UMi PT SMI dari PIP dengan plafon sebesar Rp1.000 dengan suku bunga 2,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 8 Desember 2023.

Persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian adalah Pegadaian wajib menyalurkan Pinjaman/Pembiayaan khusus untuk pelaku usaha Ultra Mikro (UMi) dan wajib menyerahkan daftar piutang lancar yang menjadi Jaminan Fidusia setiap 1 (satu) bulan dengan nilai dengan 100% dari *outstanding* pinjaman.

PT Bank Mandiri (Persero) Tbk (Pihak Berelasi)

Pada tanggal 11 Mei 2022, Pegadaian telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PT Bank Mandiri (Persero) Tbk (selanjutnya disebut "Bank Mandiri") dengan masing-masing plafon sebesar Rp5.500.000 dan Rp6.500.000. Fasilitas pinjaman ini jatuh tempo pada tanggal 13 Mei 2023.

Pada tanggal 14 Mei 2023, Pegadaian telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari Bank Mandiri dengan masing-masing plafon sebesar Rp1.250.000 dan Rp250.000 dengan suku bunga 6,50%. Kedua fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 13 Mei 2024.

Pada tanggal 9 Mei 2023, Pegadaian telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari Bank Mandiri dengan masing-masing plafon sebesar Rp100.000 dan Rp75.000 dengan suku bunga 7,75%. Kedua fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 13 Mei 2024.

Pada tanggal 14 Mei 2023, Pegadaian telah mendapatkan 4 (empat) fasilitas Pinjaman Jangka Pendek dari Bank Mandiri dengan masing-masing plafon sebesar Rp350.000, Rp350.000, Rp450.000, dan Rp350.000 dengan suku bunga 5,75%. Keempat fasilitas pinjaman ini memiliki tenor 18 (delapan belas) hari dan jatuh tempo pada tanggal 11 Juli 2023.

Pada tanggal 14 Mei 2023, Pegadaian telah mendapatkan 3 (tiga) fasilitas Pinjaman Jangka Pendek dari Bank Mandiri dengan masing-masing plafon sebesar Rp500.000, Rp500.000, dan Rp400.000 dengan suku bunga 5,75%. Ketiga fasilitas pinjaman ini memiliki tenor 14 (empat belas) hari dan jatuh tempo pada tanggal 4 Juli 2023.

Pada tanggal 14 Mei 2023, Pegadaian telah mendapatkan 14 (empat belas) fasilitas Pinjaman Jangka Pendek dari Bank Mandiri dengan masing-masing plafon sebesar Rp400.000, Rp400.000, Rp300.000, Rp600.000, Rp550.000, Rp500.000, Rp450.000, Rp400.000, Rp400.000, Rp350.000, Rp400.000, Rp350.000, Rp300.000, dan Rp300.000 dengan suku bunga 5,75%. Seluruh fasilitas pinjaman ini memiliki tenor 17 (tujuh belas) hari dan jatuh tempo pada tanggal 14 Juli 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Mandiri (Persero) Tbk (Pihak Berelasi) (lanjutan)

Pada tanggal 14 Mei 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank Mandiri dengan plafon sebesar Rp150.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 15 (lima belas) hari dan jatuh tempo pada tanggal 11 Juli 2023.

Pada tanggal 28 Desember 2023 telah dilakukan penandatanganan penambahan plafon fasilitas jangka pendek Bank Mandiri dihadapan Notaris Nanette Cahyanie Handari Adi Warsito, S.H. dari sebelumnya plafon sebesar Rp10.500.000 menjadi sebesar Rp12.500.000 sehingga total plafon dari Bank Mandiri sebesar Rp14.000.000 dengan rincian plafon KMK sebesar Rp1.500.000 dan plafon jangka pendek sebesar Rp12.500.000 dengan suku bunga tetap sebesar 6,50%. Jangka waktu terhitung sejak penandatanganan sampai dengan tanggal 13 Mei 2024.

Sampai dengan per 31 Desember 2023, total penggunaan fasilitas jangka pendek Bank Mandiri adalah sebesar Rp10.500.000 dengan suku bunga sebesar 5,98%.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain adalah sebagai berikut:

- Jaminan piutang/tagihan Pegadaian kepada konsumen yang diserahkan kepada Bank sebesar minimum 100% dari OSL pembiayaan, dengan kriteria piutang lancar/kolektibilitas 1 (satu).
- Penggunaan fasilitas adalah untuk tambahan modal kerja operasional Pegadaian.
- Menyampaikan laporan piutang serta laporan omset dan hasil usaha setiap bulannya dan paling lambat telah diterima Bank 30 (tiga puluh) hari setelah akhir periode laporan.
- Memelihara *Current Ratio* di atas 110%, total pinjaman yang diterima maksimal 10 (sepuluh) kali modal sendiri, dan total nilai pinjaman gadai yang tergolong macet dan pinjaman non-gadai yang tergolong kurang lancar, diragukan, macet (*Non-Performing Loan*) maksimal 5% dari seluruh pinjaman yang diberikan.
- Menyampaikan laporan keuangan setiap triwulan dan paling lambat telah diterima Bank 60 (enam puluh) hari setelah akhir periode laporan dan laporan keuangan *audited* tahunan paling lambat telah diterima Bank Mandiri 180 (seratus delapan puluh) hari setelah akhir periode laporan.
- Menyampaikan laporan posisi jaminan fidusia (daftar Objek jaminan fidusia) setiap triwulan.
- Melaporkan kepada Bank, perubahan anggaran dasar, perubahan status perusahaan, perubahan susunan pengurus (Direksi) dan Dewan komisaris, pembagian dividen, dan memindahtangankan agunan.

PT Bank Negara Indonesia (Persero) Tbk (Pihak Berelasi)

Pada tanggal 13 April 2022, Pegadaian telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PT Bank Negara Indonesia (Persero) Tbk (selanjutnya disebut "Bank BNI") dengan masing-masing plafon sebesar Rp5.100.000 dan Rp1.000.000 dengan suku bunga 5,50%. Fasilitas pinjaman ini jatuh tempo pada tanggal 14 April 2023.

Pada tanggal 13 April 2023, Pegadaian telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari Bank BNI dengan masing-masing plafon sebesar Rp750.000 dan Rp250.000 dengan suku bunga 7,00%. Kedua fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 14 Juli 2023.

Pada tanggal 15 April 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank BNI dengan plafon sebesar Rp500.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 30 (tiga puluh) hari dan jatuh tempo pada tanggal 13 Juli 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Negara Indonesia (Persero) Tbk (Pihak Berelasi) (lanjutan)

Pada tanggal 15 April 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank BNI dengan plafon sebesar Rp500.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 28 (dua puluh delapan) hari dan jatuh tempo pada tanggal 13 Juli 2023.

Pada tanggal 15 April 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank BNI dengan plafon sebesar Rp500.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 29 (dua puluh sembilan) hari dan jatuh tempo pada tanggal 14 Juli 2023.

Pada tanggal 12 Juli 2023 telah dilakukan penandatanganan fasilitas Bank BNI dibawah tangan dengan total plafon sebesar Rp5.100.000 dari total plafon sebesar Rp6.100.000. Adapun penurunan ini adalah penurunan plafon fasilitas KMK Promes dari sebesar Rp5.100.000 menjadi sebesar Rp4.100.000, sedangkan plafon KMK adalah tetap sebesar Rp1.000.000. Jangka waktu terhitung sejak penandatanganan sampai dengan tanggal 14 Januari 2024.

Sampai dengan per 31 Desember 2023, total penggunaan fasilitas KMK Promes Bank BNI adalah sebesar Rp3.200.000 dengan rincian sebagai berikut :

1. Total nominal Rp500.000 suku bunga sebesar 5,75%.
2. Total nominal Rp1.200.000 suku bunga 6,00%.
3. Total nominal Rp1.500.000 suku bunga 5,80%.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain adalah sebagai berikut:

- Jaminan Piutang/tagihan Pegadaian kepada konsumen yang diserahkan kepada bank sebesar 100% dari plafon pembiayaan, dengan kriteria piutang lancar/kolektibilitas 1 (satu).
- Penggunaan fasilitas adalah untuk tambahan modal kerja operasional Pegadaian.
- Menyampaikan setiap kali terjadi perubahan terbaru atas dokumen-dokumen sebagai berikut:
 - a. Akta perubahan Anggaran Dasar Perusahaan.
 - b. Perizinan yang telah diperpanjang masa berlakunya.
- Dalam rangka pemantauan aktivitas usaha, Bank BNI diperkenankan untuk sewaktu-waktu melakukan peninjauan ke lokasi usaha dengan pemberitahuan terlebih dahulu.
- Menyampaikan secara rutin laporan keuangan (*home statement*) per triwulan sudah diterima bank paling lambat 3 (tiga) bulan setelah berakhirnya periode laporan keuangan.
- Menyampaikan laporan keuangan *audited* yang dibuat oleh Kantor Akuntan Publik selambat-lambatnya 6 (enam) bulan setelah tanggal penutupan tahun buku.

PT Bank Syariah Indonesia Tbk (Pihak Berelasi)

Pada tanggal 9 Februari 2022, Pegadaian telah mendapatkan 2 (dua) fasilitas Musyarakah dari PT Bank Syariah Indonesia Tbk (selanjutnya disebut "Bank BSI") dengan masing-masing plafon sebesar Rp300.000 dan Rp800.000 dengan suku bunga 5,35%. Fasilitas pinjaman ini jatuh tempo pada tanggal 10 Februari 2023.

Pada tanggal 9 Februari 2023, Pegadaian telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BSI dengan plafon sebesar Rp300.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 10 Februari 2024.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Syariah Indonesia Tbk (Pihak Berelasi) (lanjutan)

Pada tanggal 9 Februari 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank BSI dengan plafon sebesar Rp350.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 30 (tiga puluh) hari dan jatuh tempo pada tanggal 28 Juli 2023.

Pada tanggal 9 Februari 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank BSI dengan plafon sebesar Rp350.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 30 (tiga puluh) hari dan jatuh tempo pada tanggal 27 Juli 2023.

Sampai dengan per 31 Desember 2023, total pemakaian fasilitas *Line Facility* Bank BSI adalah sebesar Rp700.000 dengan nisbah setara 5,90%.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain adalah sebagai berikut:

- Menggunakan fasilitas pembiayaan untuk kepentingan/kebutuhan sesuai dengan tujuan penggunaan yang tercantum di dalam akad pembiayaan.
- Mengizinkan petugas dan/atau kuasa/wakil Bank BSI atau pihak lain yang ditunjuk oleh Bank BSI untuk sewaktu-waktu memeriksa pembukuan Pegadaian dan bukti-bukti yang terkait langsung dengan akad pembiayaan, oleh Bank BSI sepanjang terkait dengan pelaksanaan akad pembiayaan ini, dengan pemberitahuan tertulis 7 (tujuh) hari kerja terlebih dahulu dari Bank BSI dengan seluruh biaya yang timbul ditanggung oleh Bank BSI.
- Pegadaian dan bukti-bukti yang terkait langsung dengan akad pembiayaan, oleh Bank BSI sepanjang terkait dengan pelaksanaan akad pembiayaan ini, dengan pemberitahuan tertulis 7 (tujuh) hari kerja terlebih dahulu dari Bank BSI dengan seluruh biaya yang timbul ditanggung oleh Bank BSI.
- Selama pembiayaan ini masih berlangsung, Pegadaian harus memberitahukan secara tertulis kepada Bank BSI paling lambat 30 (tiga puluh) hari dalam hal telah dilakukan sebagai berikut:
 - a. Perubahan Anggaran Dasar perusahaan termasuk di dalamnya pemegang saham, pengurus perusahaan, permodalan dan nilai saham.
 - b. Memperoleh fasilitas pembiayaan atau pinjaman dari pihak lain.
 - c. Mengikatkan diri sebagai penjamin hutang atau menjaminkan harta kekayaan untuk pihak lain.
 - d. Mengambil dividen atau modal untuk kepentingan di luar usaha dan kepentingan pribadi.
 - e. Melunasi hutang perusahaan kepada pemilik/pemegang saham.
- Melakukan pembaharuan daftar piutang syariah yang dijaminkan:
 - a. Menyerahkan rincian daftar piutang syariah posisi akhir bulan yang disampaikan triwulanan paling lambat 30 (tiga puluh) hari kalender setelah berakhirnya periode triwulanan, sebagai dasar pembaharuan daftar piutang syariah tidak kurang dari 100% dari pokok yang terhutang.
 - b. Menyerahkan surat pernyataan daftar piutang syariah yang menyatakan bahwa:
 1. Benar milik Pegadaian serta tidak ada pihak lain yang memiliki atau turut serta memiliki.
 2. Tidak sedang dan tidak akan dijaminkan kepada pihak ketiga.
 3. Tidak dalam keadaan sengketa serta tidak tersangkut suatu masalah Perdata atau keadaan yang dapat menimbulkan suatu sengketa dengan pihak ketiga.
 4. Tidak dalam keadaan sita jaminan.
 - c. Pembaharuan sertifikat jaminan fidusia secara notaril atas agunan piutang dilakukan maksimal setiap 1 (satu) tahun sekali dengan nilai piutang lancar syariah minimal sebesar limit pembiayaan.
- Nasabah agar mengupayakan penggunaan fasilitas di atas 80% dari total fasilitas pembiayaan Bank BSI.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Syariah Indonesia Tbk (Pihak Berelasi) (lanjutan)

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain adalah sebagai berikut: (lanjutan)

- Menyampaikan laporan keuangan *unaudited* 3 (tiga) bulanan paling lambat 90 (sembilan puluh) hari kalender setelah akhir periode laporan dan laporan keuangan *audited* paling lambat 180 (seratus delapan puluh) hari setelah periode pelaporan.
- Menyampaikan laporan *Non-Performing Loan* (NPL) bersih konsolidasi dan *Non-Performing Loan* (NPL) bersih syariah yang disampaikan triwulanan paling lambat 45 (empat puluh lima) hari kalender setelah berakhirnya periode triwulanan.

PT Bank Central Asia Tbk

Pada tanggal 13 April 2022, Pegadaian telah mendapatkan fasilitas Pinjaman Berjangka *Money Market* (PBMM) dari PT Bank Central Asia Tbk (selanjutnya disebut "Bank BCA") dengan plafon sebesar Rp9.400.000 dengan suku bunga 5,79%. Fasilitas pinjaman ini jatuh tempo pada tanggal 26 April 2023.

Pada tanggal 17 April 2023, Pegadaian telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BCA dengan plafon sebesar Rp300.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 26 Januari 2024.

Pada tanggal 17 April 2023, Pegadaian telah mendapatkan 4 (empat) fasilitas Pinjaman Jangka Pendek dari Bank BCA dengan masing-masing plafon sebesar Rp350.000, Rp1.500.000, Rp2.000.000, dan Rp1.000.000 dengan suku bunga 5,80%. Keempat fasilitas pinjaman ini memiliki tenor 7 (tujuh) hari dan jatuh tempo pada tanggal 3 Juli 2023.

Pada tanggal 17 April 2023, Pegadaian telah mendapatkan 9 (sembilan) fasilitas Pinjaman Jangka Pendek dari Bank BCA dengan masing-masing plafon sebesar Rp450.000, Rp720.000, Rp200.000, Rp1.300.000, Rp300.000, Rp500.000, Rp480.000, Rp1.200.000, dan Rp1.100.000 dengan suku bunga 5,80%. Seluruh fasilitas pinjaman ini memiliki tenor 7 (tujuh) hari dan jatuh tempo pada tanggal 4 Juli 2023.

Sampai dengan per 31 Desember 2023, total pemakaian fasilitas PBMM Bank BCA adalah sebesar Rp10.000.000 dengan suku bunga sebesar 6,00%.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain, adalah sebagai berikut:

- Agunan yang dijaminkan adalah sebesar 100% dari plafon.
- Penggunaan fasilitas adalah untuk mendanai penyaluran pinjaman modal kerja Pegadaian.
- Menaati semua undang-undang, peraturan pemerintah, kebijakan pemerintah, petunjuk atau instruksi dari pemerintah yang berlaku.
- Memberitahukan secara tertulis apabila terjadi perubahan status kelembagaan, anggaran dasar, susunan Direksi dan susunan Dewan Komisaris selambat-lambatnya 30 (tiga puluh) hari kerja tanggal efektifnya terjadi perubahan tersebut disertai dengan dokumen pendukung atas perubahan tersebut.
- Menyerahkan kepada Bank Daftar Piutang (AR) setiap 6 (enam) bulan sekali selambat-lambatnya 45 (empat puluh lima) hari kalender terhitung sejak berakhirnya periode laporan 6 (enam) bulan tersebut.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank CIMB Niaga Tbk

Pada tanggal 10 Agustus 2022, Pegadaian telah mendapatkan fasilitas Pinjaman Transaksi Khusus Konvensional dan Pinjaman Transaksi Khusus *Musyarakah* dari PT Bank CIMB Niaga Tbk (selanjutnya disebut "Bank CIMB Niaga") dengan masing-masing plafon sebesar Rp550.000 dan Rp200.000. Fasilitas pinjaman ini jatuh tempo pada tanggal 16 Mei 2023.

Pada tanggal 6 Juni 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank CIMB Niaga dengan plafon sebesar Rp300.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 7 (tujuh) hari dan jatuh tempo pada tanggal 4 Juli 2023.

Pada tanggal 6 Juni 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank CIMB Niaga dengan plafon sebesar Rp450.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 7 (tujuh) hari dan jatuh tempo pada tanggal 5 Juli 2023.

Sampai dengan per 31 Desember 2023, total pemakaian fasilitas Bank CIMB Niaga adalah sebesar Rp750.000 dengan suku bunga sebesar 5,95%.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain, adalah sebagai berikut:

- Fidusia atas piutang dengan nilai penjaminan minimum sebesar 60% dari jumlah pembiayaan.
- Penggunaan fasilitas adalah untuk membiayai kebutuhan modal kerja Pegadaian.
- Memberikan informasi kepada Bank selambat-lambatnya 30 (tiga puluh) hari setelah tindakan dilakukan, dalam hal terjadi perubahan pada susunan Direksi, Dewan Komisaris dan pemegang saham atau pengurus atau pihak yang setara lainnya dan/atau terjadi perubahan struktur permodalan perusahaan antara lain penggabungan, peleburan, pengambilalihan, dan pemisahan pada Pengendali dari Pegadaian dan/atau Pemberi Agunan.
- Daftar tagihan harus ditandatangani oleh pihak yang berwenang dan harus diperbarui setiap 3 (tiga) bulan (batas waktu pengiriman daftar piutang maksimum adalah 45 (empat puluh lima) hari setiap akhir 3 (tiga) bulan).

PT Bank DKI

Pada tanggal 18 Mei 2022, Pegadaian telah mendapatkan fasilitas Kredit *Money Market Line* dari PT Bank DKI (selanjutnya disebut "Bank DKI") dengan plafon sebesar Rp200.000. Fasilitas pinjaman ini jatuh tempo pada tanggal 19 Mei 2023.

Pada tanggal 18 Mei 2022, Pegadaian telah mendapatkan fasilitas Pembiayaan *Musyarakah* dari Bank DKI dengan plafon sebesar Rp750.000. Fasilitas pinjaman ini jatuh tempo pada tanggal 19 Mei 2023.

Pada tanggal 9 Mei 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank DKI dengan plafon sebesar Rp200.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 28 (dua puluh delapan) hari dan jatuh tempo pada tanggal 21 Juli 2023.

Pada tanggal 9 Mei 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank DKI unit usaha syariah dengan plafon sebesar Rp750.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 1 (satu) bulan dan jatuh tempo pada tanggal 24 Juli 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank DKI (lanjutan)

Pada tanggal 17 Mei 2023 telah dilakukan penandatanganan perpanjangan kerjasama pembiayaan modal kerja fasilitas Bank DKI dihadapan Notaris Ashoya Ratam, SH. di Jakarta plafon fasilitas kredit *Money Market Line* sebesar Rp200.000,- dan plafon fasilitas pembiayaan *musyarakah* sebesar Rp750.000 dengan jangka waktu dari 19 Mei 2023 sampai dengan 19 Mei 2024.

Sampai dengan Per 31 Desember 2023, total pemakaian fasilitas kredit *Money Market Line* sebesar Rp200.000 dengan suku bunga sebesar 5,98% serta pemakaian fasilitas pembiayaan *musyarakah* sebesar Rp750.000 dengan nisbah setara 5,98%.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain, adalah sebagai berikut:

- Jaminan piutang/tagihan Pegadaian kepada konsumen yang diserahkan kepada Bank sebesar minimum 60% dari plafon pembiayaan, dengan kriteria piutang lancar/kolektibilitas 1 (satu).
- Penggunaan fasilitas adalah untuk tambahan modal kerja operasional Pegadaian.
- Menyampaikan secara tertulis kepada Bank, perubahan pengurus (Dewan Komisaris dan Direksi) ataupun Anggaran Dasar Perusahaan, status hukum dan lingkup usaha serta penerbitan obligasi/surat berharga/Pinjaman/pembiayaan dari Bank/lembaga keuangan lainnya, paling lambat 30 (tiga puluh) hari sejak kejadian perubahan.
- Daftar piutang diikat dengan Fidusia Notarial dan didaftarkan ke Kantor Pendaftaran Fidusia pada saat penandatanganan perpanjangan fasilitas kredit. Daftar piutang diperbaharui setiap 3 (tiga) bulan.
- Menyampaikan Laporan *Non-Performing Loan* (NPL) setiap triwulan paling lambat 60 (enam puluh) hari setelah akhir laporan.

PT Bank DKI – Unit Usaha Syariah

Pada tanggal 29 November 2023, Pegadaian telah mendapatkan fasilitas pinjaman jangka pendek dari PT Bank DKI – Unit Usaha Syariah (selanjutnya disebut “Bank DKI – Unit Usaha Syariah”) dengan plafon sebesar Rp250.000 dengan suku bunga 5,98%. Fasilitas ini memiliki tenor 1 (satu) bulan dan jatuh tempo pada tanggal 2 Januari 2024.

Pada tanggal 30 November 2023, Pegadaian telah mendapatkan fasilitas pinjaman jangka pendek dari Bank DKI – Unit Usaha Syariah dengan plafon sebesar Rp150.000 dengan suku bunga 5,98%. Fasilitas ini memiliki tenor 1 (satu) bulan dan jatuh tempo pada tanggal 2 Januari 2024.

Pada tanggal 7 Desember 2023, Pegadaian telah mendapatkan fasilitas pinjaman jangka pendek dari Bank DKI – Unit Usaha Syariah dengan plafon sebesar Rp350.000 dengan suku bunga 5,98%. Fasilitas ini memiliki tenor 1 (satu) bulan dan jatuh tempo pada tanggal 7 Januari 2024.

PT Bank Muamalat Indonesia Tbk

Pada tanggal 11 Oktober 2022, Pegadaian telah mendapatkan fasilitas Pembiayaan *Musyarakah* dari PT Bank Muamalat Indonesia Tbk (selanjutnya disebut “Bank Muamalat”) dengan plafon sebesar Rp200.000 dengan suku bunga 5,20%. Fasilitas pinjaman ini jatuh tempo pada tanggal 2 Juni 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Muamalat Indonesia Tbk (lanjutan)

Pada tanggal 2 Juni 2023, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank Muamalat dengan plafon sebesar Rp200.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 27 Juli 2023.

Pada tanggal 25 Juli 2023 telah dilakukan penandatanganan perpanjangan kerjasama pembiayaan fasilitas Bank Muamalat plafon sebesar Rp200.000 dibawahtangan dengan jangka waktu dari tanggal 2 Juni 2023 sampai dengan 2 Juni 2024.

Sampai dengan per 31 Desember 2023, tidak ada pemakaian fasilitas dari Bank Muamalat.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain, adalah sebagai berikut:

- Menyalurkan pembiayaan yang dananya bersumber dari Bank Muamalat dengan prinsip syariah (penyaluran pembiayaan dilakukan oleh Unit Pegadaian Syariah).
- Menyampaikan laporan keuangan *unaudited* triwulanan (Maret, Juni, September, dan Desember) paling lambat 60 (enam puluh) hari setelah akhir laporan, dan laporan keuangan *audited* tahunan paling lambat 180 (seratus delapan puluh) hari setelah akhir periode laporan.
- Memberitahukan secara tertulis kepada Bank Muamalat atas hal-hal di bawah ini:
 - a. Melakukan perubahan Anggaran Dasar Perusahaan termasuk di dalamnya Perubahan Pemegang Saham, pengurus (Dewan Komisaris dan Direksi), Permodalan dan Nilai Nominal Saham.
 - b. Memperoleh fasilitas pembiayaan dari Bank/lembaga pembiayaan lainnya.
- Melakukan pengikatan jaminan yang diberikan oleh *end user* kepada Pegadaian sesuai ketentuan Pegadaian yang berlaku dan diamankan dengan baik serta tidak dapat diagunkan ke pihak lain.
- Mengizinkan Bank Muamalat atau pihak lain yang ditunjuk untuk melakukan pemeriksaan usaha dan aktivitas keuangan Pegadaian, serta pemeriksaan terhadap seluruh jaminan setelah mendapatkan persetujuan tertulis dari Pegadaian berdasarkan pemberitahuan dari Bank Muamalat. Apabila dalam waktu 14 (empat belas) hari kalender tidak ada balasan maka Pegadaian dianggap menyetujui pemberitahuan Bank Muamalat.

PT Bank Permata Tbk

Pada tanggal 30 November 2022, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank Permata (selanjutnya disebut "Bank Permata") dengan plafon sebesar Rp450.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 8 September 2023.

Pada tanggal 30 November 2022, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank Permata dengan plafon sebesar Rp200.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 16 Agustus 2023.

Pada tanggal 30 November 2022, Pegadaian telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Permata unit usaha syariah dengan plafon sebesar Rp200.000 dengan suku bunga 7,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 25 Oktober 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Permata Tbk (lanjutan)

Pada tanggal 30 November 2022, Pegadaian telah mendapatkan fasilitas Pinjaman Jangka Pendek dari Bank Permata unit usaha syariah dengan plafon sebesar Rp400.000 dengan suku bunga 5,75%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 18 Agustus 2023.

Pada tanggal 20 Oktober 2023 telah dilakukan penandatanganan perubahan dan penambahan plafon fasilitas pembiayaan Bank Permata di hadapan Notaris Yumna Shabrina, SH. dari Kantor Notaris Ashoya Ratam, SH. di Jakarta dengan total plafon sebesar Rp1.750.000 dengan jangka waktu sejak penandatanganan sampai dengan 25 Oktober 2024, dengan rincian sebagai berikut :

1. Fasilitas *Money Market Line* dari plafon sebesar Rp650.000 menjadi sebesar Rp1.150.000
2. Fasilitas *Musyarakah Mutanaqisah* (MMQ) dari plafon sebesar Rp400.000 menjadi sebesar Rp600.000
3. Fasilitas Pembiayaan *Musyarakah* plafon sebesar Rp200.000 dialihkan ke fasilitas MMQ.

Sampai dengan per 31 Desember 2023, pemakaian fasilitas adalah dari fasilitas MMQ dengan rincian nominal Rp300.000 nisbah 5,90% dan Rp50.000 nisbah 6,00%

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh Pegadaian antara lain, adalah sebagai berikut:

- Fidusia atas *Account Receivable* nasabah (A/R), dengan jumlah minimum sebesar 100% dari *outstanding* fasilitas.
- Penggunaan fasilitas adalah untuk membiayai usaha pembiayaan modal kerja Pegadaian.
- Selambat-lambatnya dalam 14 (empat belas) hari kalender, Pegadaian melakukan pemberitahuan secara tertulis kepada Bank dalam hal menerima suatu pinjaman uang atau fasilitas *leasing* dari pihak lain, perubahan anggaran dasar.
- Laporan A/R setiap triwulan, paling lambat 90 (sembilan puluh) hari sejak berakhirnya periode laporan.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Pegadaian telah memenuhi persyaratan penting yang dipersyaratkan dalam perjanjian yang diterima.

PT Bank Maybank Indonesia Tbk

Plafon fasilitas *musyarakah* ini turun dari plafon sebesar Rp1.200.000 menjadi sebesar Rp800.000 dengan jangka waktu terhitung sejak tanggal 20 Agustus 2022 sampai dengan 20 Agustus 2023.

Pada tanggal 30 Agustus 2023, telah dilakukan penandatanganan di bawah tangan Perubahan Akad Line Fasilitas Pembiayaan *Musyarakah* iB (Badan Usaha) antara PT Bank Maybank Indonesia Tbk ("Bank Maybank") dan PT Pegadaian ("Pegadaian").

Plafon fasilitas *musyarakah* ini adalah sebesar Rp800.000 dengan jangka waktu terhitung sejak tanggal 20 Agustus 2023 sampai dengan 20 Agustus 2024.

Per 31 Desember 2023 suku bunga/nisbah yang didapatkan dari Bank Maybank adalah sebesar 5,75% dengan tenor selama maksimal 1 (satu) minggu. Penentuan besarnya suku bunga/nisbah dan tenor ditentukan pada saat penarikan/perpanjangan fasilitas.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Pegadaian (lanjutan)

PT Bank Maybank Indonesia Tbk (lanjutan)

Sampai dengan per 31 Desember 2023, total fasilitas Bank Maybank yang digunakan adalah sebesar Rp800.000, dengan suku bunga 6,01%.

Persyaratan-persyaratan (*covenants*) dalam perjanjian ini antara lain sebagai berikut:

- Jaminan piutang/tagihan Pegadaian kepada konsumen yang diserahkan kepada Bank sebesar 100% dari plafon pembiayaan dengan kriteria piutang lancar/kolektibilitas 1 (satu).
- Penggunaan fasilitas adalah untuk tambahan modal kerja operasional Pegadaian.
- Menyampaikan laporan keuangan *in-house* tiga bulanan untuk tahun buku berjalan selambat-lambatnya 60 (enam puluh) hari sejak akhir periode pelaporan. Ketentuan ini hanya berlaku untuk laporan keuangan kuartal I (pertama) sampai kuartal III (ketiga)
- Menyerahkan daftar jaminan Bank berupa Piutang Pembiayaan Nasabah dengan status lancar, yang disampaikan setiap tiga bulan/triwulanan, selambat-lambatnya 45 (empat puluh lima) hari setelah akhir periode pelaporan.
- Mengizinkan Bank sewaktu-waktu melakukan *Random Sampling* minimal 1 (satu) kali dalam setahun terhadap Piutang Pembiayaan (*Account Receivables*) yang dijamin, dengan minimum *sampling* 100 (seratus) *end user* dengan nominal terbesar. Data *sampling* harus berbeda dengan data *sampling* yang digunakan sebelumnya dan dipilih oleh Bank.

PT Bank BTPN Tbk

Pada tanggal 22 September 2023, telah dilakukan penandatanganan kerjasama modal kerja secara dibawah tangan Perubahan Pertama atas Perjanjian Fasilitas Kredit antara PT Pegadaian dengan PT Bank BTPN Tbk tanggal 26 Agustus 2022. Dengan penambahan Plafon yang diberikan dari sebesar Rp500.000 menjadi sebesar Rp1.500.000 dengan jangka waktu sejak tanggal efektif sampai dengan 30 Agustus 2024.

Per 30 September 2023, suku bunga yang didapatkan dari Bank BTPN adalah sebesar 5,65% dengan tenor selama 1 (satu) bulan. Penentuan besarnya suku bunga/*nisbah* dan tenor ditentukan pada saat penarikan/perpanjangan fasilitas.

Sampai dengan per 31 Desember 2023, pemakaian fasilitas dari Bank BTPN total sebesar Rp1.500.000 dengan rincian suku bunga sebesar Rp200.000, suku bunga 5,80% dan Rp1.300.000 suku bunga 5,85%.

Persyaratan-persyaratan (*covenants*) dalam perjanjian ini antara lain sebagai berikut:

- Segera setelah tersedia, namun dalam hal apa pun dalam 180 (seratus delapan puluh) hari kalender setelah akhir setiap tahun buku, laporan keuangan konsolidasian Peminjam yang diaudit untuk tahun buku tersebut.
- Setelah diminta oleh Pemberi Pinjaman dan dalam 60 (enam puluh) hari kalender setelah akhir periode laporan, laporan keuangan konsolidasian Peminjam untuk triwulan tahun buku tersebut.
- Salinan dari semua dokumen yang diserahkan oleh Peminjam kepada para krediturnya secara umum (atau setiap kelasnya) pada saat yang sama dengan saat dikirimkannya dokumen-dokumen tersebut.
- Segera setelah mengetahuinya, rincian mengenai setiap litigasi, arbitrase atau proses administrasi yang ada saat ini, terancam akan diajukan atau sedang menunggu putusan terhadap Peminjam, yang apabila dijatuhi putusan yang merugikan, akan menimbulkan dampak negatif yang signifikan.

Segara setelah diminta, informasi lain mengenai kondisi keuangan, bisnis, dan kegiatan usaha Peminjam sebagaimana mungkin diminta secara wajar oleh Pemberi Pinjaman.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM)

PT Bank Negara Indonesia (Persero) Tbk (Pihak Berelasi)

Pada tanggal 16 November 2021, PT Permodalan Nasional Madani (selanjutnya disebut "PNM") telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Negara Indonesia (Persero) Tbk (selanjutnya disebut "Bank BNI") dengan plafon sebesar Rp1.000.000. Fasilitas pinjaman ini akan jatuh tempo pada tanggal 25 November 2024.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp300.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 17 September 2023.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp305.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 14 Oktober 2023.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp200.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 30 Maret 2024.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp200.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 14 Desember 2024.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp250.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 7 Desember 2024.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp300.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 3 Maret 2025.

Pada tanggal 14 April 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BNI dengan plafon sebesar Rp500.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 14 September 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Debt to Equity Ratio* (DER) maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* produk Mekaar tidak lebih dari 5%.

PT Bank Tabungan Negara (Persero) Tbk (Pihak Berelasi)

Pada tanggal 20 Oktober 2020, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Tabungan Negara (Persero) Tbk (selanjutnya disebut "BTN") dengan plafon sebesar Rp750.000 dengan suku bunga 7,50%. Fasilitas pinjaman ini memiliki tenor 35 (tiga puluh lima) bulan dan jatuh tempo pada tanggal 7 Oktober 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM)

PT Bank Tabungan Negara (Persero) Tbk (Pihak Berelasi) (lanjutan)

Pada tanggal 30 September 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BTN dengan plafon sebesar Rp200.000 dengan suku bunga 7,75%. Fasilitas pinjaman ini memiliki tenor 35 (tiga puluh lima) bulan dan akan jatuh tempo pada tanggal 7 September 2024.

Pada tanggal 30 September 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BTN dengan plafon sebesar Rp300.000 dengan suku bunga 7,75%. Fasilitas pinjaman ini memiliki tenor 34 (tiga puluh empat) bulan dan akan jatuh tempo pada tanggal 7 September 2024.

Pada tanggal 30 September 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BTN dengan plafon sebesar Rp250.000 dengan suku bunga 7,25%. Fasilitas pinjaman ini memiliki tenor 32 (tiga puluh dua) bulan dan akan jatuh tempo pada tanggal 7 September 2024.

Pada tanggal 28 September 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BTN dengan plafon sebesar Rp750.000 dengan suku bunga 6,70%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 7 Maret 2024.

Pada tanggal 28 September 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BTN dengan plafon sebesar Rp750.000 dengan suku bunga 6,70%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 7 April 2024.

Pada tanggal 30 Juni 2021, PNM telah mendapatkan fasilitas Pembiayaan Modal Kerja BTN iB dari BTN dengan plafon sebesar Rp500.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 30 Juni 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Debt to Equity Ratio* (DER) maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* produk Mekaar tidak lebih dari 5%.

PT Bank Mandiri (Persero) Tbk (Pihak Berelasi)

Pada tanggal 23 Februari 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Mandiri (Persero) Tbk (selanjutnya disebut "Bank Mandiri") dengan plafon sebesar Rp1.000.000. Fasilitas pinjaman ini jatuh tempo pada tanggal 22 Februari 2023.

Pada tanggal 2 Februari 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Mandiri dengan plafon sebesar Rp1.000.000 dengan suku bunga 6,70%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 23 Januari 2024.

Pada tanggal 2 Februari 2023, PNM telah mendapatkan fasilitas Kredit Jangka Pendek dari Bank Mandiri dengan plafon sebesar Rp500.000 dengan suku bunga 6,70%. Fasilitas pinjaman ini memiliki tenor 5 (lima) bulan dan jatuh tempo pada tanggal 18 Agustus 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga kualitas *Non-Performing Loan* keseluruhan produk tidak lebih dari 5%.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

Lembaga Pembiayaan Ekspor Indonesia (Pihak Berelasi)

Pada tanggal 9 Juni 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja Ekspor dari Lembaga Pembiayaan Ekspor Indonesia dengan plafon sebesar Rp20.800 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 16 Juni 2024.

Pada tanggal 9 Juni 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja Ekspor dari Lembaga Pembiayaan Ekspor Indonesia dengan plafon sebesar Rp33.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 29 Juni 2024.

Pada tanggal 9 Juni 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja Ekspor dari Lembaga Pembiayaan Ekspor Indonesia dengan plafon sebesar Rp20.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 16 Juli 2024.

Pada tanggal 9 Juni 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja Ekspor dari Lembaga Pembiayaan Ekspor Indonesia dengan plafon sebesar Rp20.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 31 Agustus 2024.

Pada tanggal 9 Juni 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja Ekspor dari Lembaga Pembiayaan Ekspor Indonesia dengan plafon sebesar Rp75.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 24 September 2024.

Pada tanggal 9 Juni 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja Ekspor dari Lembaga Pembiayaan Ekspor Indonesia dengan plafon sebesar Rp31.200 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 30 September 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan (NPL) Ratio* maksimal 3,5%.
- Entitas anak wajib menjaga rasio piutang *end-user* (kolektibilitas 1) terhadap baki debit minimal 100%.
- Entitas anak wajib menyerahkan laporan keuangan tahunan yang diaudit oleh akuntan publik.
- Entitas anak wajib menyerahkan kualitas pembiayaan triwulan.
- Entitas anak wajib menyerahkan laporan keuangan triwulan.

Atas seluruh fasilitas kredit dari Lembaga Pembiayaan Ekspor Indonesia telah dilakukan pelunasan awal pada tanggal 25 Agustus 2023.

PT Sarana Multigriya Finansial (Persero) (Pihak Berelasi)

Pada tanggal 30 Mei 2022, PNM telah mendapatkan sebanyak 2 (dua) fasilitas *Mudharabah Muqayyadah* dari PT Sarana Multigriya Finansial (Persero) (selanjutnya disebut "SMF") dengan plafon masing-masing sebesar Rp25.671 dan Rp24.372 dengan suku bunga 6,15%. Kedua fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 26 Juni 2025.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Sarana Multigriya Finansial (Persero) (Pihak Berelasi) (lanjutan)

Pada tanggal 30 Mei 2022, PNM telah mendapatkan 2 (dua) fasilitas *Mudharabah Muqayyadah* dari SMF dengan masing-masing plafon sebesar Rp11.572 dan Rp10.070 dengan suku bunga 4,60%. Kedua fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 20 Agustus 2023.

Pada tanggal 21 November 2022, PNM telah mendapatkan fasilitas *Uncommitted Facility Line* dari SMF dengan plafon sebesar Rp16.166 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 22 November 2023.

Pada tanggal 21 November 2022, PNM telah mendapatkan fasilitas *Mudharabah Muqayyadah* dari SMF dengan plafon sebesar Rp18.946 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 22 November 2023.

Pada tanggal 21 November 2022, PNM telah mendapatkan fasilitas *Uncommitted Facility Line* dari SMF dengan plafon sebesar Rp139.884 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 1 Maret 2025.

Pada tanggal 21 November 2022, PNM telah mendapatkan fasilitas *Mudharabah Muqayyadah* dari SMF dengan plafon sebesar Rp232.100 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 1 Maret 2025.

Pada tanggal 21 November 2022, PNM telah mendapatkan fasilitas *Uncommitted Facility Line* dari SMF dengan plafon sebesar Rp69.475 dengan suku bunga 6,55%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 12 Juni 2024.

Pada tanggal 21 November 2022, PNM telah mendapatkan fasilitas *Mudharabah Muqayyadah* dari SMF dengan plafon sebesar Rp67.604 dengan suku bunga 6,55%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 12 Juni 2024.

Persyaratan-persyaratan penting (*covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain sebelum memperoleh persetujuan tertulis, PNM tidak diperkenankan untuk:

- Mengajukan permohonan pailit.
- Mengalihkan dan/atau menyerahkan kepada pihak lain, hak dan kewajiban yang timbul akibat perjanjian ini.
- Mengikatkan diri sebagai penanggung atau penjamin utang dan menjaminkan harta kekayaan Bank.
- Menggunakan fasilitas pinjaman tidak sesuai dengan tujuannya.

Pusat Investasi Pemerintah (Pihak Berelasi)

Pada tanggal 14 Agustus 2020, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Pusat Investasi Pemerintah (selanjutnya disebut "PIP") dengan plafon sebesar Rp647.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 Agustus 2023.

Pada tanggal 14 Agustus 2020, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PIP dengan plafon sebesar Rp500.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 35 (tiga puluh lima) bulan dan jatuh tempo pada tanggal 28 Agustus 2023

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

Pusat Investasi Pemerintah (Pihak Berelasi) (lanjutan)

Pada tanggal 20 April 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PIP dengan plafon sebesar Rp400.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 35 (tiga puluh lima) bulan dan akan jatuh tempo pada tanggal 10 April 2024.

Pada tanggal 20 April 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PIP dengan plafon sebesar Rp600.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 April 2024.

Pada tanggal 20 April 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PIP dengan plafon sebesar Rp600.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 11 Juni 2024.

Pada tanggal 20 April 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PIP dengan plafon sebesar Rp400.000 dengan suku bunga 4,00%. Fasilitas pinjaman ini memiliki tenor 34 (tiga puluh empat) bulan dan akan jatuh tempo pada tanggal 10 April 2024.

Pada tanggal 20 April 2021, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp300.000 dan Rp200.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 30 (tiga puluh) bulan dan akan jatuh tempo pada tanggal 10 April 2024.

Pada tanggal 28 April 2022, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp500.000 dan Rp500.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 10 Juni 2025.

Pada tanggal 28 April 2022, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp500.000 dan Rp500.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 34 (tiga puluh empat) bulan dan akan jatuh tempo pada tanggal 10 Juni 2025.

Pada tanggal 28 April 2022, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp250.000 dan Rp250.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 33 (tiga puluh tiga) bulan dan akan jatuh tempo pada tanggal 10 Juni 2025.

Pada tanggal 2 November 2022, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp450.000 dan Rp1.050.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 10 Desember 2025.

Pada tanggal 2 November 2022, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp350.000 dan Rp150.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 34 (tiga puluh empat) bulan dan akan jatuh tempo pada tanggal 10 Desember 2025.

Pada tanggal 31 Juli 2023, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp850.000 dan Rp360.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 10 Agustus 2026.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

Pusat Investasi Pemerintah (Pihak Berelasi) (lanjutan)

Pada tanggal 31 Juli 2023, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp850.000 dan Rp360.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 34 (tiga puluh empat) bulan dan akan jatuh tempo pada tanggal 10 Agustus 2026.

Pada tanggal 22 Desember 2023, PNM telah mendapatkan 2 (dua) fasilitas Kredit Modal Kerja dari PIP dengan masing-masing plafon sebesar Rp560.000 dan Rp240.000 dengan suku bunga 4,00%. Kedua fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 20 December 2026.

Persyaratan-persyaratan penting (*covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Perusahaan wajib menyalurkan pinjaman/pembiayaan khusus untuk pelaku usaha Ultra Mikro (UMi).
- Perusahaan wajib menyerahkan daftar piutang lancar yang menjadi Jaminan Fidusia setiap 1 (satu) bulan dengan nilai dengan 100% dari *outstanding* pinjaman.

Lembaga Pengelola Dana Bergulir

Pada tanggal 12 Maret 2021, PNM telah mendapatkan 3 (tiga) fasilitas Kredit Modal Kerja dari Lembaga Pengelola Dana Bergulir dengan plafon sebesar Rp15.000, Rp4.000, dan Rp4.000 dengan suku bunga 6,75%. Ketiga fasilitas pinjaman ini memiliki tenor 47 (empat puluh tujuh) bulan dan akan jatuh tempo pada tanggal 7 Februari 2024.

Pada tanggal 12 Maret 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Lembaga Pengelola Dana Bergulir dengan plafon sebesar Rp15.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 47 (empat puluh tujuh) bulan dan akan jatuh tempo pada tanggal 7 Mei 2025.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Perusahaan wajib menyalurkan Pinjaman/Pembiayaan khusus untuk Program Mekaar.
- Perusahaan wajib menyerahkan Daftar Piutang yang menjadi Jaminan Fidusia setiap 6 (enam) bulan dengan nilai minimal atau sama dengan 100% dari *outstanding* pinjaman.

Asian Development Bank

Pada tanggal 25 Januari 2005, PNM telah mendapatkan fasilitas kredit mikro untuk penataan lingkungan dan pemukiman dari Asian Development Bank dengan plafon sebesar ASD364.782 (nilai penuh) dengan tingkat suku bunga Pinjaman Luar Negeri ditambah 0,35% per tahun. Fasilitas pinjaman ini memiliki tenor 228 (dua ratus dua puluh delapan) bulan dan akan jatuh tempo pada tanggal 1 Desember 2028.

PT Bank Central Asia Tbk

Pada tanggal 11 Juli 2022, PNM telah mendapatkan 2 (dua) fasilitas *Installment Loan* 1 dari PT Bank Central Asia Tbk (selanjutnya disebut "BCA") dengan plafon sebesar Rp450.000 dan Rp50.000 dengan suku bunga 5,35%. Kedua fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 22 Juli 2023. Telah dilunasi sesuai dengan jatuh temponya.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Central Asia Tbk (lanjutan)

Pada tanggal 11 Juli 2022, PNM telah mendapatkan fasilitas *Installment Loan 2* dari BCA dengan plafon sebesar Rp300.000 dengan suku bunga 6,30%. Fasilitas pinjaman ini memiliki tenor 7 (tujuh) bulan dan jatuh tempo pada tanggal 6 Juli 2023.

Pada tanggal 11 Juli 2022, PNM telah mendapatkan fasilitas *Installment Loan 2* dari BCA dengan plafon sebesar Rp150.000 dengan suku bunga 6,30%. Fasilitas pinjaman ini memiliki tenor 6 (enam) bulan dan jatuh tempo pada tanggal 19 Juli 2023.

Pada tanggal 23 Agustus 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BCA dengan plafon sebesar Rp30.000 dengan suku bunga 9,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 23 Desember 2025.

Pada tanggal 3 Oktober 2023 Addendum, PNM telah mendapatkan fasilitas *Installment Loan 2* dari BCA dengan plafon sebesar Rp200.000 dengan suku bunga 6,20%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 23 Januari 2024.

Pada tanggal 3 Oktober 2023 Addendum, PNM telah mendapatkan fasilitas *Installment Loan 2* dari BCA dengan plafon sebesar Rp1.500.000 dengan suku bunga 6,20%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 16 Januari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *Gearing Ratio* maksimum sebesar 10 (sepuluh) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) di atas 90 (sembilan puluh) hari maksimal 5%.

PT BCA Syariah

Pada tanggal 3 Oktober 2019, PNM telah mendapatkan fasilitas *Mudharabah* dari PT BCA Syariah (selanjutnya disebut "BCA Syariah") dengan plafon sebesar Rp50.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 48 (empat puluh delapan) bulan dan jatuh tempo pada tanggal 22 Oktober 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 3 Oktober 2019, PNM telah mendapatkan 2 (dua) fasilitas *Mudharabah* dari BCA Syariah dengan plafon sebesar Rp10.000 dan Rp30.000 dengan suku bunga 7,00%. Kedua fasilitas pinjaman ini memiliki tenor 46 (empat puluh enam) bulan dan jatuh tempo pada tanggal 25 September 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 24 Maret 2021, PNM telah mendapatkan 2 (dua) fasilitas *Mudharabah* dari BCA Syariah dengan plafon sebesar Rp9.100 dan Rp60.000 dengan suku bunga 7,00%. Kedua fasilitas pinjaman ini memiliki tenor 48 (empat puluh delapan) bulan dan akan jatuh tempo pada tanggal 24 Maret 2025.

Pada tanggal 25 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BCA Syariah dengan plafon sebesar Rp5.000 dengan suku bunga 10,25%. Fasilitas pinjaman ini memiliki tenor 45 (empat puluh lima) bulan dan akan jatuh tempo pada tanggal 25 Agustus 2025.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT BCA Syariah (lanjutan)

Pada tanggal 25 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BCA Syariah dengan plafon sebesar Rp10.900, dengan suku bunga 10,25%. Fasilitas pinjaman ini memiliki tenor 47 (empat puluh tujuh) bulan dan akan jatuh tempo pada tanggal 25 Oktober 2025.

Pada tanggal 25 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari BCA Syariah dengan plafon sebesar Rp14.100 dengan suku bunga 10,25%. Fasilitas pinjaman ini memiliki tenor 57 (lima puluh tujuh) bulan dan akan jatuh tempo pada tanggal 25 Oktober 2027.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Debt to Equity Ratio* (DER) maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga tunggakan *Non-Performing Loan* maksimal 5%.

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk

Pada tanggal 10 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (selanjutnya disebut "Bank BJB") dengan plafon sebesar Rp250.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 19 Oktober 2023.

Pada tanggal 10 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BJB dengan plafon sebesar Rp250.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 22 November 2023.

Pada tanggal 10 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BJB dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 28 November 2023.

Pada tanggal 10 Oktober 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BJB dengan plafon sebesar Rp150.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 16 Desember 2023.

Pada tanggal 22 Juni 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BJB dengan plafon sebesar Rp750.000 dengan suku bunga 6,40%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 1 Juni 2024.

Pada tanggal 4 Agustus 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank BJB dengan plafon sebesar Rp130.000 dengan suku bunga 6,30%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 5 Agustus 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menyerahkan laporan keuangan triwulan.
- Entitas anak wajib menyerahkan laporan keuangan tahunan *unaudited*.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Pembangunan Daerah Daerah Istimewa Yogyakarta (BPD DIY)

Pada tanggal 9 Juli 2020, PNM telah mendapatkan fasilitas *Term Loan* dari BPD DIY dengan plafon sebesar Rp100.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 9 Juli 2023. Telah dilunasi sesuai dengan jatuh temponya

Pada tanggal 16 September 2021, PNM telah mendapatkan fasilitas *Term Loan* dari BPD DIY dengan plafon sebesar Rp100.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 16 September 2024.

Pada tanggal 5 Desember 2022, PNM telah mendapatkan fasilitas *Term Loan* dari BPD DIY dengan plafon sebesar Rp300.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 6 Desember 2023. Telah dilunasi sesuai dengan jatuh temponya

Pada tanggal 21 November 2023, PNM telah mendapatkan fasilitas *Term Loan* dari BPD DIY dengan plafon sebesar Rp400.000 dengan suku bunga 6,10%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 27 November 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Financing to Asset ratio* 65%
- Entitas anak wajib menjaga *Current Ratio* minimal 120%
- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali
- Entitas anak wajib menjaga *Non-Performing Loan (NPL) Ratio* neto maksimal 5%.

PT Bank of China

Pada tanggal 6 Februari 2022, PNM telah mendapatkan fasilitas *Money Market Line* dari Bank of China dengan plafon sebesar Rp200.000 dengan suku bunga 6,13%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 6 Februari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga Utang Total Terkonsolidasi Terhadap Total Modal maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga rasio maksimum untuk pinjaman bermasalah adalah 5%.

Citibank N.A.

Pada tanggal 13 Maret 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari Citibank N.A. dengan plafon sebesar Rp150.000 dengan suku bunga 6,70%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 15 Maret 2024. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 13 Maret 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari Citibank N.A. dengan plafon sebesar Rp150.000 dengan suku bunga 6,70%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 16 September 2024.

Pada tanggal 13 Maret 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari Citibank N.A. dengan plafon sebesar Rp500.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 2 (dua) bulan dan akan jatuh tempo pada tanggal 3 Januari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM adalah entitas anak wajib melaporkan DER, FAR, *Micro financing ratio*, NPL neto, *Current ratio*, ROA net, ROE neto, dan BOPO.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Danamon Indonesia - unit usaha syariah

Pada tanggal 20 Oktober 2022, PNM telah mendapatkan fasilitas *Musyarakah* dari PT Bank Danamon Indonesia - unit usaha syariah (selanjutnya disebut "Danamon Syariah") dengan plafon sebesar Rp500.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 8 (delapan) bulan dan jatuh tempo pada tanggal 20 Juni 2023.

Pada tanggal 21 Desember 2022, PNM telah mendapatkan fasilitas *Musyarakah* dari Danamon Syariah dengan plafon sebesar Rp400.000 dengan suku bunga 6,40%. Fasilitas pinjaman ini memiliki tenor 15 (lima belas) bulan dan akan jatuh tempo pada tanggal 18 April 2024.

Pada tanggal 21 Desember 2022, PNM telah mendapatkan fasilitas *Musyarakah* dari Danamon Syariah dengan plafon sebesar Rp600.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 10 (sepuluh) bulan dan jatuh tempo pada tanggal 10 November 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Non-Performing Loan (NPL) Ratio* neto maksimal 5%.
- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.

PT Bank DKI

Pada tanggal 19 November 2020, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank DKI (selanjutnya disebut dengan "Bank DKI") dengan plafon sebesar Rp200.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 20 November 2023.

Pada tanggal 19 November 2020, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 24 November 2023.

Pada tanggal 10 Mei 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank DKI dengan plafon sebesar Rp500.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 21 Mei 2024.

Pada tanggal 2 Desember 2021, PNM telah mendapatkan fasilitas Sindikasi dari Bank DKI dengan plafon sebesar Rp653.165 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 29 Desember 2024.

Pada tanggal 2 Desember 2021, PNM telah mendapatkan fasilitas Sindikasi dari Bank DKI dengan plafon sebesar Rp136.076 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 24 Juni 2025.

Pada tanggal 2 Desember 2021, PNM telah mendapatkan fasilitas Sindikasi dari Bank DKI dengan plafon sebesar Rp136.076 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 3 Juli 2025.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank DKI (lanjutan)

Pada tanggal 12 Juni 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 14 Juni 2024.

Pada tanggal 12 Juni 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 16 Juli 2024.

Pada tanggal 12 Juni 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 9 Februari 2024.

Pada tanggal 19 November 2020, PNM telah mendapatkan fasilitas *Mudharabah* dari Bank DKI dengan plafon sebesar Rp200.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 20 November 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 19 November 2020, PNM telah mendapatkan fasilitas *Mudharabah* dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan jatuh tempo pada tanggal 25 November 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 10 Mei 2021, PNM telah mendapatkan fasilitas *Mudharabah* dari Bank DKI dengan plafon sebesar Rp500.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 21 Mei 2024.

Pada tanggal 2 Desember 2021, PNM telah mendapatkan fasilitas Sindikasi *Mudharabah* dari Bank DKI dengan plafon sebesar Rp546.835 dengan suku bunga 7,75%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 29 Desember 2024.

Pada tanggal 2 Desember 2021, PNM telah mendapatkan fasilitas Sindikasi *Mudharabah* dari Bank DKI dengan plafon sebesar Rp113.924 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 24 Juni 2025.

Pada tanggal 2 Desember 2021, PNM telah mendapatkan fasilitas Sindikasi *Mudharabah* dari Bank DKI dengan plafon sebesar Rp113.924 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 13 Juli 2025.

Pada tanggal 12 Juni 2023, PNM telah mendapatkan fasilitas *Mudharabah* dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 12 Juni 2024.

Pada tanggal 12 Juni 2023, PNM telah mendapatkan fasilitas *Mudharabah* dari Bank DKI dengan plafon sebesar Rp100.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 11 Juli 2024.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank DKI (lanjutan)

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan gross* maksimal 5%.

PT Bank HSBC Indonesia

Pada tanggal 6 April 2023, PNM telah mendapatkan fasilitas *Term Loan* dari PT Bank HSBC Indonesia dengan plafon sebesar Rp1.000.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 9 April 2024.

Persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM yaitu entitas anak diwajibkan untuk menjaga rasio pinjaman terhadap modal maksimum 10 (sepuluh) kali.

PT Bank JTrust Indonesia Tbk

Pada Tanggal 10 Maret 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank JTrust Indonesia Tbk (selanjutnya disebut "Bank JTrust") dengan plafon sebesar Rp200.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini jatuh tempo pada tanggal 10 Maret 2023.

Pada tanggal 27 Januari 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari Bank JTrust dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 30 Januari 2024.

Pada tanggal 10 April 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari Bank JTrust dengan plafon sebesar Rp300.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 11 April 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Current Ratio* minimal 1,2 (satu koma dua) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* maksimal 5%.
- Entitas anak wajib menjaga *Financing to Asset Ratio* minimal 65%.
- Entitas anak wajib menjaga *Micro Financing Ratio* minimal 50%.

PT Bank Pembangunan Daerah Kalimantan Tengah

Pada tanggal 19 Desember 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Pembangunan Daerah Kalimantan Tengah dengan plafon sebesar Rp250.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 19 Desember 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Non-Performing Loan* keseluruhan produk tidak lebih dari 3%.
- Entitas anak wajib menjaga kualitas *Gearing Ratio* maksimal 10 (sepuluh) kali.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Maybank Indonesia Tbk

Pada tanggal 30 November 2021, PNM telah mendapatkan fasilitas *Mudharabah line* dari PT Bank Maybank Indonesia Tbk (selanjutnya disebut "Maybank") dengan plafon sebesar Rp390.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 1 Desember 2024.

Pada tanggal 29 Juni 2022, PNM telah mendapatkan fasilitas *Mudharabah line* dari Maybank dengan plafon sebesar Rp50.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 1 Juli 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 29 Juni 2022, PNM telah mendapatkan fasilitas *Mudharabah line* dari Maybank dengan plafon sebesar Rp150.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 8 Juli 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 29 Juni 2022, PNM telah mendapatkan fasilitas *Mudharabah line* dari Maybank dengan plafon sebesar Rp110.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 3 Maret 2024.

Pada tanggal 1 Agustus 2023, PNM telah mendapatkan fasilitas *Mudharabah line* dari Maybank dengan plafon sebesar Rp500.000 dengan suku bunga 6,10%. Fasilitas pinjaman ini memiliki tenor 5 (lima) bulan dan akan jatuh tempo pada tanggal 16 Januari 2024.

Pada tanggal 1 Agustus 2023, PNM telah mendapatkan fasilitas *Mudharabah line* dari Maybank dengan plafon sebesar Rp500.000 dengan suku bunga 6,10%. Fasilitas pinjaman ini memiliki tenor 4 (empat) bulan dan akan jatuh tempo pada tanggal 20 Januari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Current Ratio* minimum 1,2 (satu koma dua) kali.
- Entitas anak wajib menjaga *Debt to Equity Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan Gross* keseluruhan maksimal 5%.
- Entitas anak wajib menjaga *Non-Performing Loan Mekaar* maksimal 3%.

PT Bank Muamalat Indonesia Tbk

Pada tanggal 8 November 2022, PNM telah mendapatkan fasilitas *Musyarakah* dari PT Bank Muamalat Indonesia Tbk (selanjutnya disebut "Bank Muamalat") dengan plafon sebesar Rp500.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 3 November 2023.

Pada tanggal 8 November 2022, PNM telah mendapatkan fasilitas *Musyarakah* dari Bank Muamalat dengan plafon sebesar Rp350.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 20 Maret 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 9 (sembilan) kali.
- Entitas anak wajib menjaga kualitas *Non-Performance Financing* untuk produk Mekaar tidak lebih dari 2%.
- Entitas anak wajib menjaga *Current Ratio* minimal 1,2 (satu koma dua) kali.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank National Nobu Tbk

Pada tanggal 1 Desember 2022, PNM telah mendapatkan fasilitas *Money Market Line* dari PT Bank NationalNobu Tbk dengan plafon sebesar Rp150.000 dengan suku bunga 6,10%. Fasilitas pinjaman ini memiliki tenor 6 (enam) bulan dan jatuh tempo pada tanggal 17 Januari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Non-Performing Loan* keseluruhan produk tidak lebih dari 5%.
- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10%.
- Entitas anak wajib menjaga *Current Ratio* minimal 1,2 (satu koma dua) kali.

PT Bank Pan Indonesia Tbk

Pada tanggal 1 April 2022, PNM telah mendapatkan fasilitas *Term Loan* dari PT Bank Pan Indonesia Tbk (selanjutnya disebut "Bank Panin") dengan plafon sebesar Rp150.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 21 Juli 2025.

Pada tanggal 1 April 2022, PNM telah mendapatkan fasilitas *Term Loan* dari Bank Panin dengan plafon sebesar Rp300.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 22 Februari 2024.

Pada tanggal 1 April 2022, PNM telah mendapatkan fasilitas *Term Loan* dari Bank Panin dengan plafon sebesar Rp300.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 8 Maret 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Debt to Equity Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga rasio pembiayaan bermasalah maksimal 5%.

PT Bank Panin Dubai Syariah Tbk

Pada tanggal 1 April 2022, PNM telah mendapatkan fasilitas *Mudharabah* dari PT Bank Panin Dubai Syariah Tbk dengan plafon sebesar Rp291.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 bulan dan akan jatuh tempo pada tanggal 24 Maret 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Debt to Equity Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga rasio pembiayaan bermasalah maksimal 5%.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Permata Tbk

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari PT Bank Permata Tbk (selanjutnya disebut "Bank Permata") dengan plafon sebesar Rp200.000 dengan suku bunga 6,40%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 8 September 2023.

Pada tanggal 21 Maret 2022, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp250.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 7 Juli 2023.

Pada tanggal 21 Maret 2022, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp250.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 12 Juli 2023.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp800.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 20 Maret 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp512.000 dengan suku bunga 6,75%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 14 April 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp200.000 dengan suku bunga 6,20%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan akan jatuh tempo pada tanggal 16 Januari 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp300.000 dengan suku bunga 6,2%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan akan jatuh tempo pada tanggal 3 Januari 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp100.000 dengan suku bunga 6,4%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 28 Juli 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp300.000 dengan suku bunga 6,4%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 21 Juli 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp100.000 dengan suku bunga 6,1%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 19 Januari 2024.

Pada tanggal 17 Februari 2023, PNM telah mendapatkan fasilitas *Musyarakah Mutanaqisah* dari Bank Permata dengan plafon sebesar Rp300.000 dengan suku bunga 6,1%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 22 Januari 2024.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Permata Tbk (lanjutan)

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Current Ratio* minimal 1,2 (satu koma dua) kali.
- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* neto maksimal 5%.

PT Bank Resona Perdania

Pada tanggal 9 Maret 2023, PNM telah mendapatkan fasilitas *Term Loan* dari PT Bank Resona Perdania dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 10 Maret 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Non-Performing Loan* neto maksimal 5%.
- Entitas anak wajib menjaga Rasio lancar minimal 100%.
- Entitas anak wajib menjaga *Debt to Equity Ratio* (DER) maksimal 10%.
- Entitas anak wajib menjaga *Debt-Service Coverage Ratio* (DSCR) maksimal 100%.

PT Bank SBI Indonesia

Pada tanggal 16 Desember 2021, PNM telah mendapatkan fasilitas PRK *on demand* dari PT Bank SBI Indonesia (selanjutnya disebut "Bank SBI") dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 Desember 2024.

Pada tanggal 16 Desember 2021, PNM telah mendapatkan fasilitas PRK *on demand* dari Bank SBI dengan plafon sebesar Rp50.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 Maret 2025.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Current Ratio* minimal 1,2 (satu koma dua) kali.
- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* neto maksimal 5%.
- Entitas anak wajib menjaga *Financing to Asset Ratio* minimal 65%.
- Entitas anak wajib menjaga *Micro Financing Asset* minimal 50%.
- Entitas anak wajib menjaga *Interest Coverage Ratio* minimal 1,1 (satu koma satu) kali.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Shinhan Indonesia

Pada tanggal 21 Desember 2022, PNM telah mendapatkan fasilitas *Demand Loan* dari PT Bank Shinhan Indonesia dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 6 (enam) bulan dan jatuh tempo pada tanggal 18 Juli 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *gearing ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* net maksimal 5%.
- Entitas anak wajib menjaga rasio cakupan bunga 1,00.

PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat

Pada tanggal 28 September 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Pembangunan Daerah Sulawesi Selatan dan Sulawesi Barat (selanjutnya disebut "Bank Sulselbar") dengan plafon sebesar Rp50.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 25 Maret 2025.

Pada tanggal 28 September 2021, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Sulselbar dengan plafon sebesar Rp50.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 21 Maret 2025.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *current ratio* maksimal 100%.
- Entitas anak wajib menjaga *gearing ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga/memaksimalkan *Return on Assets* (ROA).
- Entitas anak wajib menjaga/memaksimalkan *Return on Equity* (ROE).

PT Bank Victoria International Tbk

Pada tanggal 20 Juni 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari PT Bank Victoria International Tbk (selanjutnya disebut "Bank Victoria") dengan plafon sebesar Rp50.000 dengan suku bunga 6,30%. Fasilitas pinjaman ini memiliki tenor 6 (enam) bulan dan jatuh tempo pada tanggal 16 September 2023.

Pada tanggal 20 Juni 2023, PNM telah mendapatkan fasilitas *Money Market Line* dari Bank Victoria dengan plafon sebesar Rp100.000 dengan suku bunga 6,30%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 21 September 2023.

Pada tanggal 23 Agustus 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Victoria dengan plafon sebesar Rp10.000 dengan suku bunga 10,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 23 Agustus 2025.

Pada tanggal 23 Agustus 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Victoria dengan plafon sebesar Rp10.000 dengan suku bunga 10,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 27 Oktober 2025.

Persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM adalah entitas anak wajib menjaga kualitas *Non-Performing Loan* maksimal tidak lebih dari 5%.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank China Construction Bank Indonesia Tbk

Pada tanggal 30 Juni 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank China Construction Bank Indonesia Tbk (selanjutnya disebut "Bank CCB Indonesia") dengan plafon sebesar Rp270.000. Fasilitas pinjaman ini jatuh tempo pada tanggal 30 Juni 2023.

Pada tanggal 30 Mei 2023, PNM telah mendapatkan fasilitas *Installment Loan* dari Bank CCB Indonesia dengan plafon sebesar Rp315.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 4 Januari 2024.

Pada tanggal 4 Januari 2023, PNM telah mendapatkan fasilitas *Installment Loan* dari Bank CCB Indonesia dengan plafon sebesar Rp215.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 20 Juli 2024.

Pada tanggal 23 November 2023, PNM telah mendapatkan fasilitas *Installment Loan* dari Bank CCB Indonesia dengan plafon sebesar Rp195.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 23 November 2024.

Pada tanggal 23 November 2023, PNM telah mendapatkan fasilitas *Installment Loan* dari Bank CCB Indonesia dengan plafon sebesar Rp45.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 23 November 2024.

Pada tanggal 4 Januari 2023, PNM telah mendapatkan fasilitas *Installment Loan* dari Bank CCB Indonesia dengan plafon sebesar Rp315.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 4 Januari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas *Collateral Coverage Ratio* minimal 100%.
- Entitas anak wajib menjaga *Gearing Ratio* maksimal 8 (delapan) kali.
- Entitas anak wajib menjaga *Non-Performing Loan* Mekaar maksimal 3%.

PT Bank of India Indonesia Tbk

Pada tanggal 22 Desember 2022, PNM telah mendapatkan fasilitas *Demand Loan* dari PT Bank of India Indonesia Tbk (selanjutnya disebut "Bank of India") dengan plafon sebesar Rp150.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 22 Desember 2023.

Pada tanggal 26 Juni 2023, PNM telah mendapatkan fasilitas *Demand Loan* dari Bank of India dengan plafon sebesar Rp150.000 dengan suku bunga 6,05%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 22 Juni 2024.

Pada tanggal 26 Juni 2023, PNM telah mendapatkan fasilitas *Demand Loan* dari Bank of India dengan plafon sebesar Rp50.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 6 (enam) bulan dan akan jatuh tempo pada tanggal 22 Juni 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga kualitas *Non-Performance Financing* untuk produk Mekaar tidak lebih dari 2%.
- Entitas anak wajib menjaga *Current Ratio* minimal 1,2 (satu koma dua) kali.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank IBK Indonesia Tbk

Pada tanggal 30 Mei 2022, PNM telah mendapatkan fasilitas *Working Capital Executing* dari PT Bank IBK Indonesia Tbk (selanjutnya disebut "Bank IBK") dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 20 Juni 2025.

Pada tanggal 30 Mei 2022, PNM telah mendapatkan fasilitas *Working Capital Executing* dari Bank IBK dengan plafon sebesar Rp100.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 13 Juli 2025.

Persyaratan-persyaratan penting (*covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas nilai *Asset Ratio* minimum 65%.
- Entitas anak wajib menjaga kualitas nilai *Micro Financing Ratio* 50%.
- Entitas anak wajib menjaga kualitas nilai *Current Ratio* minimum 120%.
- Entitas anak wajib menjaga kualitas nilai *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga kualitas nilai *Non-Performing Loan Ratio* maksimal 5%.

PT Bank Oke Indonesia Tbk

Pada tanggal 1 April 2022, PNM telah mendapatkan fasilitas Pinjaman Modal Kerja dari PT Bank Oke Indonesia Tbk (selanjutnya disebut "Bank Oke") dengan plafon sebesar Rp100.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 18 April 2025.

Pada tanggal 1 April 2022, PNM telah mendapatkan fasilitas Pinjaman Modal Kerja dari Bank Oke dengan plafon sebesar Rp150.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 18 Mei 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas rasio keuangan *Capital Adequacy Ratio* (CAR) minimal 10%.
- Entitas anak wajib menjaga kualitas rasio keuangan *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga kualitas rasio piutang lebih dari 90 (sembilan puluh) hari maksimal 5% terhadap *gross piutang*.

PT Bank QNB Indonesia Tbk

Pada tanggal 19 Desember 2022, PNM telah mendapatkan fasilitas *Term Loan* dari PT Bank QNB Indonesia Tbk (selanjutnya disebut "Bank QNB") dengan plafon sebesar Rp250.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan jatuh tempo pada tanggal 20 Desember 2023. Telah dilunasi sesuai dengan jatuh temponya.

Pada tanggal 7 November 2023, PNM telah mendapatkan fasilitas *Revolving Credit Facility* dari Bank QNB dengan plafon sebesar Rp100.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 2 (dua) bulan dan jatuh tempo pada tanggal 7 Januari 2024.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank Pembangunan Daerah Kalimantan Selatan

Pada tanggal 3 Juni 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Pembangunan Daerah Kalimantan Selatan (selanjutnya disebut "Bank Kalsel") dengan plafon sebesar Rp50.000 dengan suku bunga 11,00%. Fasilitas pinjaman ini memiliki tenor 60 (enam puluh) bulan dan akan jatuh tempo pada tanggal 16 Desember 2025.

Pada tanggal 3 Juni 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Kalsel dengan plafon sebesar Rp10.000 dengan suku bunga 10,00%. Fasilitas pinjaman ini memiliki tenor 59 (lima puluh sembilan) bulan dan akan jatuh tempo pada tanggal 5 Juni 2027.

Pada tanggal 3 Juni 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Kalsel dengan plafon sebesar Rp40.000 dengan suku bunga 10,00%. Fasilitas pinjaman ini memiliki tenor 59 (lima puluh sembilan) bulan dan akan jatuh tempo pada tanggal 19 Juli 2027.

Pada tanggal 3 Juni 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Kalsel dengan plafon sebesar Rp14.000 dengan suku bunga 10,00%. Fasilitas pinjaman ini memiliki tenor 59 (lima puluh sembilan) bulan dan akan jatuh tempo pada tanggal 9 Oktober 2027.

Pada tanggal 3 Juni 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Kalsel dengan plafon sebesar Rp10.770 dengan suku bunga 10,00%. Fasilitas pinjaman ini memiliki tenor 31 (tiga puluh satu) bulan dan akan jatuh tempo pada tanggal 27 September 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Gearing Ratio* maksimal 10 (sepuluh) kali.
- Entitas anak wajib menjaga *Non-Performing Loan Ratio* (NPL) di atas 90 (sembilan puluh) hari maksimal 5%.
- Entitas anak wajib menjaga *Current Ratio* minimal 150%.
- Entitas anak wajib menjaga Solvabilitas minimal 200%.
- Entitas anak wajib menjaga *Profit Margin* lebih besar dari suku bunga kredit.

PT Bank Aladin Syariah Tbk

Pada tanggal 13 Desember 2023, PNM telah mendapatkan fasilitas *AI Musyarakah* dari PT Bank Aladin Syariah Indonesia dengan plafon sebesar Rp100.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 14 Oktober 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas rasio keuangan *Current Ratio minimal 120%*.
- Entitas anak wajib menjaga kualitas rasio keuangan *Debt to equity ratio* maksimal 10X
- Entitas anak wajib menjaga kualitas rasio *Non Performing Loan Ratio* Maksimal 5%.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Bank ICBC Indonesia Tbk

Pada tanggal 24 Oktober 2023, PNM telah mendapatkan fasilitas Pinjaman Modal Kerja dari PT Bank ICBC Indonesia dengan plafon sebesar Rp200.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 24 Oktober 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas rasio keuangan *Financing to Total Asset* minimal 40%.
- Entitas anak wajib menjaga kualitas rasio keuangan *Micro Financing Ratio* 50%.
- Entitas anak wajib menjaga kualitas rasio keuangan *Capital* minimal 10%.
- Entitas anak wajib menjaga kualitas rasio *Non Performing Loan Ratio* maksimal 5%.

PT Bank Mizuho Indonesia

Pada tanggal 20 Maret 2023, PNM telah mendapatkan fasilitas Pinjaman Modal Kerja dari Bank Mizuho Indonesia dengan plafon sebesar Rp200.000 dengan suku bunga 6,15%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 20 Maret 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga kualitas rasio keuangan *Current Ratio* minimal 1.2x
- Entitas anak wajib menjaga kualitas rasio keuangan DER maksimal 10x.

PT Bank Hibank Indonesia (sebelumnya PT Bank Mayora) (Pihak Berelasi)

Pada tanggal 11 Desember 2015, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Mayora dengan plafon sebesar Rp3.000 dengan suku bunga 13,00%. Fasilitas pinjaman ini memiliki tenor 120 (seratus dua puluh) bulan dan akan jatuh tempo pada tanggal 11 Desember 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga Non-Performing Loan Ratio (NPL) neto maksimal 8%.
- Entitas anak wajib menyampaikan laporan keuangan tiap akhir tahun.
- Entitas anak wajib membuka rekening pada bank.
- Entitas anak wajib memelihara pembukuan dan catatan mengenai usaha bank.
- Entitas anak wajib mengizinkan pekerja atau wakil bank sewaktu-waktu untuk memeriksa usaha bank.
- Entitas anak wajib mengasuransikan barang yang dijaminan oleh bank.

PT Bank CIMB Niaga - Unit Usaha Syariah

Pada tanggal 25 Maret 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank CIMB Niaga - Unit Usaha Syariah dengan plafon sebesar Rp6.000 dengan suku bunga 3,40%. Fasilitas pinjaman ini memiliki tenor 23 (dua puluh tiga) bulan dan akan jatuh tempo pada tanggal 31 Maret 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga Non-Performing Financing Ratio (NPF) maksimal 5%.
- Entitas anak wajib menjaga tingkat kesehatan perseroan minimal kriteria sehat.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima Permodalan Nasional Madani (PNM) (lanjutan)

PT Danareksa Finance (Pihak Berelasi)

Pada tanggal 3 Januari 2023, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Danareksa Finance (selanjutnya disebut "Danareksa Finance") dengan plafon sebesar Rp25.000 dengan suku bunga 9,00%. Fasilitas pinjaman ini memiliki tenor 11 (sebelas) bulan dan akan jatuh tempo pada tanggal 12 Januari 2024.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga total debt atau equity ratio di bawah 3,5 (tiga koma lima) kali.
- Entitas anak wajib menjaga EBITDA atau Interest Expense Ratio di atas 2 (dua) kali.
- Entitas anak wajib menjaga Non-Performing Financing Ratio (NPF) maksimal 5%.
- Entitas anak wajib menjaga Gearing Ratio maksimal 10 (sepuluh) kali.

PT Bank Ina Perdana Tbk

Pada tanggal 28 Februari 2022, PNM telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Ina Perdana Tbk dengan plafon sebesar Rp30.000 dengan suku bunga 10,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 25 Februari 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Entitas anak wajib menyerahkan laporan keuangan Audited setiap tahun, paling lambat 6 (enam) bulan setelah periode laporan berakhir.
- Entitas anak wajib menyerahkan laporan keuangan internal per 3 (tiga) bulan, paling lambat 30 (tiga puluh) hari setelah akhir periode.
- Entitas anak wajib menjaga sinking fund 2 (dua) kali angsuran.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, Permodalan Nasional Madani (PNM) telah memenuhi persyaratan penting yang dipersyaratkan dalam perjanjian yang diterima.

Pinjaman Diterima Bank Raya

PT Sarana Multigriya Finansial (Persero) (Pihak Berelasi)

Pada tanggal 14 Desember 2020, Bank Raya telah mendapatkan fasilitas pinjaman dari PT Sarana Multigriya Finansial (Persero) untuk penyaluran KPR Sejahtera bagi masyarakat dengan berpenghasilan rendah dengan plafon sebesar Rp17.319 dengan suku bunga 4,45%. Fasilitas pinjaman ini memiliki tenor 184 (seratus delapan puluh empat) bulan dan akan jatuh tempo pada tanggal 10 Januari 2036.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh PNM antara lain adalah sebagai berikut:

- Mengajukan permohonan pailit.
- Mengalihkan dan/atau menyerahkan kepada pihak lain, hak dan kewajiban yang timbul akibat perjanjian ini.
- Mengikatkan diri sebagai penanggung atau penjamin utang dan menjaminkan harta kekayaan Bank.
- Menggunakan fasilitas pinjaman tidak sesuai dengan tujuannya.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima BRI Multifinance

PT Bank BTPN Tbk

Pada tanggal 30 Desember 2023, BRI Multifinance telah mendapatkan fasilitas *Loan On Note* dari PT Bank BTPN Tbk (selanjutnya disebut sebagai "Bank BTPN") dengan plafon sebesar Rp100.000.000.000 (nilai penuh). Fasilitas pinjaman ini jatuh tempo pada tanggal 3 Januari 2024.

Pada tanggal 30 Desember 2023, BRI Multifinance telah mendapatkan fasilitas *Loan On Note* dari Bank BTPN dengan plafon sebesar Rp100.000.000.000 (nilai penuh). Fasilitas pinjaman ini jatuh tempo pada tanggal 5 Januari 2024.

Pada tanggal 30 Desember 2023, BRI Multifinance telah mendapatkan fasilitas *Loan On Note* dari Bank BTPN dengan plafon sebesar Rp134.000.000.000 (nilai penuh). Fasilitas pinjaman ini jatuh tempo pada tanggal 9 Januari 2024.

Pada tanggal 30 Desember 2023, BRI Multifinance telah mendapatkan fasilitas *Loan On Note* dari Bank BTPN dengan plafon sebesar Rp70.000.000.000 (nilai penuh). Fasilitas pinjaman ini jatuh tempo pada tanggal 9 Januari 2024.

Pada tanggal 30 Desember 2023, BRI Multifinance telah mendapatkan fasilitas *Loan On Note* dari Bank BTPN dengan plafon sebesar Rp96.000.000.000 (nilai penuh). Fasilitas pinjaman ini jatuh tempo pada tanggal 12 Januari 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Debt to Equity Ratio* tidak melebihi rasio 8,5 (delapan koma lima) kali.
- Entitas anak wajib menjaga *Non-Performing Loan (NPL) Ratio* di atas 90 (sembilan puluh) hari maksimal 5%.

MUFG Bank, Ltd

Pada tanggal 8 Agustus 2022, BRI Multifinance telah mendapatkan fasilitas Pinjaman Jangka Pendek tanpa komitmen dari MUFG Bank, Ltd dengan plafon sebesar ASD60.000.000 (nilai penuh) dengan suku bunga 6,14%. Fasilitas pinjaman ini memiliki tenor 9 (sembilan) hari dan jatuh tempo pada tanggal 5 Juli 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga *Debt to Equity Ratio* tidak melebihi rasio 8,5 (delapan koma lima) kali.
- Entitas anak wajib menjaga *Non-Performing Loan (NPL) Ratio* di atas 90 (sembilan puluh) hari maksimal 5%.

PT Bank Central Asia Tbk

Pada tanggal 11 Oktober 2022, BRI Multifinance telah mendapatkan fasilitas *Uncommitted Credit Line* dari PT Bank Central Asia Tbk (selanjutnya disebut "Bank BCA") dengan plafon sebesar Rp200.000 dengan suku bunga 6,30%. Fasilitas pinjaman ini memiliki tenor 31 (tiga puluh satu) hari dan jatuh tempo pada tanggal 10 Juli 2023.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima BRI Multifinance (lanjutan)

PT Bank Central Asia Tbk (lanjutan)

Pada tanggal 12 Agustus 2021, BRI Multifinance telah mendapatkan fasilitas *Installment Loan* dari Bank BCA dengan plafon sebesar Rp300.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 25 November 2024.

Pada tanggal 11 Oktober 2022, BRI Multifinance telah mendapatkan fasilitas *Installment Loan* dari Bank BCA dengan plafon sebesar Rp250.000 dengan suku bunga 7,00%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 7 Desember 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga Gearing Ratio maksimum sebesar 10 (sepuluh) kali.
- Entitas anak wajib menjaga Non-Performing Loan (NPL) Ratio di atas 90 (sembilan puluh) hari maksimal 5%.

PT Bank Victoria International Tbk

Pada tanggal 6 Agustus 2022, BRI Multifinance telah mendapatkan fasilitas *Uncomitted Credit Line* dari PT Bank Victoria International Tbk dengan plafon sebesar Rp500.000 dengan suku bunga 6,00% - 6,45%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 22 September 2023.

Pada tanggal 27 Oktober 2023, BRI Multifinance telah mendapatkan fasilitas *Demand Loan* dari PT Bank Victoria International Tbk dengan plafon sebesar Rp270.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 26 Januari 2024.

Pada tanggal 6 Desember 2023, BRI Multifinance telah mendapatkan fasilitas *Demand Loan* dari PT Bank Victoria International Tbk dengan plafon sebesar Rp90.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 6 Maret 2024.

Pada tanggal 27 Oktober 2023, BRI Multifinance telah mendapatkan fasilitas *Demand Loan* dari PT Bank Victoria International Tbk dengan plafon sebesar Rp90.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 7 Maret 2024.

Pada tanggal 27 Oktober 2023, BRI Multifinance telah mendapatkan fasilitas *Demand Loan* dari PT Bank Victoria International Tbk dengan plafon sebesar Rp50.000 dengan suku bunga 6,00%. Fasilitas pinjaman ini memiliki tenor 3 (tiga) bulan dan jatuh tempo pada tanggal 28 Maret 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain sebagai berikut:

- Entitas anak wajib menjaga Gearing Ratio maksimum sebesar 8 (delapan) kali.
- Entitas anak wajib menjaga Non-Performing Loan (NPL) Ratio di atas 90 (sembilan puluh) hari maksimal 5%.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima BRI Multifinance (lanjutan)

PT Bank HSBC Indonesia

Pada tanggal 21 Januari 2022, BRI Multifinance telah mendapatkan fasilitas *Committed* Kredit Modal Kerja dari PT Bank HSBC Indonesia (selanjutnya disebut "Bank HSBC") dengan plafon sebesar Rp300.000. Fasilitas ini jatuh tempo pada tanggal 12 April 2023.

Pada tanggal 12 April 2023, BRI Multifinance telah mendapatkan fasilitas *Corporate Facility Agreement* dari Bank HSBC dengan plafon sebesar Rp300.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 12 (dua belas) bulan dan akan jatuh tempo pada tanggal 16 April 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga Gearing Ratio maksimum sebesar 10 (sepuluh) kali.
- Entitas anak wajib menjaga Non-Performing Loan (NPL) Ratio maksimal 5%.

PT Bank UOB Indonesia

Pada tanggal 26 Desember 2022, BRI Multifinance telah mendapatkan fasilitas *Revolving Credit Facility* (RCF) dari PT Bank UOB Indonesia dengan plafon sebesar Rp250.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 6 (enam) bulan dan jatuh tempo pada tanggal 8 September 2023.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak wajib menjaga Debt to Equity Ratio maksimum sebesar 10 (sepuluh) kali.
- Entitas anak wajib menjaga Non-Performing Loan (NPL) Ratio maksimal 5%.

PT Bank CIMB Niaga Tbk

Pada tanggal 27 Januari 2021, BRI Multifinance telah mendapatkan fasilitas *Comitted Credit Line* dari PT Bank CIMB Niaga Tbk dengan plafon sebesar Rp250.000 dengan suku bunga 6,50% - 7,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 28 Mei 2024.

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga rasio pinjaman terhadap modal maksimum 7 (tujuh) kali.
- Entitas anak diwajibkan untuk menjaga rasio *Non-Performing Financing* (NPF) maksimum 5%.

PT Bank Maybank Indonesia Tbk

Pada tanggal 15 Desember 2021, BRI Multifinance telah mendapatkan fasilitas *Uncommitted Credit Line* dari PT Bank Maybank Indonesia Tbk (selanjutnya disebut "Bank Maybank") dengan plafon sebesar Rp400.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 31 Januari 2025.

Pada tanggal 1 September 2022, BRI Multifinance telah mendapatkan fasilitas *Uncomitted* Kredit Modal Kerja dari Bank Maybank dengan plafon sebesar Rp400.000 dengan suku bunga 7,20%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 10 Februari 2026.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima BRI Multifinance (lanjutan)

PT Bank Maybank Indonesia Tbk (lanjutan)

Persyaratan-persyaratan penting (*financial covenant*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *Gearing Ratio* maksimum sebesar 10 (sepuluh) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) di atas 90 (sembilan puluh) hari maksimal 5%.

PT Bank Oke Indonesia Tbk

Pada tanggal 22 Juni 2022, BRI Multifinance telah mendapatkan fasilitas Kredit Modal Kerja dari PT Bank Oke Indonesia Tbk dengan plafon sebesar Rp250.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 25 Juli 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *gearing ratio* maksimum sebesar 8 (delapan) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) di atas 90 (sembilan puluh) hari maksimal 5%.

PT Bank IBK Indonesia Tbk

Pada tanggal 16 November 2022, BRI Multifinance telah mendapatkan fasilitas *Working Capital Executing* dari PT Bank IBK Indonesia Tbk dengan plafon sebesar Rp250.000 dengan suku bunga 6,25%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 2 Desember 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *gearing ratio* maksimum sebesar 10 (sepuluh) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) maksimal 5%.

PT Bank Danamon Indonesia Tbk

Pada tanggal 21 Desember 2022, BRI Multifinance telah mendapatkan fasilitas Kredit Berjangka dari PT Bank Danamon Indonesia Tbk (selanjutnya disebut "Bank Danamon") dengan plafon sebesar Rp100.000 dengan suku bunga 6,10%. Fasilitas pinjaman ini memiliki tenor 30 hari dan jatuh tempo pada tanggal 12 Juli 2023.

Pada tanggal 21 Desember 2022, BRI Multifinance telah mendapatkan fasilitas Kredit Angsuran Berjangka dari Bank Danamon dengan plafon sebesar Rp900.000 dengan suku bunga 6,65%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 20 Juni 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *gearing ratio* maksimum sebesar 10 (sepuluh) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) maksimal 7%.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima BRI Multifinance (lanjutan)

PT Sarana Multigriya Finansial (Persero) (Pihak Berelasi)

Pada tanggal 24 Mei 2023, BRI Multifinance telah mendapatkan fasilitas *Uncommitted Credit Line* dari PT Sarana Multigriya Finansial (Persero) dengan plafon sebesar Rp200.000 dengan suku bunga 6,50%-6,75%. Sampai dengan tanggal 31 Desember 2023, fasilitas pinjaman BRI Multifinance masih tersedia Rp200.000.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *gearing ratio* maksimum sebesar 10 (sepuluh) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) maksimal 5%.

CTBC Bank Co. Ltd.

Pada tanggal 5 Juli 2022, BRI Multifinance telah mendapatkan fasilitas *Uncommitted Credit Line* dari CTBC Bank Co. Ltd. dengan plafon sebesar ASD20.000.000 (nilai penuh) dengan suku bunga 7,15%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 13 Februari 2026.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *gearing ratio* maksimum sebesar 8,5 kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) di atas 90 (sembilan puluh) hari maksimal 5%.

PT Bank Mandiri (Persero) (Pihak Berelasi) Tbk

Pada tanggal 10 Juli 2021, BRI Multifinance telah mendapatkan fasilitas *Uncommitted Credit Line* dari PT Bank Mandiri (Persero) Tbk (selanjutnya disebut "Bank Mandiri") dengan plafon sebesar Rp500.000 dengan suku bunga 6,75%. Sampai dengan tanggal 30 Juni 2023, fasilitas pinjaman BRI Multifinance masih tersedia Rp500.000.

Pada tanggal 23 November 2020, BRI Multifinance telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Mandiri dengan plafon sebesar Rp250.000 dengan suku bunga 8,00%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 4 Februari 2024.

Pada tanggal 7 Juli 2021, BRI Multifinance telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Mandiri dengan plafon sebesar Rp250.000 dengan suku bunga 6,50%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 12 November 2024.

Pada tanggal 16 Maret 2022, BRI Multifinance telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Mandiri dengan plafon sebesar Rp500.000 dengan suku bunga 6,25 - 6,35%. Fasilitas pinjaman ini memiliki tenor 36 (tiga puluh enam) bulan dan akan jatuh tempo pada tanggal 20 Juni 2025.

Pada tanggal 2 Agustus 2022, BRI Multifinance telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Mandiri dengan plafon sebesar Rp500.000 dengan suku bunga 6,50 - 6,90%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 15 November 2024.

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25. PINJAMAN YANG DITERIMA (lanjutan)

Berikut ini adalah informasi pokok lainnya sehubungan dengan pinjaman yang diterima (lanjutan):

Pinjaman Diterima BRI Multifinance (lanjutan)

PT Bank Mandiri (Persero) Tbk (Pihak Berelasi) (lanjutan)

Pada tanggal 8 Maret 2023, BRI Multifinance telah mendapatkan fasilitas Kredit Modal Kerja dari Bank Mandiri dengan plafon sebesar Rp500.000 dengan suku bunga 6,95%. Fasilitas pinjaman ini memiliki tenor 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 21 Juni 2025.

Persyaratan-persyaratan penting (*financial covenants*) dalam perjanjian kredit yang diperoleh BRI Multifinance antara lain adalah sebagai berikut:

- Entitas anak diwajibkan untuk menjaga *gearing ratio* maksimum sebesar 10 (sepuluh) kali.
- Entitas anak diwajibkan untuk mempertahankan rasio *Non-Performing Loan* (NPL) di atas 90 (sembilan puluh) hari maksimal 5%.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, BRI Multifinance telah memenuhi persyaratan penting yang dipersyaratkan dalam perjanjian yang diterima.

26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI

a) Rincian estimasi kerugian atas transaksi komitmen dan kontinjensi yang mempunyai risiko kredit:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
Garansi yang diterbitkan	2.990.195	3.341.794
Fasilitas kredit yang belum ditarik	1.225.100	1.393.074
L/C yang tidak dapat dibatalkan yang masih berjalan	29.082	202.884
<u>Mata uang asing</u>		
Garansi yang diterbitkan	1.824.001	1.121.139
L/C yang tidak dapat dibatalkan yang masih berjalan	41.499	340.248
Fasilitas kredit yang belum ditarik	7.891	59.204
Total	<u>6.117.768</u>	<u>6.458.343</u>

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

b) Rincian transaksi komitmen dan kontinjensi (di luar fasilitas kredit yang belum ditarik):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak ketiga</u>				
<u>Rupiah</u>				
Garansi yang diterbitkan		28.646.881		29.244.037
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor		1.011.622		1.317.462
		<u>29.658.503</u>		<u>30.561.499</u>
<u>Mata uang asing</u>				
Garansi yang diterbitkan				
Dolar Amerika Serikat	845.182.743	13.013.279	756.287.351	11.773.503
Euro Eropa	52.468.464	893.974	62.685.706	1.039.437
Dolar Singapura	2.120.000	24.754	1.950.000	22.606
Yen Jepang	78.741.216	8.573	986.141.173	107.371
Ringgit Malaysia	41.319.804	138.636	54.016.500	190.876
Dolar Hongkong		-	38.551.400	76.970
		<u>14.079.216</u>		<u>13.210.763</u>
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor				
Dolar Amerika Serikat	87.738.087	1.350.903	236.779.396	3.686.063
Euro Eropa	33.329.859	567.885	79.491.351	1.318.103
Renminbi	129.211.733	280.397	467.867.907	1.047.514
Yen Jepang	112.235.500	12.220	117.655.254	13.861
Pound Sterling Inggris		-	181.829	3.416
Dolar Singapura	409.439	4.781	312.465	3.622
Malaysian Ringgit	27.840	93		-
		<u>2.216.279</u>		<u>6.072.579</u>
		<u>16.295.495</u>		<u>19.283.342</u>
		<u>45.953.998</u>		<u>49.844.841</u>
<u>Pihak berelasi (Catatan 44)</u>				
<u>Rupiah</u>				
Garansi yang diterbitkan		13.065.353		18.552.065
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor		1.216.989		1.256.668
		<u>14.282.342</u>		<u>19.808.733</u>
<u>Mata uang asing</u>				
Garansi yang diterbitkan				
Dolar Amerika Serikat	630.194.774	9.703.109	839.463.479	13.068.348
Yen Jepang	2.846.332.038	309.909	4.143.224.059	488.113
Won Korea Selatan	6.682.601.241	79.389		-
Euro Eropa	532.192	9.068	15.778.583	261.636
Ringgit Malaysia		-	8.500.000	30.036
		<u>10.101.475</u>		<u>13.848.133</u>

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

b) Rincian transaksi komitmen dan kontinjensi (di luar fasilitas kredit yang belum ditarik) (lanjutan):

	31 Desember 2023		31 Desember 2022	
	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp	Jumlah nosional mata uang asing (nilai penuh)	Ekuivalen Rp
<u>Pihak berelasi (Catatan 44) (lanjutan)</u>				
<u>Mata uang asing (lanjutan)</u>				
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor				
Dolar Amerika Serikat	439.602.923	6.768.566	279.153.129	4.345.716
Euro Eropa	9.860.486	168.006	34.688.694	575.198
Yen Jepang	579.192.803	63.062	541.503.453	63.795
Franc Swiss	80.288	1.469		-
Renmibi	361.481	784		-
Pound Sterling Inggris	23.100	453	591.751	11.117
Dolar Singapura		-	1.391.667	16.133
		7.002.340		5.011.959
		17.103.815		18.860.092
		31.386.157		38.668.825
Total		77.340.155		88.513.666
Dikurangi cadangan kerugian penurunan nilai		(4.884.777)		(5.006.065)
Bersih		72.455.378		83.507.601

c) Rincian transaksi komitmen dan kontinjensi berdasarkan kolektibilitas:

	31 Desember 2023	31 Desember 2022
Lancar	204.493.512	174.180.091
Dalam perhatian khusus	1.293.884	522.513
Kurang lancar	51.774	39.329
Diragukan	30.568	46.322
Macet	60.833	15.474
Total	205.930.571	174.803.729
Dikurangi cadangan kerugian penurunan nilai	(6.117.768)	(6.458.343)
Bersih	199.812.803	168.345.386

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

d) Perubahan Estimasi Kerugian Komitmen dan Kontinjensi

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan:

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>L/C yang tidak dapat dibatalkan</u>				
Nilai tercatat awal	12.410.787	1.247.881	-	13.658.668
Pengalihan ke				
Stage 1	618.137	(618.137)	-	-
Stage 2	(1.144)	1.144	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat Komitmen dan kontinjensi	(2.151.326)	(480.440)	-	(2.631.766)
baru yang diterbitkan atau dibeli	10.146.607	554.295	2.091	10.702.993
Komitmen dan kontinjensi yang dihentikan pengakuannya	(9.665.885)	(563.523)	-	(10.229.408)
Perubahan model atau parameter valuta asing dan perubahan lain	(53.697)	440	-	(53.257)
Nilai tercatat akhir	11.303.479	141.660	2.091	11.447.230

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>L/C yang tidak dapat dibatalkan</u>				
Nilai tercatat awal	9.677.550	10.094	153	9.687.797
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat Komitmen dan kontinjensi	(1.921.778)	2.064.851	-	143.073
baru yang diterbitkan atau dibeli	12.138.336	513.151	-	12.651.487
Komitmen dan kontinjensi yang dihentikan pengakuannya	(7.454.600)	(1.360.440)	(153)	(8.815.193)
Perubahan model atau parameter valuta asing dan perubahan lain	(28.721)	20.225	-	(8.496)
Nilai tercatat akhir	12.410.787	1.247.881	-	13.658.668

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

d) Perubahan Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>L/C yang tidak dapat dibatalkan</u>				
Cadangan atas kerugian kredit ekspektasian awal	53.122	490.010	-	543.132
Pengalihan ke				
Stage 1	134.157	(134.157)	-	-
Stage 2	(1)	1	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(20.120)	(124.715)	-	(144.835)
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	25.018	32.358	2.091	59.467
Komitmen dan kontinjensi yang dihentikan pengakuannya	(166.412)	(220.768)	-	(387.180)
Perubahan model atau parameter valuta asing dan perubahan lain	(4)	1	-	(3)
Cadangan atas kerugian kredit ekspektasian akhir	25.760	42.730	2.091	70.581
<u>31 Desember 2022</u>				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>L/C yang tidak dapat dibatalkan</u>				
Cadangan atas kerugian kredit ekspektasian awal	72.098	691.174	153	763.425
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	(47.409)	15.456	-	(31.953)
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	94.231	202.771	-	297.002
Komitmen dan kontinjensi yang dihentikan pengakuannya	(65.797)	(419.393)	(153)	(485.343)
Perubahan model atau parameter valuta asing dan perubahan lain	(1)	2	-	1
Cadangan atas kerugian kredit ekspektasian akhir	53.122	490.010	-	543.132

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

d) Perubahan Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Garansi yang diterbitkan</u>				
Nilai tercatat awal	69.738.900	5.116.098	-	74.854.998
Pengalihan ke				
Stage 1	76.231	(76.231)	-	-
Stage 2	(1.904.391)	1.904.391	-	-
Stage 3	(9.968)	(11.387)	21.355	-
Pengukuran kembali bersih nilai tercatat	49.461	88.650	-	138.111
Komitmen dan kontinjensi				
baru yang diterbitkan atau dibeli	43.995.410	2.191.578	195	46.187.183
Komitmen dan kontinjensi yang dihentikan				
pengakuannya	(51.304.879)	(4.040.515)	-	(55.345.394)
Perubahan model atau parameter valuta				
asing dan perubahan lain	81.627	(23.600)	-	58.027
Nilai tercatat akhir	60.722.391	5.148.984	21.550	65.892.925
31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Garansi yang diterbitkan</u>				
Nilai tercatat awal	51.761.062	8.184	83.365	51.852.611
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih nilai tercatat	-	-	(868)	(868)
Komitmen dan kontinjensi				
baru yang diterbitkan atau dibeli	69.323.928	5.116.097	-	74.440.025
Komitmen dan kontinjensi yang dihentikan				
pengakuannya	(51.347.987)	(8.183)	(82.497)	(51.438.667)
Perubahan model atau parameter valuta				
asing dan perubahan lain	1.897	-	-	1.897
Nilai tercatat akhir	69.738.900	5.116.098	-	74.854.998

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

d) Perubahan Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Bank Garansi yang diterbitkan</u>				
Cadangan atas kerugian kredit ekspektasian awal	1.272.632	3.190.301	-	4.462.933
Pengalihan ke				
Stage 1	28.379	(28.379)	-	-
Stage 2	(2.317)	2.317	-	-
Stage 3	(16)	(2.762)	2.778	-
Pengukuran kembali bersih penyisihan kerugian	(270.692)	1.740.509	11.277	1.481.094
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	556.886	1.552.582	195	2.109.663
Komitmen dan kontinjensi yang dihentikan pengakuannya	(808.854)	(2.430.995)	-	(3.239.849)
Perubahan model atau parameter valuta asing dan perubahan lain	5	350	-	355
Cadangan atas kerugian kredit ekspektasian akhir	776.023	4.023.923	14.250	4.814.196
	31 Desember 2022			
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Bank Garansi yang diterbitkan</u>				
Cadangan atas kerugian kredit ekspektasian awal	622.732	2.260.233	82.957	2.965.922
Pengalihan ke				
Stage 1	-	-	-	-
Stage 2	-	-	-	-
Stage 3	-	-	-	-
Pengukuran kembali bersih penyisihan kerugian	260	-	(459)	(199)
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	1.272.370	3.190.301	-	4.462.671
Komitmen dan kontinjensi yang dihentikan pengakuannya	(622.469)	(2.260.233)	(82.498)	(2.965.200)
Perubahan model atau parameter valuta asing dan perubahan lain	(261)	-	-	(261)
Cadangan atas kerugian kredit ekspektasian akhir	1.272.632	3.190.301	-	4.462.933

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

d) Perubahan Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

31 Desember 2023				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Fasilitas kredit yang belum ditarik</u>				
Nilai tercatat awal	85.704.365	476.350	109.348	86.290.063
Pengalihan ke				
Stage 1	997.604	(981.421)	(16.183)	-
Stage 2	(456.310)	464.852	(8.542)	-
Stage 3	(229.962)	(137.843)	367.805	-
Pengukuran kembali nilai tercatat	5.084.318	530.277	(266.729)	5.347.866
Komitmen dan kontinjensi				
baru yang diterbitkan atau dibeli	46.105.345	3.861.346	21.059	49.987.750
Komitmen dan kontinjensi yang dihentikan				
pengakuannya	(11.446.815)	(1.423.817)	(197.693)	(13.068.325)
Penghapusbukuan	(3.714)	(8.929)	(9.065)	(21.708)
Perubahan model atau parameter valuta				
asing dan perubahan lain	54.770	-	-	54.770
Nilai tercatat akhir	125.809.601	2.780.815	-	128.590.416

31 Desember 2022				
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Fasilitas kredit yang belum ditarik</u>				
Nilai tercatat awal	125.007.122	15.073.824	161.360	140.242.306
Pengalihan ke				
Stage 1	2.299.967	(2.158.820)	(141.147)	-
Stage 2	(267.035)	269.370	(2.335)	-
Stage 3	(99.561)	(21.342)	120.903	-
Pengukuran kembali nilai tercatat	(24.346.829)	(123.464)	(70.662)	(24.540.955)
Komitmen dan kontinjensi				
baru yang diterbitkan atau dibeli	37.120.613	2.711.217	182.333	40.014.163
Komitmen dan Kontinjensi yang dihentikan				
pengakuannya	(54.603.173)	(15.273.219)	(133.808)	(70.010.200)
Penghapusbukuan	(46)	(1.216)	(7.296)	(8.558)
Perubahan model atau parameter valuta				
asing dan perubahan lain	593.307	-	-	593.307
Nilai tercatat akhir	85.704.365	476.350	109.348	86.290.063

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26. ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI (lanjutan)

d) Perubahan Estimasi Kerugian Komitmen dan Kontinjensi (lanjutan)

Tabel berikut menyajikan perubahan nilai tercatat dan cadangan kerugian ekspektasian berdasarkan kategori instrumen keuangan (lanjutan):

	31 Desember 2023			Total
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	
<u>Fasilitas kredit yang belum ditarik</u>				
Cadangan atas kerugian kredit ekspektasian awal	302.788	1.135.992	13.498	1.452.278
Pengalihan ke				
Stage 1	52.184	(52.141)	(43)	-
Stage 2	(2.678)	2.815	(137)	-
Stage 3	(1.321)	(10.985)	12.306	-
Pengukuran kembali bersih penyisihan Kerugian	59.497	51.087	(12.714)	97.870
Komitmen dan Kontinjensi baru yang diterbitkan atau dibeli	103.715	10.173	-	113.888
Komitmen dan Kontinjensi yang dihentikan pengakuannya	(186.539)	(241.729)	(3.844)	(432.112)
Penghapusbukuan	(3.714)	(8.929)	(9.066)	(21.709)
Perubahan model atau parameter valuta asing dan perubahan lain	22.776	-	-	22.776
Cadangan atas kerugian kredit ekspektasian akhir	346.708	886.283	-	1.232.991
	31 Desember 2022			
	Stage 1- Kerugian kredit ekspektasian 12 bulan	Stage 2- Kerugian kredit ekspektasian sepanjang umurnya kredit tidak memburuk	Stage 3- Kerugian kredit ekspektasian sepanjang umurnya kredit memburuk	Total
<u>Fasilitas kredit yang belum ditarik</u>				
Cadangan atas kerugian kredit ekspektasian awal	843.872	2.413.109	13.940	3.270.921
Pengalihan ke				
Stage 1	61.578	(61.426)	(152)	-
Stage 2	(6.157)	6.705	(548)	-
Stage 3	(2.284)	(2.233)	4.517	-
Pengukuran kembali bersih penyisihan kerugian	(572.847)	10.971	7.341	(554.535)
Komitmen dan kontinjensi baru yang diterbitkan atau dibeli	182.870	241.100	138	424.108
Komitmen dan kontinjensi yang dihentikan pengakuannya	(191.219)	(1.494.037)	(4.442)	(1.689.698)
Penghapusbukuan	(46)	(1.216)	(7.296)	(8.558)
Perubahan model atau parameter valuta asing dan perubahan lain	(12.979)	23.019	-	10.040
Cadangan atas kerugian kredit ekspektasian akhir	302.788	1.135.992	13.498	1.452.278

BRI melakukan penilaian atas transaksi komitmen dan kontinjensi yang mempunyai risiko kredit secara kolektif dan individual dengan menggunakan bukti objektif.

Manajemen berpendapat bahwa jumlah estimasi kerugian komitmen dan kontinjensi pada tanggal 31 Desember 2023 dan 2022 telah memadai.

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27. LIABILITAS IMBALAN KERJA

Liabilitas imbalan kerja terdiri atas:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Cadangan atas program imbalan kerja bagi pekerja (Catatan 42)	13.111.142	10.898.392
Cadangan Bonus dan Insentif	8.496.353	8.936.362
Cadangan Tunjangan Hari Raya	1.207.929	834.878
Cadangan pekerja kontrak	244.200	626.855
Total	23.059.624	21.296.487

Cadangan atas program imbalan kerja bagi pekerja meliputi program pensiun imbalan pasti, program pemutusan hubungan kerja, program masa persiapan pensiun dan program imbalan jangka panjang lain (Program penghargaan tanda jasa, cuti besar, BPJS kesehatan pasca kerja dan manfaat lain dana manfaat tambahan) sesuai dengan kebijakan BRI dan entitas anak yang dihitung sesuai dengan perhitungan aktuarial independen.

28. LIABILITAS LAIN-LAIN

Liabilitas lain-lain terdiri atas:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Pihak ketiga</u>		
<u>Rupiah</u>		
Liabilitas manfaat polis masa depan	9.255.256	7.774.936
Liabilitas kontrak investasi	3.286.965	3.742.547
Premi yang belum merupakan pendapatan	2.634.906	2.236.037
Estimasi liabilitas klaim	2.073.134	1.705.268
Utang akrual	1.141.169	1.482.067
Utang bunga	1.479.174	1.418.172
Cadangan kewajiban litigasi (Catatan 45b)	1.361.894	1.634.654
Liabilitas sewa	542.630	347.016
Utang reasuransi	317.014	423.494
Liabilitas kartu kredit	278.797	125.857
Pendapatan diterima di muka	170.130	149.159
Cadangan pembayaran bunga tepat waktu	82.201	90.057
Cadangan pajak hadiah simpedes	15.691	16.790
Setoran jaminan	12.345	11.867
Lain-lain	5.773.478	4.862.302
	<u>28.424.784</u>	<u>26.020.223</u>
<u>Pihak ketiga</u>		
<u>Mata uang asing</u>		
<i>Term deposit</i> valas devisa hasil ekspor (TD Valas DHE) Bank Indonesia	5.839.397	-
Utang bunga	398.793	481.503
Pendapatan diterima di muka	416.639	261.018
Liabilitas sewa	108.611	130.830
Lain-lain	1.476.393	978.306
	<u>8.239.833</u>	<u>1.851.657</u>
Total	36.664.617	27.871.880

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29. PINJAMAN DAN SURAT BERHARGA SUBORDINASI

BRI memperoleh pinjaman dan surat berharga subordinasi dengan rincian sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Pihak Ketiga		
<u>Rupiah</u>		
Obligasi Subordinasi IV	265.120	-
Obligasi Subordinasi III	-	138.893
	<u>265.120</u>	<u>138.893</u>
Pihak Berelasi (Catatan 44)		
<u>Rupiah</u>		
Obligasi Subordinasi IV	229.507	-
Pinjaman <i>two-step loan</i>	2.056	2.374
Obligasi Subordinasi III	-	360.721
	<u>231.563</u>	<u>363.095</u>
Total	<u>496.683</u>	<u>501.988</u>

a. Pinjaman *two-step loan*

Pinjaman *two-step loan* dalam mata uang Rupiah merupakan pinjaman dari Pemerintah yang dananya berasal dari *Asian Development Bank (ADB)*, *International Bank for Reconstruction and Development (IBRD)*, *International Fund for Agricultural Development (IFAD)*, *United States Agency for International Development (USAID)* dan *Islamic Development Bank (IDB)*. Tingkat suku bunga pinjaman ini bervariasi sesuai dengan perjanjian masing-masing dengan jangka waktu antara 15 (lima belas) sampai dengan 40 (empat puluh) tahun.

Tingkat suku bunga rata-rata untuk pinjaman subordinasi adalah sebesar 2,28% dan 2,15% masing-masing untuk periode yang berakhir pada tanggal 31 Desember 2023 dan 2022. Pinjaman-pinjaman tersebut akan jatuh tempo pada berbagai tanggal sampai dengan tahun 2027.

b. Obligasi Subordinasi III Tahun 2018

Pada tanggal 26 Juni 2018, BRI menerbitkan Obligasi Subordinasi III Tahun 2018 dengan nilai pokok sebesar Rp500.000 dengan tingkat suku bunga sebesar 7,70% per tahun, untuk jangka waktu selama 5 (lima) tahun dan jatuh tempo pada tanggal 26 Juni 2023. Bunga Obligasi Subordinasi III Tahun 2018 dibayarkan 3 (tiga) bulanan sejak tanggal 26 Juni 2018. Pada saat diterbitkan, Obligasi Subordinasi III Tahun 2018 ini mendapat peringkat AA dari Pefindo.

Obligasi Subordinasi III Tahun 2018 dengan nilai nominal sebesar Rp500.000 telah dilunasi oleh BRI pada tanggal jatuh temponya.

c. Obligasi Subordinasi IV Tahun 2023

Pada tanggal 6 Juli 2023, BRI menerbitkan Obligasi Subordinasi IV Bank BRI Tahun 2023 dengan nilai pokok sebesar Rp500.000 dengan tingkat suku bunga sebesar 6,45% per tahun, untuk jangka waktu selama 5 (lima) tahun dan akan jatuh tempo pada tanggal 6 Juli 2028. Bunga Obligasi Subordinasi IV Bank BRI Tahun 2023 dibayarkan setiap 3 (tiga) bulan mulai tanggal 6 Juli 2023. Pada saat diterbitkan, Obligasi Subordinasi IV Bank BRI Tahun 2023 ini mendapat peringkat AA dari Pefindo.

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29. PINJAMAN DAN SURAT BERHARGA SUBORDINASI (lanjutan)

c. Obligasi Subordinasi IV Tahun 2023 (lanjutan)

Pada tanggal 31 Desember 2023, Obligasi Subordinasi IV tahun 2023 mendapatkan peringkat AA dari Pefindo.

Obligasi Subordinasi IV tahun 2023 tidak dijamin dengan jaminan apapun. Adapun persyaratan-persyaratan penting (*covenants*) adalah sebagai berikut:

- c. Mengurangi modal dasar, modal ditempatkan dan modal disetor kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.
- d. Melakukan penggabungan dan/atau pemisahan dan/atau peleburan dan/atau pengambilalihan dengan nilai lebih dari 50% (lima puluh persen) dari ekuitas EMITEN kecuali dalam hal pengurangan tersebut dilakukan berdasarkan permintaan dan/atau perintah dari Pemerintah Indonesia atau otoritas yang berwenang.

Manajemen berpendapat bahwa semua persyaratan/pembatasan yang ditetapkan dalam perjanjian telah dipenuhi.

Klasifikasi jangka waktu pinjaman subordinasi berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
> 3 bulan – 1 tahun	-	499.614
> 1 tahun – 5 tahun	496.683	2.374
Total	<u>496.683</u>	<u>501.988</u>

30. OPSI SAHAM

Dalam rangka meningkatkan produktifitas dan motivasi bagi talent terbaik, Direksi BRI memutuskan untuk memberikan program kepemilikan saham bagi pekerja dalam bentuk Employee Stock Option Plan (ESOP)

Sesuai surat Direksi No. B.0017-DIR/HCS/01/2023 tanggal 2 Januari 2023, BRI menerbitkan program ESOP pada tanggal 2 Januari 2023 (tanggal grant) sejumlah 131.357.200 lembar saham dimana tanggal pemberian alokasi hak saham atau tanggal grant pada 2 Januari 2023, dengan akhir periode vesting pada 31 Desember 2025. Masa berlaku dari exercise opsi untuk ESOP 2023 mulai tanggal 2 Januari 2026 sampai dengan 30 Juni 2026. Setelah tanggal tersebut, seluruh hak opsi yang tidak digunakan akan menjadi gugur.

Perhitungan, metode dan asumsi mengenai ESOP diperoleh dari laporan aktuaris independen, Willis Towers Watson pada November 2023.

Nilai wajar dari ESOP sebesar Rp122.030. Nilai wajar ESOP diamortisasi selama masa vesting dan diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian, sedangkan akumulasi biaya selama periode vesting diakui dalam ekuitas.

Biaya ESOP yang diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023 sebesar Rp40.454.

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30. OPSI SAHAM (lanjutan)

Nilai wajar dari setiap hak opsi diestimasi pada tanggal pemberian hak opsi dengan menggunakan model “*Black-scholes*”, dengan asumsi utama sebagai berikut:

Periode <i>vesting</i> (dalam bulan)	36
Harga saham pada tanggal pemberian opsi (dalam Rupiah penuh)	4.870
Harga pelaksanaan opsi (dalam Rupiah penuh)	4.870
Nilai wajar opsi (dalam Rupiah penuh)	929
Volatilitas harga saham	32,419%
Suku bunga bebas risiko	6,103
Tingkat dividen	5,834

31. EKUITAS

a. Modal Saham

Rincian modal dasar, modal ditempatkan dan disetor penuh BRI masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	31 Desember 2023			
	Total Lembar Saham	Nilai Nominal per Lembar Saham (Rupiah Penuh)	Total Nilai Saham (Rupiah Penuh)	Persentase Kepemilikan Saham
Modal dasar				
Saham Seri A Dwiwarna	1	50	50	0,00%
Saham biasa atas nama Seri B	299.999.999.999	50	14.999.999.999.950	100,00
Total	300.000.000.000		15.000.000.000.000	100,00%
Modal ditempatkan dan disetor penuh				
Saham Seri A Dwiwarna	1	50	50	0,00%
Negara Republik Indonesia				
Saham biasa atas nama Seri B				
Negara Republik Indonesia	80.610.976.875	50	4.030.548.843.750	53,20
Dewan Komisaris:				
- Kartika Wirjoatmodjo	689.800	50	34.490.000	0,00
- Rabin Indrajad Hattari	620.700	50	31.035.000	0,00
Direksi:				
- Sunarso	3.234.856	50	161.742.800	0,00
- Catur Budi Harto	1.839.057	50	91.952.850	0,00
- Ahmad Solichin Lutfiyanto	3.587.470	50	179.373.500	0,00
- Handayani	3.425.200	50	171.260.000	0,00
- Supari	2.890.914	50	144.545.700	0,00
- Agus Noorsanto	2.071.941	50	103.597.050	0,00
- Agus Sudiarto	1.717.400	50	85.870.000	0,00
- Amam Sukriyanto	1.526.754	50	76.337.700	0,00
- Viviana Dyah Ayu R.K	1.512.800	50	75.640.000	0,00
- Agus Winardono	1.503.481	50	75.174.050	0,00
- Arga Mahanana Nugraha	1.313.785	50	65.689.250	0,00
- Andrijanto	1.123.000	50	56.150.000	0,00
Masyarakat	70.152.822.670	50	3.507.641.133.500	46,29
	150.790.856.704		7.539.542.835.200	99,49%
Saham treasuri (Catatan 1d)	768.144.900		38.407.245.000	0,51
Total	151.559.001.604		7.577.950.080.200	100,00%

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31. EKUITAS (lanjutan)

a. Modal Saham (lanjutan)

Rincian modal dasar, modal ditempatkan dan disetor penuh BRI masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut (lanjutan):

	31 Desember 2022			
	Total Lembar Saham	Nilai Nominal per Lembar Saham (Rupiah Penuh)	Total Nilai Saham (Rupiah Penuh)	Persentase Kepemilikan Saham
Modal dasar				
Saham Seri A Dwiwarna	1	50	50	0,00%
Saham biasa atas nama Seri B	299.999.999.999	50	14.999.999.999.950	100,00
Total	300.000.000.000		15.000.000.000.000	100,00%
Modal ditempatkan dan disetor penuh				
Saham Seri A Dwiwarna	1	50	50	0,00%
Negara Republik Indonesia				
Saham biasa atas nama Seri B				
Negara Republik Indonesia	80.610.976.875	50	4.030.548.843.750	53,19
Dewan Komisaris:				
- Kartika Wirjoatmodjo	442.800	50	22.140.000	0,00
- Hadiyanto	1.048.700	50	52.435.000	0,00
- Rabin Indrajad Hattari	398.400	50	19.920.000	0,00
Direksi:				
- Sunarso	2.398.156	50	119.907.800	0,00
- Catur Budi Harto	1.344.957	50	67.247.850	0,00
- Ahmad Solichin Lutfiyanto	3.120.870	50	156.043.500	0,00
- Handayani	2.958.600	50	147.930.000	0,00
- Supari	2.423.114	50	121.155.700	0,00
- Agus Noorsanto	1.401.041	50	70.052.050	0,00
- Agus Sudiarto	1.250.800	50	62.540.000	0,00
- Andrijanto	734.200	50	36.710.000	0,00
- Amam Sukriyanto	1.010.154	50	50.507.700	0,00
- Agus Winardono	982.681	50	49.134.050	0,00
- Viviana Dyah Ayu R.K	996.200	50	49.810.000	0,00
- Arga Mahanana Nugraha	847.185	50	42.359.250	0,00
Masyarakat	70.438.345.270	50	3.521.917.263.500	46,49%
	151.070.680.004		7.553.534.000.200	99,68%
Saham treasuri (Catatan 1d)	488.321.600		24.416.080.000	0,32
Total	151.559.001.604		7.577.950.080.200	100,00%

Saham Seri A Dwiwarna adalah saham yang memberikan hak-hak preferen kepada pemegangnya untuk menyetujui pengangkatan dan pemberhentian Dewan Komisaris dan Direksi, perubahan anggaran dasar, menyetujui penggabungan, peleburan, pengambilalihan dan pemisahan BRI, pengajuan permohonan agar BRI dinyatakan pailit dan pembubaran BRI.

Saham Seri B adalah saham biasa atas nama yang dapat dimiliki oleh masyarakat.

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31. EKUITAS (lanjutan)

b. Tambahan Modal Disetor

Rincian tambahan modal disetor adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Tambahan modal Pemerintah sehubungan dengan program rekapitalisasi	1.092.144	1.092.144
Sisa setoran modal Pemerintah sebelumnya	5	5
Agio saham dari IPO	589.762	589.762
Eksekusi atas opsi saham		
Tahun 2004	49.514	49.514
Tahun 2005	184.859	184.859
Tahun 2006	619.376	619.376
Tahun 2007	140.960	140.960
Tahun 2008	29.013	29.013
Tahun 2009	14.367	14.367
Tahun 2010	43.062	43.062
Opsi saham MSOP tahap pertama yang telah jatuh tempo	504	504
Opsi saham MSOP tahap kedua yang telah jatuh tempo	1.845	1.845
Opsi saham MSOP tahap ketiga yang telah jatuh tempo	8.447	8.447
Akuisisi entitas sepengendali tahun 2018	(81.195)	(81.195)
Kompensasi atas Saham Bonus tahun 2019	208.331	208.331
Kompensasi atas Saham Bonus tahun 2020	510.819	510.819
Kompensasi atas Saham Bonus tahun 2021	1.154.211	1.154.211
Opsi saham MSOP tahap keempat yang telah jatuh tempo	62.862	62.862
Kehilangan pengendalian atas entitas anak	565.209	565.209
Tambahan modal atas transaksi PMHMETD	94.419.142	94.419.142
Akuisisi entitas sepengendali tahun 2021	(23.370.339)	(23.370.339)
Kompensasi atas Saham Bonus tahun 2022	(1.341)	(1.341)
Akuisisi entitas sepengendali tahun 2022	(604.474)	(604.474)
Cadangan saham bonus yang telah jatuh tempo	210.266	-
Kompensasi atas Saham Bonus tahun 2023	5.778	-
	<u>75.853.127</u>	<u>75.637.083</u>

Sebagai realisasi dari Program Rekapitalisasi Bank Umum sesuai Peraturan Pemerintah No. 52 Tahun 1999 tentang "Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Bank Pemerintah", Pemerintah telah menetapkan bahwa jumlah kebutuhan rekapitalisasi BRI untuk mencapai Kewajiban Penyediaan Modal Minimum 4% adalah sebesar Rp29.063.531. Sampai dengan tanggal 30 Juni 2003, modal dasar dan ditempatkan BRI belum ditingkatkan dengan tambahan modal dari program rekapitalisasi tersebut, sehingga setoran modal Pemerintah sebesar Rp29.063.531 dicatat sementara pada akun "Tambahan Modal Disetor" bersama-sama dengan sisa setoran modal Pemerintah sebelumnya sebesar Rp5.

Berdasarkan Surat Keputusan Menteri Keuangan No. 427/KMK.02/2003 tanggal 30 September 2003 jumlah final kebutuhan rekapitalisasi BRI sebesar Rp29.063.531, dikonversi menjadi modal disetor sebesar Rp3.272.000 dan sisanya sebesar Rp25.791.531 dibukukan sebagai agio saham. Selanjutnya, dengan dilaksanakannya kuasi-reorganisasi oleh BRI, saldo rugi sebelum kuasi-reorganisasi pada tanggal 30 Juni 2003 sebesar Rp24.699.387 dieliminasi ke agio saham, sehingga menghasilkan saldo agio saham sebesar Rp1.092.149 pada tanggal 30 Juni 2003.

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31. EKUITAS (lanjutan)

b. Tambahan Modal Disetor (lanjutan)

Pada tanggal 10 November 2003, BRI telah melakukan IPO dengan mengeluarkan 1.764.705.000 lembar Saham Biasa Atas Nama Seri B baru dengan nilai nominal Rp500 (nilai penuh) per saham dengan harga penawaran Rp875 (nilai penuh) per saham sehingga menghasilkan tambahan agio saham sebagai berikut:

Jumlah Saham Biasa Atas Nama Seri B baru yang dikeluarkan untuk masyarakat dalam rangka IPO (lembar saham) (Catatan 1c)	1.764.705.000
Agio saham per saham (nilai penuh)	375
Total agio saham - sebelum diskon	661.764
Dikurangi	
- 3% diskon yang diberikan kepada nasabah BRI	(2.961)
- Biaya IPO	(69.041)
Agio saham dari IPO	589.762

Sesuai dengan RUPS Luar Biasa pada tanggal 3 Oktober 2003, seperti yang telah diungkapkan dalam Akta No. 6 Notaris Imas Fatimah, S.H., pemegang saham menyetujui penerbitan saham opsi yang akan dilaksanakan dalam 3 (tiga) tahap. Opsi saham diberikan kepada Direksi dan pekerja pada posisi dan jabatan tertentu yang memenuhi persyaratan yang telah ditetapkan (*Management Stock Option Plan* (MSOP)).

Biaya kompensasi atas MSOP diakui sebagai opsi saham, bagian dari ekuitas.

Pekerja BRI telah melakukan eksekusi atas opsi saham untuk MSOP I mulai tanggal 10 November 2004, MSOP II mulai tanggal 10 November 2005 dan MSOP III mulai tanggal 15 November 2006. Selama periode 2004 sampai dengan tahun 2010 telah dilakukan eksekusi atas opsi saham sebanyak 569.876.000 lembar saham untuk MSOP I, II dan III, dimana untuk tahun 2010 sebanyak 4.728.500 lembar saham, tahun 2009 sebanyak 4.553.000 lembar saham, tahun 2008 sebanyak 7.499.000 lembar saham, tahun 2007 sebanyak 31.379.000 lembar saham, tahun 2006 sebanyak 250.721.000 lembar saham, tahun 2005 sebanyak 185.610.000 lembar saham dan tahun 2004 sebanyak 85.385.500 lembar saham. Agio yang timbul dari eksekusi tersebut untuk tahun 2010 adalah sebesar Rp43.062, tahun 2009 adalah sebesar Rp14.367, tahun 2008 sebesar Rp29.013, tahun 2007 sebesar Rp140.960, tahun 2006 sebesar Rp619.376, tahun 2005 sebesar Rp184.859 dan tahun 2004 sebesar Rp49.514.

Transaksi entitas sepengendali

Berdasarkan Akta Jual Beli Saham No. 70 tanggal 20 Desember 2018 yang dibuat di hadapan Ashoya Ratam, S.H., M.Kn., Notaris di Jakarta Selatan, PT Bahana Artha Ventura telah mengalihkan kepemilikan saham PT BRI Ventura Investama (BRI Ventures) sebanyak 15.874 lembar kepada BRI (Catatan 1f), dan berdasarkan Akta Pengambilalihan Saham No. 53 tanggal 21 Desember 2018 yang dibuat di hadapan Masjuki, S.H., notaris pengganti dari M. Nova Faisal, S.H., M.Kn., PT Danareksa (Persero) telah mengalihkan kepemilikan saham PT Danareksa Sekuritas (Danareksa Sekuritas), sebanyak 335.000.000 lembar saham kepada BRI (Catatan 1f).

Transaksi jual beli tersebut merupakan transaksi kombinasi bisnis entitas sepengendali dimana pemegang saham pengendali (*ultimate shareholder*) dari BRI, PT Danareksa (Persero) dan PT Bahana Artha Ventura adalah Pemerintah Republik Indonesia. Oleh karena itu, transaksi tersebut diperlakukan berdasarkan metode penyatuan kepemilikan sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") No. 38 (Revisi 2012), "Kombinasi Bisnis Entitas Sepengendali".

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31. EKUITAS (lanjutan)

b. Tambahan Modal Disetor (lanjutan)

Transaksi entitas sepengendali (lanjutan)

Perbedaan antara jumlah imbalan yang dialihkan dan jumlah tercatat investasi yang diperoleh dari transaksi ini dicatat dalam akun "Tambahan Modal Disetor" pada bagian ekuitas, dengan rincian sebagai berikut:

	Jumlah imbalan yang dialihkan	Jumlah tercatat investasi	Tambahan modal disetor
Danareksa Sekuritas	446.888	366.359	80.529
BRI Ventures	3.090	2.424	666
Jumlah	449.978	368.783	81.195

Berdasarkan Akta Jual Beli Saham No. 47 tanggal 20 Desember 2018 yang dibuat di hadapan Masjuki, S.H., Notaris pengganti dari M. Nova Faisal, S.H., M.Kn., PT Danareksa (Persero) telah mengalihkan kepemilikan saham PT Danareksa Investment Management ("DIM") sebanyak 10.500.000 lembar saham kepada BRI (Catatan 1f). Atas transaksi ini BRI memiliki pengaruh signifikan terhadap DIM sehingga transaksi ini dicatat sesuai PSAK No.15 "Investasi pada Entitas Asosiasi", dimana dalam metode ekuitas pengakuan awal diakui sesuai dengan harga perolehan yang kemudian ditambah atau dikurangi untuk mengakui bagian BRI atas laba rugi DIM setelah tanggal perolehan.

Kemudian berdasarkan Akta Jual Beli Saham No. 32 tanggal 30 November 2022 yang dibuat di hadapan Fathiah Helmi, S.H., Notaris di Jakarta PT Danareksa (Persero) telah mengalihkan kepemilikan saham PT Danareksa Investment Management ("DIM") sebanyak 9.000.000 lembar saham kepada BRI (Catatan 1f), sehingga BRI memiliki 19.500.000 lembar saham atau setara dengan 65% dari total saham beredar DIM. Atas transaksi ini BRI memperoleh pengendalian terhadap DIM sehingga atas transaksi ini merupakan kombinasi bisnis entitas sepengendali dan dicatat sesuai PSAK No. 38 "Kombinasi Bisnis Entitas Sepengendali".

Perbedaan antara jumlah imbalan yang dialihkan dan jumlah tercatat investasi yang diperoleh dari transaksi ini dicatat dalam akun "Tambahan Modal Disetor" pada bagian ekuitas. Pada tanggal akuisisi di tahun 2022 selisih antara jumlah imbalan yang dialihkan dan jumlah tercatat investasi adalah sebesar Rp604.474.

Kehilangan pengendalian atas entitas anak (BRIS)

Pada tanggal 12 Oktober 2020, PT Bank Mandiri (Persero) Tbk (Mandiri), PT Bank Rakyat Indonesia (Persero) Tbk (BRI), PT Bank Negara Indonesia (Persero) Tbk (BNI), PT Bank Syariah Mandiri (BSM), PT Bank BRISyariah Tbk (BRIS) dan PT Bank BNI Syariah (BNIS) telah menandatangani *Conditional Merger Agreement* (CMA) atau Perjanjian Penggabungan Bersyarat dalam rangka penggabungan usaha BSM, BRIS dan BNIS (Bank Peserta Penggabungan).

Berdasarkan CMA, setelah tanggal efektif penggabungan, PT Bank BRISyariah Tbk (BRIS) akan menjadi entitas yang menerima penggabungan atau *surviving entity* dan seluruh pemegang saham PT Bank BNI Syariah (BNIS) dan PT Bank Syariah Mandiri (BSM) akan menjadi pemegang saham dari entitas yang menerima penggabungan berdasarkan rasio penggabungan.

Berdasarkan rasio penggabungan kepemilikan BRI atas BSI adalah sebesar 17,29% atau sebanyak 7.092.761.655 lembar saham senilai Rp3.546.381.

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31. EKUITAS (lanjutan)

b. Tambahan Modal Disetor (lanjutan)

Kehilangan pengendalian atas entitas anak (BRIS) (lanjutan)

Sejak tanggal 1 Februari 2021 BRI telah kehilangan pengendalian atas BRIS yang mengakibatkan BRI harus menghentikan pengakuannya terhadap aset bersih BRIS pada nilai tercatatnya sebesar Rp909.707 dan jumlah tercatat setiap kepentingan non-pengendali terdahulu kepada BRIS ketika pengendalian hilang (termasuk setiap komponen penghasilan komprehensif lain yang diatribusikan pada kepentingan non pengendali) senilai Rp1.452.824. Setelah itu BRI mengakui investasi pada BSI sesuai dengan rasio penggabungan dimana selisih antara net aset BRIS dengan investasi BSI dicatat sebagai tambahan modal disetor sebesar Rp565.209.

Transaksi penggabungan ini merupakan transaksi kombinasi bisnis entitas sepengendali dimana pemegang saham pengendali (*ultimate shareholder*) dari BRI, BNI, Mandiri, BSM, BRIS dan BNIS adalah Pemerintah Republik Indonesia. Oleh karena itu, transaksi tersebut diperlakukan berdasarkan metode penyatuan kepemilikan sesuai dengan Pernyataan Standar Akuntansi Keuangan (“PSAK”) No. 38 “Kombinasi Bisnis Entitas Sepengendali”.

Perbedaan antara jumlah tercatat investasi sebelumnya dan jumlah tercatat investasi yang diperoleh dari transaksi ini dicatat dalam akun “Tambahan Modal Disetor” pada bagian ekuitas, dengan rincian sebagai berikut:

	Jumlah tercatat investasi sebelumnya	Jumlah tercatat investasi akibat merger	Tambahan modal disetor
Kepemilikan BRI atas BSI	2.981.172	3.546.381	565.209

Penerbitan Saham Baru

Sesuai dengan RUPS Luar Biasa pada tanggal 22 Juli 2021, seperti yang telah diungkapkan dalam Akta No. 61 Notaris Fathiah Helmi, S.H., pemegang saham menyetujui BRI menerbitkan saham baru dalam rangka penambahan modal melalui mekanisme Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I).

PMHMETD I tersebut telah memperoleh Pernyataan Efektif dari OJK pada tanggal 30 Agustus 2021. Pemerintah Republik Indonesia, selaku pemegang saham pengendali Perseroan mengambil bagian atas seluruh Hak Memesan Efek Terlebih Dahulu (HMETD) yang menjadi haknya dengan melakukan *Inbreng* atas saham milik Pemerintah pada Pegadaian dan PNM kepada BRI adalah sebagai berikut:

- a) 6.249.999 saham Seri B atau mewakili 99,99% dari seluruh modal ditempatkan dan disetor penuh dalam Pegadaian;
- b) 3.799.999 saham Seri B atau mewakili 99,99% dari seluruh modal ditempatkan dan disetor penuh dalam PNM.

Transaksi *inbreng* tersebut sesuai Akta Pengalihan Hak Atas Saham Republik Indonesia atas Perusahaan Perseroan (Persero) PT Pegadaian, Perusahaan Perseroan (Persero) PT Permodalan Nasional Madani untuk dan dalam rangka Penambahan Penyertaan Negara Republik Indonesia Dalam Penyertaan Modal Perusahaan Perseroan (Persero) PT Bank Rakyat Indonesia Tbk No. 13 tanggal 13 September 2021, Notaris Fathiah Helmi, S.H., atas Transaksi *inbreng* tersebut merupakan transaksi kombinasi bisnis entitas sepengendali dimana pemegang saham pengendali (*ultimate shareholder*) dari BRI, PT Pegadaian (Persero) dan PT Permodalan Nasional Madani adalah Pemerintah Republik Indonesia. Oleh karena itu, transaksi tersebut diperlakukan berdasarkan metode penyatuan kepemilikan sesuai dengan Pernyataan Standar Akuntansi Keuangan (“PSAK”) No. 38, “Kombinasi Bisnis Entitas Sepengendali”.

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31. EKUITAS (lanjutan)

b. Tambahan Modal Disetor (lanjutan)

Penerbitan Saham Baru (lanjutan)

Perbedaan antara jumlah imbalan yang dialihkan dan jumlah tercatat investasi yang diperoleh dari transaksi ini dicatat dalam akun "Tambahan Modal Disetor" pada bagian ekuitas, dengan rincian sebagai berikut:

	Jumlah imbalan yang dialihkan	Jumlah tercatat investasi	Tambahan modal disetor
PNM	6.100.068	6.073.819	26.249
Pegadaian	48.670.528	25.326.438	23.344.090
Jumlah	54.770.596	31.400.257	23.370.339

Jumlah imbalan yang dialihkan sesuai dengan hasil nilai wajar dari Kantor Jasa Penilai Publik (KJPP) Suwendho Rinaldy dan Rekan, sesuai dengan laporan No. 00244/2.0059-02/BS/07/0242/1/VI/2021 tanggal 30 Juni 2021 dan No. 00245/2.0059-02/BS/07/0242/1/VI/202 tanggal 30 Juni 2021.

Atas PMHMETD I meningkatkan modal dan disetor penuh sebanyak 28.213.191.604 lembar saham atau sebesar Rp1.410.659, yang terdiri dari *inbreng* Pemerintah sebanyak 16.108.998.710 lembar saham atau sebesar Rp805.450 dan publik sebanyak 12.104.192.894 lembar saham atau sebesar Rp605.210, yang mengakibatkan kenaikan tambahan modal disetor sebesar Rp94.419.142 (setelah dikurangi oleh biaya emisi).

c. Selisih Kurs karena Penjabaran Laporan Keuangan dalam Mata Uang Asing

Akun ini merupakan selisih kurs yang timbul karena penjabaran laporan keuangan BRI Kantor Cabang/Perwakilan luar negeri (Cayman Islands, New York, Hong Kong, Singapura, Timor-Leste dan Taipei) dan entitas anak dalam mata uang Dolar Amerika Serikat, Dolar Hong Kong, Dolar Singapura dan Dolar Taiwan Baru ke dalam mata uang Rupiah (Catatan 2ai). Aset dan liabilitas serta komitmen dan kontinjensi dalam mata uang asing lainnya dijabarkan ke dalam mata uang Rupiah menggunakan kurs spot Reuters pada pukul 16.00 WIB pada tanggal laporan posisi keuangan. Laporan laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 merupakan penjumlahan dari laporan laba rugi dan penghasilan komprehensif lain konsolidasian setiap bulan yang telah dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs tengah rata-rata pada bulan yang bersangkutan.

d. Pembagian Laba

Dalam RUPS Tahunan BRI tanggal 13 Maret 2023 dan 1 Maret 2022 pemegang saham menyetujui pembagian dividen dari laba tahun berjalan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2022 dan 2021 dengan rincian sebagai berikut:

	Laba tahun berjalan	
	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2022	2021
Konsolidasian	43.494.766	26.406.603

Berdasarkan surat Menteri BUMN No. SR-602/MBU/11/2023 tanggal 28 November 2023, ditetapkan pembagian dividen interim atas tahun buku 2023, yang kemudian telah disetujui oleh Direksi berdasarkan Rapat Direksi tanggal 11 Desember 2023 sebesar Rp12.666.432 (Catatan18).

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31. EKUITAS (lanjutan)

d. Pembagian Laba (lanjutan)

Berdasarkan surat Menteri BUMN No. S-820/MBU/12/2022 tanggal 19 Desember 2022, ditetapkan pembagian dividen interim atas tahun buku 2022, yang kemudian telah disetujui oleh Direksi berdasarkan Rapat Direksi tanggal 20 Desember 2022 sebesar Rp8.602.823.

e. Reklasifikasi Saldo Laba - Telah Ditentukan Penggunaannya

Dalam rangka menjaga struktur permodalannya, BRI telah melakukan reklasifikasi saldo laba yang telah ditentukan penggunaannya (cadangan tujuan) ke saldo laba yang belum ditentukan penggunaannya sebesar Rp15.093.056 pada tahun 2016. Hal ini dilakukan sehubungan dengan penerapan Peraturan Otoritas Jasa Keuangan (POJK) No. 34/POJK.03/2016 pada tanggal 26 September 2016 tentang "Perubahan atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum".

f. Saham bonus BRI

Dalam rangka meningkatkan produktivitas dan menciptakan *sense of belonging* terhadap perusahaan dan memberikan insentif jangka panjang kepada pekerja untuk mencapai target yang telah ditetapkan. Manajemen BRI memutuskan untuk memberikan program bonus kepemilikan saham bagi pekerja dalam program *Employee Stock Allocation* (ESA). Alokasi saham diberikan kepada masing-masing pekerja berdasarkan kinerja individu dan perusahaan.

Sesuai surat Direksi No. B.0016-DIR/HCS/01/2023 tanggal 2 Januari 2023, BRI kembali melaksanakan program ESA dimana tanggal pemberiaan alokasi hak saham atau tanggal *grant* pada 2 Januari 2023, dengan akhir periode *vesting* pada 31 Desember 2024.

Nilai wajar dari ESA pada saat pemberian pada tanggal 2 Januari 2023 sebesar Rp406.008. Nilai wajar ESA diamortisasi selama masa *vesting* dan diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian, sedangkan akumulasi biaya selama periode *vesting* diakui dalam ekuitas.

Biaya ESA yang diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023 sebesar Rp216.763.

Cadangan saham bonus dari program sebelumnya yang telah jatuh tempo sebesar Rp210.266 yang mengakibatkan kenaikan tambahan modal disetor.

Biaya ESA yang diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023 sebesar Rp203.004.

Selain program ESA bagi karyawan, terdapat juga program *Long Term Incentives* yang ditujukan kepada direksi dan komisaris non independen BRI dimana tanggal pemberiaan alokasi hak saham atau tanggal *grant* pada 23 Desember 2022, dengan akhir periode *vesting* pada 31 Maret 2025.

Nilai wajar dari ESA pada saat pemberian pada tanggal 2 Januari 2023 sebesar Rp141.438. Nilai wajar ESA diamortisasi selama masa *vesting* dan diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian, sedangkan akumulasi biaya selama periode *vesting* diakui dalam ekuitas.

Biaya ESA yang diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023 sebesar Rp63.630.

Biaya ESA yang diakui dalam laba rugi dan penghasilan komprehensif lain konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023 sebesar Rp70.719.

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31. EKUITAS (lanjutan)

- g. Perubahan proporsi kepemilikan oleh kepentingan non-pengendali di PT Asuransi BRI Life (BRI Life)

Berdasarkan Akta No. 8 tanggal 2 Maret 2021, yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta Selatan, dimana para Pemegang Saham menyetujui untuk menerbitkan saham baru sehingga modal dasar BRI Life menjadi Rp400.000.000.000 (empat ratus milyar rupiah), terbagi atas 4.000.000 (empat juta) saham dengan masing-masing saham bernilai nominal Rp100.000 (seratus ribu rupiah) (Catatan 1f).

Berdasarkan Perjanjian Pemegang Saham tanggal 2 Maret 2021, FWD Financial Services Pte. Ltd akan mengambil alih sebanyak 936.458 (sembilan ratus tiga puluh enam ribu empat ratus lima puluh delapan) saham sebagai kelanjutan dari kerjasama strategis jangka panjang sehingga komposisi kepemilikan saham BRI Life adalah BRI sebesar 63,83%, Yayasan Kesejahteraan Pekerja BRI sebesar 6,31% dan FWD Financial Services Pte. Ltd sebesar 29,86% (Catatan 1f).

Berdasarkan Akta No. 11 tanggal 2 Maret 2023, Pemegang Saham BRI Life memutuskan dan menyetujui peningkatan modal ditempatkan dan disetor dari Rp339.200 menjadi Rp365.559, dengan mengeluarkan saham baru 263.580 (dua ratus enam puluh tiga ribu lima ratus delapan puluh) lembar saham atau dalam nilai nominal yaitu sebesar Rp26.358 yang diambil seluruhnya oleh FWD Management Holdings Limited. Dengan demikian, terhitung sejak tanggal 2 Maret 2023 susunan kepemilikan saham BRI Life menjadi: BRI 54,77%, Yayasan Kesejahteraan Pekerja BRI 5,42% dan FWD Management Holdings Limited 39,82% (Catatan 1f).

Dikarenakan proporsi ekuitas yang dimiliki oleh kepentingan non-pengendali berubah, BRI menyesuaikan jumlah tercatat kepentingan pengendalian dan kepentingan non-pengendalian untuk mencerminkan perubahan kepemilikan dalam BRI Life. Perbedaan antara jumlah tercatat kepentingan non-pengendali yang disesuaikan dan nilai wajar imbalan yang diterima BRI diakui secara langsung dalam ekuitas yaitu pada akun "Dampak Transaksi Pengendalian Non-Pengendali" sebesar Rp1.758.580.

- h. Kepentingan non-pengendali

Berikut di bawah ini adalah rincian dari kepentingan non-pengendali:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Kepentingan non-pengendali</u>		
Entitas induk		
PT Asuransi BRI Life	4.162.054	3.223.619
PT Bank Raya Indonesia Tbk	454.832	451.221
PT BRI Asuransi Indonesia	201.041	162.216
PT BRI Danareksa Sekuritas	171.415	156.079
PT Danareksa Investment Management	79.261	79.610
Entitas anak	39.983	28.561
Total	<u>5.108.586</u>	<u>4.101.306</u>

- i. Pengalihan Sebagian saham Seri B milik Negara Republik Indonesia kepada Indonesia *Investment Authority*

Berdasarkan Peraturan Pemerintah RI No. 111 Tahun 2021 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Lembaga Pengelola Investasi telah ditetapkan penambahan penyertaan modal negara kepada Lembaga Pengelola Investasi (dalam hal ini Indonesia *Investment Authority*). Penambahan penyertaan modal tersebut berasal dari pengalihan saham seri B milik Negara Republik Indonesia pada BRI.

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31. EKUITAS (lanjutan)

- i. Pengalihan Sebagian saham Seri B milik Negara Republik Indonesia kepada Indonesia *Investment Authority* (lanjutan)

Selanjutnya sesuai dengan Akta Notaris No. 33 Tentang Perjanjian Pengalihan Hak atas Saham Negara Republik Indonesia pada Perusahaan Perseroan (Persero) PT Bank Rakyat Indonesia (Persero) Tbk kepada dan Dalam Rangka Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Lembaga Pengelola Investasi yang dibuat oleh Notaris Fathiah Helmi, S.H. Pengalihan Sebagian saham seri B milik Negara Republik Indonesia pada BRI kepada Indonesia *Investment Authority* telah efektif setelah ditandatanganinya Akta tersebut pada tanggal 23 Desember 2021.

Pengalihan sebagian saham seri B milik Negara Republik Indonesia pada BRI kepada Indonesia *Investment Authority* sejumlah 5.498.021.834 lembar saham atau sebesar 3,63%, sehingga saham seri B milik Negara Republik Indonesia pada BRI menjadi sejumlah 80.610.976.875 lembar saham atau 53,19%.

32. PENDAPATAN BUNGA DAN SYARIAH

Pendapatan bunga diperoleh dari:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Rupiah		
Kredit yang diberikan		
Mikro	78.421.645	68.456.601
Ritel	53.918.613	50.441.719
Korporasi	2.416.635	(1.278.984)
Piutang Pembiayaan	5.391.369	5.430.057
Efek-efek		
Nilai wajar melalui laba rugi		
Obligasi Pemerintah	270.644	222.135
Obligasi	62.666	22.819
Nilai wajar melalui penghasilan komprehensif lain		
Obligasi Pemerintah	3.034.842	3.959.578
Obligasi	798.664	784.794
<i>Negotiable Certificate of Deposit</i>	1.613	2.874
<i>Medium-Term Note</i>	27.498	15.893
Sertifikat Bank Indonesia	318.783	-
Biaya perolehan diamortisasi		
Obligasi Pemerintah	6.181.050	6.428.279
Obligasi	117.789	89.665
<i>Medium-Term Note</i>	1.210	5.530
<i>Negotiable Certificate of Deposit</i>	-	3.324
Efek-efek yang dibeli dengan janji dijual kembali	1.916.308	1.058.843
Penempatan pada Bank Indonesia		
dan lembaga keuangan lain		
<i>Deposit Facility/Term Deposit</i>	287.304	464.903
<i>Inter-bank call money</i>	62.443	6.096
Lain-lain	979.344	639.957
Giro pada Bank Indonesia	5.679	11.202
Lain-lain	1.118.747	654.742
	155.332.846	137.420.027

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32. PENDAPATAN BUNGA DAN SYARIAH (lanjutan)

Pendapatan bunga diperoleh dari:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
<u>Mata uang asing</u>		
Kredit yang diberikan		
Korporasi	5.867.864	1.339.841
Ritel	274.070	180.661
Piutang pembiayaan	4.466	9.101
Efek-efek		
Nilai wajar melalui laba rugi		
Obligasi Pemerintah	22.765	6.073
Obligasi	1.998	1.134
Nilai wajar melalui penghasilan komprehensif lain		
Obligasi Pemerintah	1.027.700	1.007.129
Obligasi	283.604	84.018
Sertifikat Bank Indonesia	106.273	12.544
<i>Negotiable Certificate of Deposit</i>	6.366	1.965
Biaya perolehan diamortisasi		
Obligasi Pemerintah	670.571	736.801
Obligasi	18.138	18.049
Efek-efek yang dibeli dengan janji dijual kembali	379	-
Penempatan pada Bank Indonesia dan lembaga keuangan lain		
<i>Deposit Facility/Term Deposit</i>	879.372	271.833
<i>Inter-bank call money</i>	376.852	325.502
Lain-lain	390.216	124.466
Giro pada Bank Indonesia	37	27
Lain-lain	788.870	217.602
	<u>10.719.541</u>	<u>4.336.746</u>
Total Pendapatan Bunga	<u><u>166.052.387</u></u>	<u><u>141.756.773</u></u>
Pendapatan syariah diperoleh dari:		
<u>Rupiah</u>		
<i>Murabahah</i>	10.245.474	7.819.097
<i>Mudharabah</i>	2.693.765	2.296.645
<i>Ujrah</i>	4.368	2.301
	<u>12.943.607</u>	<u>10.118.043</u>
Total	<u><u>178.995.994</u></u>	<u><u>151.874.816</u></u>

Dalam pendapatan bunga kredit yang diberikan segmen korporasi termasuk juga kerugian modifikasi sebesar Rp6.636.709 akibat restrukturisasi debitur signifikan di tahun 2022. Dimana nilai tercatat debitur sebelum restrukturisasi sebesar Rp10.355.605 dan setelah restrukturisasi menjadi Rp3.718.896.

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33. BEBAN BUNGA DAN SYARIAH

Akun ini merupakan beban bunga atas:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
<u>Rupiah</u>		
Deposito berjangka	18.796.685	10.529.033
Giro	4.339.643	2.946.557
Pinjaman yang diterima	2.836.395	1.495.161
Surat berharga yang diterbitkan	2.455.463	3.042.773
Tabungan	1.339.742	1.160.765
Efek yang dijual dengan janji dibeli kembali	617.032	8.548
Simpanan dari bank lain dan Lembaga keuangan lainnya	264.514	94.016
Pinjaman Subordinasi	35.310	39.432
Sertifikat Deposito	-	14.633
Lain-lain	3.989.035	3.697.558
	<u>34.673.819</u>	<u>23.028.476</u>
<u>Mata uang asing</u>		
Giro	3.095.269	483.614
Pinjaman yang diterima	1.812.804	691.111
Deposito berjangka	1.575.165	579.772
Surat berharga yang diterbitkan	513.444	690.081
Simpanan dari bank lain dan lembaga keuangan lainnya	412.641	364.637
Efek yang dijual dengan janji dibeli kembali	341.089	171.648
Tabungan	8.832	4.603
Lain-lain	225.801	255.759
	<u>7.985.045</u>	<u>3.241.225</u>
	<u>42.658.864</u>	<u>26.269.701</u>
Beban syariah	1.153.643	1.008.042
Total Beban Syariah	<u>1.153.643</u>	<u>1.008.042</u>
Total	<u>43.812.507</u>	<u>27.277.743</u>

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34. BEBAN PENYISIHAN KERUGIAN PENURUNAN NILAI ATAS ASET KEUANGAN - NETO

Akun ini merupakan beban/(pembalikan) penyisihan kerugian penurunan nilai atas aset keuangan sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Kredit yang diberikan (Catatan 11f)	26.242.301	25.730.075
Piutang pembiayaan (Catatan 13c)	2.701.049	2.291.058
Wesel Ekspor dan Tagihan Lainnya (Catatan 8d)	684.994	497.759
Tagihan Akseptasi (Catatan 14d)	114.993	(351.099)
Penempatan pada Bank Indonesia dan lembaga keuangan lain (Catatan 6e)	(123)	(3.907)
Giro pada Bank lain (Catatan 5e)	(8.542)	(10.722)
Efek-efek (Catatan 7i)	(18.805)	(643.554)
Pinjaman Syariah (Catatan 12)	(192.441)	(124.704)
Total	29.523.426	27.384.906

35. BEBAN TENAGA KERJA DAN TUNJANGAN

Rincian akun ini adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Gaji, upah dan tunjangan	21.811.379	20.058.197
Bonus, insentif dan tantiem	8.644.647	9.896.459
Program bagi pekerja (Catatan 42)	2.306.592	3.325.725
Pendidikan dan pelatihan	1.243.074	1.153.346
Tunjangan kesehatan	747.928	1.476.937
Iuran Jamsostek	979.670	962.339
Biaya kompensasi saham	257.314	-
Lain-lain	1.859.671	2.517.130
Total	37.850.275	39.390.133

Jumlah gaji dan tunjangan untuk Direksi adalah sebesar Rp195.671 dan Rp189.966 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, sedangkan jumlah gaji dan tunjangan untuk Dewan Komisaris adalah sebesar Rp83.417 dan Rp84.369 masing-masing untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 (Catatan 44).

Jumlah tantiem, bonus dan insentif Direksi, Dewan Komisaris dan manajemen kunci BRI yang dibayarkan adalah sebesar Rp750.925 dan Rp672.863 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 (Catatan 44).

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36. BEBAN UMUM DAN ADMINISTRASI

Rincian akun ini adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Jasa <i>outsourcing</i>	4.774.261	4.452.691
Barang dan jasa pihak ketiga	4.166.991	3.277.794
Penyusutan aset tetap dan aset hak guna (Catatan 16)	3.726.291	3.614.805
Perbaikan dan pemeliharaan	2.880.929	2.686.849
<i>E-Channel</i>	1.863.958	1.891.867
Sewa	1.811.534	2.071.605
Transportasi	1.579.211	1.404.568
Jasa profesional	820.808	834.173
Listrik dan air	774.227	693.924
Komunikasi	522.559	405.604
Peralatan kantor	458.565	486.775
Percetakan dan benda pos	349.349	380.011
Penelitian dan pengembangan produk	215.980	279.262
Instalasi komputer	101.399	82.586
Lain-lain	4.438.147	3.396.172
Total	28.484.209	25.958.686

37. (BEBAN) PENDAPATAN NON OPERASIONAL - NETO

Rincian akun ini adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Laba penjualan aset tetap	125.187	242.077
Pendapatan sewa	458	6.759
Sumbangan	(363)	(28.361)
<i>Corporate Social Responsibility</i>	(28.914)	(29.084)
Tanggung Jawab Sosial dan Lingkungan Non PUMK	(341.998)	(284.912)
Lain-lain - neto	(153.395)	384.185
Total	(399.025)	290.664

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38. PERPAJAKAN

a) Utang Pajak

Pada tanggal-tanggal 31 Desember 2023 dan 2022, rincian utang pajak adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>BRI (entitas induk)</u>		
Pajak Penghasilan		
Pasal 25	1.461.224	1.135.923
Pasal 29	20.725	678.296
	<u>1.481.949</u>	<u>1.814.219</u>
<u>Entitas anak</u>		
Pajak Penghasilan	959.642	1.148.050
Pajak Pertambahan Nilai	105.248	91.513
	<u>1.064.890</u>	<u>1.239.563</u>
Total	<u>2.546.839</u>	<u>3.053.782</u>

b) Beban Pajak

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	<u>2023</u>	<u>2022</u>
<u>BRI (entitas induk)</u>		
Beban pajak kini dari:		
Tahun berjalan	10.817.648	12.135.836
Beban (Manfaat) pajak penghasilan tangguhan	3.101.244	(544.446)
	<u>13.918.892</u>	<u>11.591.390</u>

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38. PERPAJAKAN (lanjutan)

b) Beban Pajak (lanjutan)

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
<u>Entitas anak</u>		
Beban pajak kini dari:		
Tahun berjalan	2.241.079	2.178.688
Beban (Manfaat) pajak penghasilan tangguhan	(155.307)	(581.584)
	<u>2.085.772</u>	<u>1.597.104</u>
Total	<u>16.004.664</u>	<u>13.188.494</u>

Rekonsiliasi antara laba sebelum beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan taksiran penghasilan kena pajak adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Laba sebelum beban pajak sesuai dengan laporan laba rugi dan penghasilan komprehensif lain konsolidasian	76.429.712	64.596.701
Bagian laba entitas anak	(9.357.562)	(5.177.391)
Laba sebelum beban pajak BRI (entitas induk)	<u>67.072.150</u>	<u>59.419.310</u>
Perbedaan temporer:		
<i>Benefit</i> pekerja berbasis saham	115.688	-
Penyusutan aset tetap	64.402	(70.504)
Kerugian yang belum direalisasi dari nilai efek-efek yang diukur pada nilai wajar melalui laporan laba rugi	(39.388)	(84.240)
Pembentukan penyisihan beban pekerja	(221.789)	3.510.840
Cadangan estimasi kerugian komitmen dan kontinjensi	(339.718)	(516.872)
Cadangan kerugian aset produktif	(15.807.615)	26.279
	<u>(16.228.420)</u>	<u>2.865.503</u>

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38. PERPAJAKAN (lanjutan)

b) Beban Pajak (lanjutan)

Rekonsiliasi antara laba sebelum beban pajak seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan taksiran penghasilan kena pajak adalah sebagai berikut (lanjutan):

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Perbedaan permanen:		
Promosi	2.188.093	1.845.752
Humas	860.662	84.507
Representasi dan sumbangan	176.675	217.004
Perjalanan dan santunan	45.459	43.112
Pendapatan dividen yang dibebaskan dari pajak	(95.133)	(1.540.279)
Laba dari Unit Kerja Luar Negeri	(353.604)	(510.122)
Bagian laba entitas asosiasi	(884.087)	(749.580)
Pendapatan yang merupakan bukan objek pajak	(1.187.800)	(599.931)
Lain-lain	5.340.996	2.797.546
	<u>6.091.261</u>	<u>1.588.009</u>
Taksiran penghasilan kena pajak	<u>56.934.991</u>	<u>63.872.822</u>
<u>Entitas induk</u>		
Beban pajak-kini	(10.817.648)	(12.135.836)
Pembayaran angsuran pajak penghasilan selama tahun berjalan	10.796.923	11.457.540
	<u>(20.725)</u>	<u>(678.296)</u>
Estimasi utang pajak penghasilan - Pasal 29		
Pembayaran angsuran pajak penghasilan selama catatan tahun berjalan (Catatan 17)	2.089.356	-
	<u>2.089.356</u>	<u>-</u>
<u>Entitas anak</u>		
Beban pajak-kini	(2.241.079)	(2.178.688)
Pembayaran angsuran pajak penghasilan selama tahun berjalan	1.520.080	1.225.579
	<u>(720.999)</u>	<u>(953.109)</u>
Estimasi utang pajak penghasilan - Pasal 29 - neto	<u>(720.999)</u>	<u>(953.109)</u>

Perhitungan Pajak Penghasilan Badan untuk tahun yang berakhir tanggal 31 Desember 2023 adalah sebagaimana disebutkan di atas akan dilaporkan oleh BRI dalam Surat Pemberitahuan Tahunan Pajak Penghasilan (SPT PPh Badan) tahun 2023 ke kantor pajak.

Perhitungan Pajak Penghasilan Badan untuk tahun yang berakhir pada tanggal 31 Desember 2022 adalah sesuai dengan SPT Tahunan Perusahaan.

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38. PERPAJAKAN (lanjutan)

b) Beban Pajak (lanjutan)

Rekonsiliasi antara beban pajak penghasilan dan laba sebelum pajak penghasilan yang dikalikan tarif pajak yang berlaku adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Laba sebelum beban pajak sesuai dengan laporan laba rugi dan penghasilan komprehensif lain konsolidasian	76.429.712	64.596.701
Beban pajak dengan tarif pajak yang berlaku	14.810.004	12.792.030
Pendapatan yang tidak dapat dikurangkan untuk tujuan perpajakan		
BRI	1.157.340	301.722
Entitas anak	37.320	94.742
	16.004.664	13.188.494

c) Aset Pajak Tangguhan

Pengaruh pajak atas perbedaan temporer yang signifikan antara pelaporan komersial dan pajak (dicatat pada akun "aset pajak tangguhan") adalah sebagai berikut:

	31 Desember 2023			
	Saldo awal	Dikreditkan/ (dibebankan) ke laba rugi	Dibebankan ke ekuitas	Saldo akhir
<u>Entitas Induk</u>				
Cadangan kerugian aset produktif	9.891.617	(3.003.447)	-	6.888.170
Penyisihan beban pekerja	3.147.827	(42.140)	-	3.105.687
Cadangan estimasi kerugian komitmen dan kontinjensi	1.226.755	(64.546)	-	1.162.209
Kerugian yang belum direalisasi dari efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	1.046.955	-	(469.741)	577.214
Pengukuran kembali program imbalan pasti	162.159	-	295.628	457.787
<i>Benefit</i> pekerja berbasis saham	43.047	21.981	-	65.028
Keuntungan yang belum direalisasi dari nilai efek-efek yang diukur pada nilai wajar melalui laba rugi	(9.456)	(7.484)	-	(16.940)
Penyusutan aset tetap	(93.585)	(5.608)	-	(99.193)
	15.415.319	(3.101.244)	(174.113)	12.139.962
Aset pajak tangguhan neto - entitas induk	3.297.675			3.465.500
Aset pajak tangguhan neto - entitas anak				
Total aset pajak tangguhan konsolidasian - neto	18.712.994			15.605.462

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38. PERPAJAKAN (lanjutan)

b) Aset Pajak Tangguhan (lanjutan)

Pengaruh pajak atas perbedaan temporer yang signifikan antara pelaporan komersial dan pajak (dicatat pada akun "aset pajak tangguhan") adalah sebagai berikut (lanjutan):

	31 Desember 2022			
	Saldo awal	Dikreditkan/ (dibebankan) ke laba rugi	Dibebankan ke ekuitas	Saldo akhir
Entitas Induk				
Cadangan kerugian aset produktif	9.886.624	4.993	-	9.891.617
Penyisihan beban pekerja	2.480.767	667.060	-	3.147.827
Cadangan estimasi kerugian komitmen dan kontinjensi	1.324.961	(98.206)	-	1.226.755
Kerugian yang belum direalisasi dari efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(438.445)	-	1.485.400	1.046.955
Pengukuran kembali program imbalan pasti	301.080	-	(138.921)	162.159
<i>Benefit</i> pekerja berbasis saham	43.047	-	-	43.047
Keuntungan yang belum direalisasi dari nilai efek-efek yang diukur pada nilai wajar melalui laba rugi	6.549	(16.005)	-	(9.456)
Penyusutan aset tetap	(80.189)	(13.396)	-	(93.585)
Aset pajak tangguhan neto - entitas induk	13.524.394	544.446	1.346.479	15.415.319
Aset pajak tangguhan neto - entitas anak	2.760.504	-	-	3.297.675
Total aset pajak tangguhan konsolidasian - neto	16.284.898	-	-	18.712.994

Manajemen BRI berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan kembali melalui penghasilan kena pajak di masa yang akan datang.

Pada tanggal 30 Juni 2020, Pemerintah menerbitkan Peraturan Pemerintah Pengganti Undang-Undang (Perpu) Republik Indonesia No. 1 Tahun 2020 yang telah menjadi Undang-Undang (UU) No. 2 Tahun 2020, serta menetapkan Peraturan Pemerintah (PP) No. 30 Tahun 2020 tentang Penurunan Tarif Pajak Penghasilan bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka dan berlaku sejak tanggal diundangkan, yaitu pada 19 Juni 2020. Selanjutnya pada tanggal 29 Oktober 2021, Pemerintah menerbitkan Undang-Undang Republik Indonesia No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan (UU HPP).

Adapun aturan tersebut telah menetapkan antara lain, penurunan tarif pajak penghasilan wajib pajak badan dalam negeri dan bentuk usaha tetap dari semula 25% menjadi 22% untuk tahun pajak 2020, 2021, 2022, dan tahun selanjutnya, serta pengurangan lebih lanjut tarif pajak sebesar 3% untuk wajib pajak dalam negeri yang memenuhi persyaratan tertentu.

Untuk tahun yang berakhir pada tanggal 31 Desember 2023, berdasarkan surat keterangan dari Datindo Entrycom No. DE/I/2024 tanggal 4 Januari 2024 yang berkaitan dengan kepemilikan saham BRI dan laporan bulanan kepemilikan saham dari Biro Administrasi Efek, semua persyaratan tertentu di atas untuk memperoleh fasilitas penurunan tarif pajak tersebut telah terpenuhi.

Untuk tahun yang berakhir pada tanggal 31 Desember 2022, berdasarkan surat keterangan dari Datindo Entrycom No. DE/I/2023-0187 tanggal 4 Januari 2023 yang berkaitan dengan kepemilikan saham BRI dan laporan bulanan kepemilikan saham dari Biro Administrasi Efek, semua persyaratan tertentu di atas untuk memperoleh fasilitas penurunan tarif pajak tersebut telah terpenuhi.

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38. PERPAJAKAN (lanjutan)

Pada tanggal 20 Desember 2022 Pemerintah menerbitkan Peraturan Pemerintah (PP) Nomor 55 Tahun 2022 tentang Penyesuaian Pengaturan di Bidang Pajak Penghasilan, selanjutnya pada tanggal 27 Juni 2023 Pemerintah menerbitkan Peraturan Menteri Keuangan (PMK) Nomor 66 Tahun 2023 tentang Perlakuan Pajak Penghasilan atas Penggantian atau Imbalan Sehubungan dengan Pekerjaan atau Jasa yang Diterima atau Diperoleh dalam Bentuk Natura dan/atau Kenikmatan.

Manajemen Bank berkeyakinan bahwa tidak diperlukan adanya pembentukan cadangan pajak untuk tahun pajak yang belum diperiksa oleh Direktorat Jenderal Pajak.

39. MANAJEMEN RISIKO

Kegiatan usaha BRI senantiasa dihadapkan pada risiko-risiko yang berkaitan dengan fungsinya sebagai lembaga intermediasi keuangan. Perkembangan yang pesat pada lingkungan eksternal dan internal perbankan juga menyebabkan risiko kegiatan usaha bank semakin kompleks. Oleh karena itu, agar mampu beradaptasi dalam lingkungan bisnis, BRI dituntut untuk mengelola risiko secara terpadu dan sistematis, yakni pengelolaan terhadap risiko kredit, risiko likuiditas, risiko operasional, risiko pasar, risiko strategis, risiko kepatuhan, risiko reputasi dan risiko hukum.

Prinsip-prinsip pengelolaan risiko terpadu dan sistematis oleh BRI dituangkan dalam beberapa kebijakan dan prosedur, antara lain Kebijakan Manajemen Risiko (KMR). KMR sebagai aturan tertinggi dalam implementasi manajemen risiko pada seluruh kegiatan bisnis BRI, dimulai dari kebijakan umum, strategi, organisasi, sistem informasi manajemen risiko, proses dan penerapan manajemen risiko, sampai dengan sistem pengendalian intern. Pelaksanaan penerapan manajemen risiko diatur dalam kebijakan-kebijakan turunan sesuai dengan jenis risikonya.

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di BRI dan memegang peranan penting dalam mendukung dan mengawasi keberhasilan penerapannya di seluruh unit kerja.

Dewan Komisaris melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilakukan oleh Direksi. Evaluasi dilakukan dalam rangka memastikan bahwa Direksi mengelola aktivitas dan risiko-risiko BRI secara efektif. Dalam melakukan pengawasan aktif terhadap manajemen risiko BRI, Dewan Komisaris dibantu oleh Komite Pengawasan Manajemen Risiko (KPMR).

Direksi menentukan arah kebijakan dan strategi manajemen risiko secara komprehensif beserta implementasinya. Selain itu, Direksi memastikan seluruh risiko yang material dan dampaknya telah ditindaklanjuti, serta memastikan pelaksanaan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha BRI. Direksi menunjuk Direktur khusus, dalam hal ini Direktur Manajemen Risiko, untuk menjalankan proses pengawasan dan pengendalian risiko secara *bank-wide*.

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39. MANAJEMEN RISIKO (lanjutan)

Direksi BRI dibantu oleh *Risk Management Committee* (RMC) individual dan RMC terintegrasi (konsolidasi dengan entitas anak) sebagai komite dalam sistem manajemen risiko BRI yang bertugas memberikan rekomendasi kepada Direktur Utama dalam merumuskan kebijakan, menyempurnakan pelaksanaan kebijakan, mengevaluasi perkembangan dan kondisi profil risiko serta memberikan saran-saran dan langkah-langkah perbaikan.

Manajemen Risiko Kredit

Risiko kredit adalah risiko akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajiban kepada BRI termasuk kegagalan *settlement*. BRI melakukan identifikasi dan mengukur tingkat risiko calon debitur melalui pengembangan *Internal Risk Rating*. BRI memantau kualitas kredit sebagai bagian dari identifikasi dini dari pemburukan kredit. Pengelolaan risiko kredit dilakukan melalui kebijakan pengelolaan risiko secara komprehensif dan terintegrasi. BRI menyusun kebijakan manajemen risiko kredit diantaranya tata kelola, pengelolaan limit pada batasan eksposur risiko yang dapat diterima, pengelolaan limit pada batasan geografis, dan pengelolaan limit konsentrasi per industri. *Rating* risiko kredit diperbarui secara berkala untuk memperkirakan *potential loss* sebagai risiko akibat ekspansi kredit dan penentuan tindak lanjut perbaikan.

Penerapan manajemen risiko kredit selain bertujuan untuk mematuhi regulasi yang berlaku, juga merupakan suatu keharusan dalam rangka menerapkan sistem pengelolaan risiko kredit pada tingkat *risk and return* yang optimum dan sesuai dengan praktik di perbankan. Penerapan manajemen risiko kredit diharapkan mampu mendorong kegiatan bisnis BRI namun tetap memperhatikan prinsip kehati-hatian.

Melalui penerapan *Early Warning System* (EWS) terhadap perkembangan kondisi usaha debitur, maka pengelolaan risiko kredit yang efektif dapat meminimalkan risiko terjadinya kerugian dan mengoptimalkan penggunaan modal untuk memperoleh pendapatan yang maksimal.

Pengelolaan risiko kredit BRI dimaksudkan agar kemungkinan kerugian yang diakibatkan oleh tidak terbayarnya pinjaman yang diberikan dan kontrak keuangan lainnya, baik secara tingkat individual maupun portofolio kredit secara keseluruhan dapat dikelola seminimal mungkin. Pengelolaan risiko kredit ini juga dilakukan BRI dalam upaya memenuhi persyaratan-persyaratan yang telah ditetapkan oleh regulator.

BRI senantiasa melakukan penyempurnaan metodologi penilaian risiko kredit dalam rangka meningkatkan akurasi dalam pengelolaan risiko kredit khususnya dalam proses identifikasi, pengukuran, pemantauan dan pengendalian risiko.

1. Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya

Nilai tercatat dari aset keuangan bank selain kredit yang diberikan dan efek-efek yang dibeli dengan janji dijual kembali menggambarkan eksposur maksimum atas risiko kredit.

Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2023 dan 31 Desember 2022:

	31 Desember 2023		
	Eksposur Maksimum	Agunan	Net Eksposur
Efek-efek yang dibeli dengan janji dijual kembali	33.595.231	35.000.000	1.404.769

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

- Analisa eksposur maksimum terhadap risiko kredit setelah memperhitungkan dampak agunan dan mitigasi risiko kredit lainnya (lanjutan)

Tabel di bawah ini menunjukkan *net maximum exposure* atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal-tanggal 31 Desember 2023 dan 31 Desember 2022 (lanjutan):

	31 Desember 2022		
	Eksposur Maksimum	Agunan	Net Eksposur
Efek-efek yang dibeli dengan janji dijual kembali	51.014.678	52.833.334	1.818.656

Untuk kredit yang diberikan, BRI menggunakan agunan untuk meminimalkan risiko kredit. Berdasarkan klasifikasi, kredit BRI dapat dibedakan menjadi dua kelompok besar, yaitu:

- Secured loans*
- Unsecured loans*

Untuk *secured loans*, BRI menetapkan jenis dan nilai agunan yang dijamin sesuai skema kredit. Jenis dari agunan terdiri dari:

- Physical collateral*, berupa tanah dan bangunan, Buku Pemilik Kendaraan Bermotor (BPKB) dan properti.
- Financial collateral*, berupa simpanan (tabungan, giro, deposito), surat berharga, dan emas.
- Lainnya berupa garansi, jaminan pemerintah dan lembaga penjamin.

Apabila terjadi *default* (gagal bayar), BRI akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty*.

Unsecured loans terdiri dari *fully unsecured loans* seperti kartu kredit pembiayaan Mekaar dan *partially secured loans* seperti kredit untuk golongan berpenghasilan tetap, kredit untuk para pensiunan dan kredit konsumen lainnya. Dalam pembayaran kewajibannya, *partially secured loans* umumnya dilakukan melalui pemotongan penghasilan secara otomatis.

Dengan demikian, meskipun kredit tersebut termasuk dalam kategori *unsecured loans*, tingkat risiko dari *partially secured loans* tidak sebesar nilai tercatat kredit. Sedangkan untuk *fully unsecured loans*, tingkat risiko adalah sebesar nilai tercatat kredit.

Mitigasi risiko kredit untuk *partially secured loans* terdiri dari surat keputusan pengangkatan pekerja dan surat keterangan pensiun.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

2. Analisa konsentrasi risiko

a. Sektor geografis

Tabel berikut menggambarkan rincian konsentrasi risiko aset keuangan konsolidasian dengan eksposur kredit pada nilai tercatat yang dikategorikan berdasarkan wilayah geografis pada tanggal-tanggal 31 Desember 2023 dan 2022. Kategori wilayah geografis berdasarkan tempat beroperasinya bisnis BRI yang sekaligus menggambarkan potensial bisnis wilayah masing-masing:

	31 Desember 2023							Total
	Jakarta	Jawa Barat	Jawa Tengah dan DIY	Jawa Timur	Sumatera	Indonesia Tengah dan Timur	Lainnya	
Aset								
Giro pada Bank Indonesia	101.829.850	3.217	506	9.400	4.117	7.537	54.494	101.909.121
Giro pada Bank lain	19.927.489	14.651	9.518	23.468	20.313	28.942	2.307.538	22.331.919
Penempatan pada Bank Indonesia dan lembaga keuangan lain	53.257.077	30.500	455.000	-	284.500	654.300	10.543.883	65.225.260
Efek-efek								
Nilai wajar melalui laba rugi	22.241.263	-	-	-	-	-	151.908	22.393.171
Nilai wajar melalui penghasilan komprehensif lain	152.358.665	-	-	-	-	-	10.980.500	163.339.165
Biaya perolehan di amortisasi	144.234.988	-	-	-	-	-	1.123.980	145.358.968
Wesel ekspor dan tagihan lainnya	36.130.139	479.057	237.311	2.480.045	3.174.169	2.225.356	9.169.327	53.895.404
Efek-efek yang dibeli dengan janji dijual kembali	33.595.231	-	-	-	-	-	-	33.595.231
Tagihan derivatif	911.683	-	-	-	-	-	-	911.683
Kredit yang diberikan								
Mikro	40.158.787	52.072.126	88.364.744	76.424.151	100.872.300	146.224.668	-	504.116.776
Ritel	112.912.806	32.565.692	54.879.538	65.124.492	85.315.694	143.876.696	1.264.808	495.939.726
Korporasi	160.688.906	8.266.139	2.163.276	185.601	5.740.485	5.401.406	15.250.391	197.696.204
Pinjaman syariah	2.102.106	1.147.451	924.377	2.350.532	2.780.464	4.363.290	-	13.668.220
Piutang pembiayaan	3.484.098	12.817.167	6.408.672	8.951.008	14.544.931	8.791.558	10.887	55.008.321
Tagihan akseptasi	9.270.656	12.151	48.994	236.494	13.296	47.942	587.875	10.217.408
Aset lain-lain*)	28.371.173	279.981	311.488	433.251	606.988	1.205.464	324.927	31.533.272
Total	921.474.917	107.688.132	153.803.424	156.218.442	213.357.257	312.827.159	51.770.518	1.917.139.849
Dikurangi cadangan kerugian penurunan nilai								(88.168.856)
Bersih								1.828.970.993
Rekening Administratif								
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor	8.865.216	633.214	44.272	566.310	902.962	435.256	-	11.447.230
Garansi yang diterbitkan	46.379.671	5.000.214	2.588.992	2.877.476	3.209.606	5.836.966	-	65.892.925
Total	55.244.887	5.633.428	2.633.264	3.443.786	4.112.568	6.272.222	-	77.340.155
Dikurangi cadangan kerugian penurunan nilai								(4.884.777)
Bersih								72.455.378

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain, pendapatan yang masih akan diterima dengan prinsip syariah, dan term deposit valas DHE

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

2. Analisa konsentrasi risiko (lanjutan)

a. Sektor geografis (lanjutan)

Tabel berikut menggambarkan rincian konsentrasi risiko aset keuangan konsolidasian dengan eksposur kredit pada nilai tercatat yang dikategorikan berdasarkan wilayah geografis pada tanggal-tanggal 31 Desember 2023 dan 2022. Kategori wilayah geografis berdasarkan tempat beroperasinya bisnis BRI yang sekaligus menggambarkan potensial bisnis wilayah masing-masing (lanjutan):

31 Desember 2022								
	Jakarta	Jawa Barat	Jawa Tengah dan DIY	Jawa Timur	Sumatera	Indonesia Tengah dan Timur	Lainnya	Total
Aset								
Giro pada Bank Indonesia	150.880.482	3.044	729	9.163	479	51	41.202	150.935.150
Giro pada Bank lain	19.745.303	41.579	12.547	13.105	29.945	45.043	1.600.912	21.488.434
Penempatan pada Bank Indonesia dan lembaga keuangan lain	59.483.459	229.000	16.800	-	202.000	38.600	10.432.042	70.401.901
Efek-efek								
Nilai wajar melalui laba rugi	20.965.114	-	-	-	-	-	150.759	21.115.873
Nilai wajar melalui penghasilan komprehensif lain	133.584.217	-	-	-	-	-	17.218.350	150.802.567
Biaya perolehan di amortisasi	154.852.243	-	-	-	-	-	3.554.135	158.406.378
Wesel ekspor dan tagihan lainnya	25.486.991	212.781	135.450	2.501.971	2.112.522	1.500.095	7.117.565	39.067.375
Efek-efek yang dibeli dengan janji dijual kembali	51.014.678	-	-	-	-	-	-	51.014.678
Tagihan derivatif	911.405	-	-	-	-	-	-	911.405
Kredit yang diberikan								
Mikro	41.326.001	53.878.956	86.808.067	76.283.493	99.502.660	145.167.899	-	502.967.076
Ritel	95.071.388	27.608.453	44.433.267	51.895.813	64.973.907	117.527.679	1.010.176	402.520.683
Korporasi	127.742.427	9.770.411	2.182.753	3.003.544	10.247.441	7.001.584	13.838.900	173.787.060
Pinjaman syariah	1.621.953	879.618	704.180	1.894.283	2.189.561	3.224.734	-	10.514.329
Piutang pembiayaan	3.387.076	11.590.101	5.707.570	8.170.095	12.180.484	8.252.591	-	49.287.917
Tagihan akseptasi	6.635.986	12.689	26.780	377.830	48.047	66.268	-	7.167.600
Aset lain-lain*)	22.065.538	327.579	287.280	346.133	450.080	1.061.174	749.163	25.286.947
Total	914.774.261	104.554.211	140.315.423	144.495.430	191.937.126	283.885.718	55.713.204	1.835.675.373
Dikurangi cadangan kerugian penurunan nilai								(94.966.839)
Bersih								1.740.708.534
Rekening Administratif								
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor	9.187.432	1.685.436	26.922	911.091	1.662.614	185.173	-	13.658.668
Garansi yang diterbitkan	54.041.372	6.131.558	3.195.108	2.770.756	3.299.117	5.417.087	-	74.854.998
Total	63.228.804	7.816.994	3.222.030	3.681.847	4.961.731	5.602.260	-	88.513.666
Dikurangi cadangan kerugian penurunan nilai								(5.006.065)
Bersih								83.507.601

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain, dan pendapatan yang masih akan diterima dengan prinsip syariah

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

2. Analisa konsentrasi risiko (lanjutan)

b. Sektor industri

Tabel di bawah ini menggambarkan rincian eksposur kredit pada nilai tercatat yang dikategorikan berdasarkan sektor industri pada tanggal-tanggal 31 Desember 2023 dan 2022:

	31 Desember 2023							Total
	Pemerintah (Termasuk BI)	Bank dan lembaga keuangan lainnya	Pertanian	Perindustrian	Perdagangan, hotel dan restoran	Jasa dunia usaha	Lain-lain	
Aset								
Giro pada Bank Indonesia	101.909.121	-	-	-	-	-	-	101.909.121
Giro pada bank lain	-	22.331.919	-	-	-	-	-	22.331.919
Penempatan pada Bank Indonesia dan lembaga keuangan lain	48.916.961	16.308.299	-	-	-	-	-	65.225.260
Efek-efek								
Nilai wajar melalui laba rugi	11.603.446	9.057.989	8.651	873.111	2	573.417	276.555	22.393.171
Nilai wajar melalui penghasilan komprehensif lain	131.245.386	26.253.605	27	4.591.790	1.716	1.240.605	6.036	163.339.165
Biaya perolehan di amortisasi	123.438.096	21.263.702	11.000	473.431	-	172.739	-	145.358.968
Wesel ekspor dan tagihan lainnya	1.718.917	-	-	1.266.396	106.919	1.489.692	49.313.480	53.895.404
Efek-efek yang dibeli dengan janji dijual kembali	19.317.543	14.277.688	-	-	-	-	-	33.595.231
Tagihan derivatif	-	911.683	-	-	-	-	-	911.683
Kredit yang diberikan								
Mikro	-	-	119.599.123	37.707.275	202.897.491	43.433.532	100.479.355	504.116.776
Ritel	-	136.426	35.061.191	21.196.205	177.194.758	18.148.165	244.202.981	495.939.726
Korporasi	1.207.000	-	30.265.580	45.361.102	17.066.890	10.964.404	92.831.228	197.696.204
Pinjaman syariah	-	-	887.084	299.970	5.319.974	808.641	6.352.551	13.668.220
Piutang pembiayaan	-	579.021	10.797.567	3.592.020	33.679.628	4.008.258	2.351.827	55.008.321
Tagihan akseptasi	-	-	-	313.613	-	918.308	8.985.487	10.217.408
Aset lain-lain*)	18.675.355	6.525.822	751	42.255	434.940	327.108	5.527.041	31.533.272
Total	458.031.825	117.646.154	196.630.974	115.717.168	436.702.318	82.084.869	510.326.541	1.917.139.849
Dikurangi cadangan kerugian penurunan nilai								(88.168.856)
Bersih								1.828.970.993
Rekening Administratif								
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor	-	30.889	3.853.331	2.566.169	40.770	626.549	4.329.522	11.447.230
Garansi yang diterbitkan	-	3.685.723	554.292	11.964.097	147.438	13.372.299	36.169.076	65.892.925
Total	-	3.716.612	4.407.623	14.530.266	188.208	13.998.848	40.498.598	77.340.155
Dikurangi cadangan kerugian penurunan nilai								(4.884.777)
Bersih								72.455.378

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain, pendapatan yang masih akan diterima dengan prinsip syariah, dan term deposit valas DHE

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

2. Analisa konsentrasi risiko (lanjutan)

b. Sektor industri (lanjutan)

Tabel di bawah ini menggambarkan rincian eksposur kredit pada nilai tercatat yang dikategorikan berdasarkan sektor industri pada tanggal-tanggal 31 Desember 2023 dan 2022 (lanjutan):

	31 Desember 2022							
	Pemerintah (Termasuk BI)	Bank dan lembaga keuangan lainnya	Pertanian	Perindustrian	Perdagangan, hotel dan restoran	Jasa dunia usaha	Lain-lain	Total
Aset								
Giro pada Bank Indonesia	150.935.150	-	-	-	-	-	-	150.935.150
Giro pada bank lain	-	21.488.434	-	-	-	-	-	21.488.434
Penempatan pada Bank Indonesia dan lembaga keuangan lain	55.188.633	15.213.268	-	-	-	-	-	70.401.901
Efek-efek								
Nilai wajar melalui laba rugi	10.605.908	3.572.717	-	181.539	-	40.886	6.714.823	21.115.873
Nilai wajar melalui penghasilan komprehensif lain	120.244.522	22.231.398	-	4.244.793	-	1.405.012	2.676.842	150.802.567
Biaya perolehan di amortisasi	134.094.983	23.630.150	11.000	250.344	-	419.901	-	158.406.378
Wesel ekspor dan tagihan lainnya	2.477.321	-	8.928.592	2.680.436	100.631	106.981	24.773.414	39.067.375
Efek-efek yang dibeli dengan janji dijual kembali	46.176.061	4.838.617	-	-	-	-	-	51.014.678
Tagihan derivatif	-	911.405	-	-	-	-	-	911.405
Kredit yang diberikan								
Mikro	-	-	113.826.272	39.702.962	211.046.231	38.626.285	99.765.326	502.967.076
Ritel	-	226.633	21.067.550	14.653.665	136.799.791	14.305.470	215.467.574	402.520.683
Korporasi	305.303	-	25.515.870	47.533.803	11.785.946	12.048.710	76.597.428	173.787.060
Pinjaman syariah	-	-	747.434	214.341	3.375.200	69.154	6.108.200	10.514.329
Piutang pembiayaan	-	425.045	5.118.615	3.103.897	28.625.489	5.372.731	6.642.140	49.287.917
Tagihan akseptasi	6.635.986	12.689	26.780	377.830	48.047	66.268	-	7.167.600
Aset lain-lain*)	15.911.136	496.711	-	1.487.612	-	399.700	6.991.788	25.286.947
Total	542.575.003	93.047.067	175.242.113	114.431.222	391.781.335	72.861.098	445.737.535	1.835.675.373
Dikurangi cadangan kerugian penurunan nilai								(94.966.839)
Bersih								1.740.708.534
Rekening Administratif								
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor	-	-	-	7.666.832	77.049	1.479.426	4.435.361	13.658.668
Garansi yang diterbitkan	-	2.443.425	622.700	27.229.128	662.063	608.496	43.289.186	74.854.998
Total	-	2.443.425	622.700	34.895.960	739.112	2.087.922	47.724.547	88.513.666
Dikurangi cadangan kerugian penurunan nilai								(5.006.065)
Bersih								83.507.601

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah

3. Penurunan nilai aset keuangan pada tanggal-tanggal 31 Desember 2023 dan 2022.

a. Giro pada bank lain

Pada tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara kolektif.

b. Penempatan pada Bank Indonesia dan lembaga keuangan lain

Pada tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara kolektif.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

3. Penurunan nilai aset keuangan pada tanggal-tanggal 31 Desember 2023 dan 2022 (lanjutan)

c. Efek-efek

Pada tanggal-tanggal 31 Desember 2023 dan 2022, seluruh efek-efek diklasifikasikan "Lancar".

d. Piutang pembiayaan

Pada tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai sebagai berikut:

	31 Desember 2023	31 Desember 2022
Mengalami penurunan nilai	675.752	501.260
Telah jatuh tempo tetapi tidak mengalami penurunan nilai	2.234.453	1.556.428
Belum jatuh tempo atau tidak mengalami penurunan nilai	52.098.116	47.230.229
	<u>55.008.321</u>	<u>49.287.917</u>
Dikurangi cadangan kerugian penurunan nilai	(4.483.915)	(3.477.948)
Total	<u>50.524.406</u>	<u>45.809.969</u>

e. Kredit yang diberikan dan pinjaman syariah

Pada tanggal-tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara individual maupun kolektif dengan rincian sebagai berikut:

	31 Desember 2023				
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai	Mengalami Penurunan Nilai ^{*)}	Total
	High Grade	Standard Grade			
<u>Rupiah</u>					
Perdagangan, perhotelan dan restoran	324.845.469	23.235.384	24.040.612	17.380.592	389.502.057
Pertanian	159.291.356	4.158.707	6.945.516	9.178.589	179.574.168
Perindustrian	59.888.517	2.497.974	3.857.594	6.557.963	72.802.048
Jasa dunia usaha	54.030.724	2.726.593	3.779.057	3.543.519	64.079.893
Listrik, gas dan air	11.190.010	90.535	74.665	145.921	11.501.131
Konstruksi	21.942.392	616.255	485.233	6.623.769	29.667.649
Pengangkutan, pergudangan dan komunikasi	22.083.188	910.144	848.650	1.922.255	25.764.237
Jasa pelayanan sosial	5.902.571	399.620	332.307	408.163	7.042.661
Pertambangan	11.582.453	179.354	93.206	500.152	12.355.165
Lain-lain	292.865.061	5.061.289	8.947.437	4.725.767	311.599.554
	<u>963.621.741</u>	<u>39.875.855</u>	<u>49.404.277</u>	<u>50.986.690</u>	<u>1.103.888.563</u>

*) Termasuk seluruh kredit yang dianalisa secara individual

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

3. Penurunan nilai aset keuangan pada tanggal-tanggal 31 Desember 2023 dan 2022 (lanjutan)

e. Kredit yang diberikan dan pinjaman syariah (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara individual maupun kolektif dengan rincian sebagai berikut (lanjutan):

	31 Desember 2023				
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai	Mengalami Penurunan Nilai ^{*)}	Total
	High Grade	Standard Grade			
<u>Mata uang asing</u>					
Perindustrian	27.711.170	463	33.951	4.604.035	32.349.619
Pertanian	10.183.322	-	-	488.378	10.671.700
Listrik, gas dan air	19.679.604	-	-	-	19.679.604
Perdagangan, perhotelan dan restoran	6.902.186	2.669	-	1.052.197	7.957.052
Pengangkutan, pergudangan dan komunikasi	1.131.779	-	-	74.285	1.206.064
Pertambangan	17.681.313	-	-	1.814.075	19.495.388
Jasa pelayanan sosial	1.207.241	-	-	-	1.207.241
Jasa dunia usaha	5.670.372	-	107.213	2.690.444	8.468.029
Konstruksi	5.016.705	-	-	131.408	5.148.113
Lain-lain	1.339.192	-	2.725	7.636	1.349.553
	<u>96.522.884</u>	<u>3.132</u>	<u>143.889</u>	<u>10.862.458</u>	<u>107.532.363</u>
Total	1.060.144.625	39.878.987	49.548.166	61.849.148	1.211.420.926
Dikurangi cadangan kerugian penurunan nilai					(81.017.973)
Bersih					1.130.402.953

	31 Desember 2022				
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai	Mengalami Penurunan Nilai ^{*)}	Total
	High Grade	Standard Grade			
<u>Rupiah</u>					
Perdagangan, perhotelan dan restoran	270.598.277	51.737.757	17.390.013	15.148.331	354.874.378
Pertanian	131.013.202	6.934.234	3.603.995	12.316.969	153.868.400
Perindustrian	57.399.888	5.515.252	2.699.971	7.076.290	72.691.401
Jasa dunia usaha	45.021.262	6.155.829	2.420.618	3.036.574	56.634.283
Konstruksi	18.298.376	1.355.957	444.312	7.586.856	27.685.501
Pengangkutan, pergudangan dan komunikasi	10.142.311	1.923.318	518.692	6.096.134	18.680.455
Listrik, gas dan air	13.149.691	158.508	48.924	815.222	14.172.345
Jasa pelayanan sosial	4.312.624	836.998	211.589	548.658	5.909.869
Pertambangan	2.766.125	282.380	74.720	695.413	3.818.638
Lain-lain	261.933.718	12.515.405	6.616.108	3.579.440	284.644.671
	<u>814.635.474</u>	<u>87.415.638</u>	<u>34.028.942</u>	<u>56.899.887</u>	<u>992.979.941</u>

^{*)} Termasuk seluruh kredit yang dianalisa secara individual

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

3. Penurunan nilai aset keuangan pada tanggal-tanggal 31 Desember 2023 dan 2022 (lanjutan)

e. Kredit yang diberikan dan pinjaman syariah (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara individual maupun kolektif dengan rincian sebagai berikut (lanjutan):

	31 Desember 2022				
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai	Mengalami Penurunan Nilai ^{*)}	Total
	High Grade	Standard Grade			
<u>Mata uang asing</u>					
Perindustrian	26.726.014	570	98.184	5.104.382	31.929.150
Listrik, gas dan air	20.829.686	-	-	1.371.043	22.200.729
Pertanian	6.919.636	-	-	2.030.138	8.949.774
Jasa dunia usaha	5.536.793	5.848	-	2.907.310	8.449.951
Perdagangan, perhotelan dan restoran	6.467.842	-	-	1.075.554	7.543.396
Pertambangan	8.503.161	-	-	2.298.276	10.801.437
Konstruksi	4.592.170	-	-	2.285	4.594.455
Jasa pelayanan sosial	538.584	-	-	-	538.584
Pengangkutan, perdagangan dan komunikasi	535.165	-	-	265.740	800.905
Lain-lain	991.672	-	3.183	5.971	1.000.826
	<u>81.640.723</u>	<u>6.418</u>	<u>101.367</u>	<u>15.060.699</u>	<u>96.809.207</u>
Total	896.276.197	87.422.056	34.130.309	71.960.586	1.089.789.148
Dikurangi cadangan kerugian penurunan nilai					(89.610.033)
Bersih					1.000.179.115

^{*)} Termasuk seluruh kredit yang dianalisa secara individual

f. Wesel ekspor dan tagihan lainnya

Pada tanggal-tanggal 31 Desember 2023 dan 2022 aset keuangan ini mengalami penurunan nilai baik secara individu dan kolektif.

g. Tagihan akseptasi

Pada tanggal-tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara kolektif dan individual.

h. Efek-efek yang dibeli dengan janji dijual kembali

Pada tanggal-tanggal 31 Desember 2023 dan 2022, aset keuangan ini tidak mengalami penurunan nilai secara individual maupun kolektif.

i. Aset lain-lain

Pada tanggal-tanggal 31 Desember 2023 dan 2022, aset keuangan ini mengalami penurunan nilai secara individual.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

3. Penurunan nilai aset keuangan pada tanggal-tanggal 31 Desember 2023 dan 2022 (lanjutan)

j. Rekening administratif

Pada tanggal-tanggal 31 Desember 2023 dan 2022, akun-akun administratif ini mengalami penurunan nilai dengan rincian sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Rupiah</u>		
Garansi yang diterbitkan	41.712.234	47.796.102
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor	2.228.611	2.571.824
	<u>43.940.845</u>	<u>50.367.926</u>
<u>Mata uang asing</u>		
Garansi yang diterbitkan	24.180.691	27.058.896
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor	9.218.619	11.086.844
	<u>33.399.310</u>	<u>38.145.740</u>
	77.340.155	88.513.666
Dikurangi cadangan kerugian penurunan nilai	<u>(4.884.777)</u>	<u>(5.006.065)</u>
Total	<u>72.455.378</u>	<u>83.507.601</u>

4. Kualitas aset keuangan

Tabel berikut menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit, nilai yang disajikan adalah *gross*.

	31 Desember 2023				
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai	Mengalami Penurunan Nilai ^{*)}	Total
	High Grade	Standard Grade	-	-	-
Aset					
Giro pada Bank Indonesia	101.909.121	-	-	-	101.909.121
Giro pada bank lain	22.262.708	69.211	-	-	22.331.919
Penempatan pada Bank Indonesia dan lembaga keuangan lain	65.225.260	-	-	-	65.225.260
Efek-efek					
Nilai wajar melalui laba rugi	13.728.657	8.664.514	-	-	22.393.171
Nilai wajar melalui penghasilan komprehensif lain	144.895.186	18.443.979	-	-	163.339.165
Biaya perolehan diamortisasi	124.204.129	21.154.839	-	-	145.358.968
Wesel ekspor dan tagihan lainnya	53.895.404	-	-	-	53.895.404
Efek-efek yang dibeli dengan janji dijual kembali	33.595.231	-	-	-	33.595.231
Tagihan derivatif	911.683	-	-	-	911.683
Kredit yang diberikan					
Mikro	448.121.725	14.430.771	29.148.737	12.415.543	504.116.776
Ritel	431.464.628	25.409.037	19.291.593	19.774.468	495.939.726
Korporasi	168.142.815	-	141.163	29.412.226	197.696.204
Pinjaman syariah	12.415.457	39.179	966.673	246.911	13.668.220
Piutang pembiayaan	47.716.681	4.381.435	2.234.453	675.752	55.008.321
Tagihan akseptasi	10.217.408	-	-	-	10.217.408
Aset lain-lain ^{*)}	29.531.651	652.136	1.252.273	97.212	31.533.272
Total	<u>1.708.237.744</u>	<u>93.245.101</u>	<u>53.034.892</u>	<u>62.622.112</u>	<u>1.917.139.849</u>

^{*)} Aset lain-lain terdiri atas piutang bunga, piutang lain-lain, pendapatan yang masih akan diterima dengan prinsip syariah, dan *term deposit valas DHE*

^{**)} Termasuk seluruh kredit yang dianalisa secara individual

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

4. Kualitas aset keuangan (lanjutan)

Tabel berikut menunjukkan kualitas aset keuangan berdasarkan golongan aset untuk semua aset keuangan yang mempunyai risiko kredit, nilai yang disajikan adalah *gross*. (lanjutan)

	31 Desember 2022				
	Belum Jatuh Tempo atau Tidak Mengalami Penurunan Nilai		Telah Jatuh Tempo Tetapi Tidak Mengalami Penurunan Nilai	Mengalami Penurunan Nilai**)	Total
	<i>High Grade</i>	<i>Standard Grade</i>			
Aset					
Giro pada Bank Indonesia	150.935.150	-	-	-	150.935.150
Giro pada bank lain	21.129.710	358.724	-	-	21.488.434
Penempatan pada Bank Indonesia dan lembaga keuangan lain	70.401.901	-	-	-	70.401.901
Efek-efek					
Nilai wajar melalui laba rugi	20.955.201	160.672	-	-	21.115.873
Nilai wajar melalui penghasilan komprehensif lain	136.399.669	14.402.898	-	-	150.802.567
Biaya perolehan diamortisasi	156.934.530	1.471.848	-	-	158.406.378
Wesel ekspor dan tagihan lainnya	38.467.643	-	599.732	-	39.067.375
Efek-efek yang dibeli dengan janji dijual kembali	51.014.678	-	-	-	51.014.678
Tagihan derivatif	911.405	-	-	-	911.405
Kredit yang diberikan					
Mikro	437.807.487	36.937.719	19.838.554	8.383.316	502.967.076
Ritel	323.608.890	45.667.970	13.591.274	19.652.549	402.520.683
Korporasi	130.043.450	-	98.184	43.645.426	173.787.060
Pinjaman syariah	9.409.869	222.868	602.297	279.295	10.514.329
Piutang pembiayaan	45.068.685	2.161.544	1.556.428	501.260	49.287.917
Tagihan akseptasi	7.167.600	-	-	-	7.167.600
Aset lain-lain*)	18.497.543	6.181.814	607.590	-	25.286.947
Total	1.618.753.411	107.566.057	36.894.059	72.461.846	1.835.675.373

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah

**) Termasuk seluruh kredit yang dianalisa secara individual

Kualitas kredit didefinisikan sebagai berikut:

1. Tingkat Tinggi (*High Grade*)

- a) Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan lembaga keuangan lain, yaitu giro atau penempatan pada institusi Pemerintah dan transaksi dengan bank yang telah terdaftar pada Bursa.
- b) Kredit yang diberikan, piutang pembiayaan dan pinjaman syariah yaitu pinjaman kepada pihak ketiga yang belum jatuh tempo dan tidak mengalami penurunan nilai, serta tidak pernah direstrukturasikan.
- c) Wesel ekspor dan tagihan lainnya serta tagihan akseptasi yaitu tagihan kepada pihak ketiga yang belum jatuh tempo, dan memiliki kapasitas finansial yang kuat dalam hal pembayaran kembali seluruh kewajibannya secara tepat waktu.
- d) Efek-efek dan Obligasi Pemerintah, yaitu efek-efek yang dikeluarkan oleh Pemerintah, efek-efek dan obligasi dengan *rating* minimal idA- (Pefindo), A- (Fitch), atau A3 (Moody's).
- e) Penyertaan saham, yaitu penyertaan pada perusahaan yang terdaftar pada Bursa dan memiliki tingkat kinerja keseluruhan yang baik.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

4. Kualitas aset keuangan (lanjutan)

Kualitas kredit didefinisikan sebagai berikut (lanjutan):

2. Tingkat Standar (*Standard Grade*)

- a) Giro pada bank lain, penempatan pada Bank Indonesia dan lembaga keuangan lain, yaitu giro atau penempatan pada bank yang tidak terdaftar pada Bursa.
- b) Kredit yang diberikan, piutang pembiayaan dan pinjaman syariah yaitu pinjaman kepada pihak ketiga yang belum jatuh tempo, dan tidak mengalami penurunan nilai, namun pernah direstrukturisasi.
- c) Wesel ekspor dan tagihan lainnya serta tagihan akseptasi, yaitu tagihan kepada pihak ketiga yang belum jatuh tempo dan memiliki kapasitas finansial yang memadai dalam hal pembayaran kembali seluruh kewajibannya secara tepat waktu.
- d) Efek-efek dan Obligasi Pemerintah, yaitu efek-efek dan obligasi dengan *rating* antara idBBB+ sampai dengan idBBB- (Pefindo), BBB+ sampai dengan BBB- (Fitch), atau Baa1 sampai dengan Baa3 (Moody's).
- e) Penyertaan saham, yaitu penyertaan pada perusahaan yang tidak terdaftar pada Bursa dan memiliki tingkat kinerja keseluruhan yang baik.

Analisis Kualitas Kredit

Pengukuran Kerugian Kredit Ekspektasian

a. Peningkatan Risiko Kredit Secara Signifikan

Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank mempertimbangkan informasi yang wajar dan didukung, serta relevan yang tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisa kuantitatif dan kualitatif, berdasarkan pada pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan (*forward-looking*).

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:

1. *Probability of default* (PD) atas umur tersisa pada tanggal pelaporan; dengan
2. *Probability of default* (PD) atas umur tersisa yang di estimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran dimuka).

Bank juga menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi:

1. Pengujian kuantitatif berdasarkan perubahan *probability of default* (PD)
2. Indikator kualitatif
3. Tertunggak lebih dari 30 (tiga puluh) hari.

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Manajemen Risiko Kredit (lanjutan)

4. Kualitas aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

b. *Credit Risk Grades*

Bank mengalokasikan setiap eksposur ke *credit risk grades* berdasarkan variasi data yang ditentukan dapat memprediksi risiko gagal bayar dan menerapkan pengalaman atas kredit. *Credit risk grades* ditetapkan menggunakan faktor kualitatif dan kuantitatif yang dapat mengindikasikan risiko gagal bayar. Faktor-faktor ini bervariasi tergantung pada sifat eksposur dan jenis peminjam.

Credit risk grades ditetapkan dan dikalibrasi sedemikian rupa sehingga risiko terjadinya gagal bayar meningkat secara eksponensial seiring dengan penurunan risiko kredit, sebagai contoh, selisih antara *credit risk rating grades* 1 dan 2 lebih kecil dari pada selisih antara *credit risk rating grades* 2 dan 3.

Setiap eksposur dialokasikan ke *credit risk grades* pada pengakuan awal berdasarkan informasi yang tersedia tentang peminjam. Eksposur ini dipantau secara berkelanjutan dan dapat mengakibatkan eksposur dipindahkan ke *credit risk grades* yang berbeda. Pemantauan biasanya menggunakan data laporan keuangan, penggunaan fasilitas kredit, dan estimasi kondisi ekonomi.

c. Penentuan Struktur *Probability of Default*

Credit risk grades adalah input utama dalam penentuan struktur *PD term structure* atas eksposur. Bank mengumpulkan informasi kinerja dan gagal bayar tentang eksposur risiko kredit yang dianalisa berdasarkan yurisdiksi atau wilayah dan menurut jenis produk dan peminjam serta penilaian risiko kredit. Untuk beberapa portofolio, informasi yang dibeli dari penilai kredit eksternal juga digunakan.

Bank menggunakan model statistik untuk menganalisa data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

Analisa ini mencakup identifikasi dan kalibrasi hubungan antara perubahan tingkat gagal bayar dan perubahan dalam faktor-faktor makro ekonomi utama serta analisa mendalam tentang dampak faktor-faktor lain tertentu (seperti restrukturisasi) pada risiko gagal bayar. Untuk sebagian besar eksposur, indikator makro ekonomi utama meliputi: Pertumbuhan Domestik Bruto (PDB), Tingkat Konsumsi, dan Tingkat Investasi. Untuk eksposur pada industri dan/atau wilayah tertentu, analisa dapat mencakup harga komoditas dan/atau harga properti yang relevan.

d. Penentuan Terjadinya Peningkatan Risiko Kredit Secara Signifikan

Kriteria untuk menentukan apakah risiko kredit telah meningkat secara signifikan bervariasi untuk setiap portofolio dan termasuk perubahan kuantitatif pada PD dan faktor kualitatif, termasuk penentuan berdasarkan status hari tunggakan.

Risiko kredit dari eksposur tertentu dianggap telah meningkat secara signifikan sejak pengakuan awal jika, berdasarkan permodelan kuantitatif Bank, *probability of default* (PD) atas umur tersisa telah meningkat signifikan.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

4. Kualitas aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

d. Penentuan Terjadinya Peningkatan Risiko Kredit Secara Signifikan (lanjutan)

Bank juga dapat menggunakan penilaian dari analisis kredit dan, jika mungkin, pengalaman historis yang relevan, dalam menentukan bahwa mungkin eksposur telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasikan hal tersebut dan pengaruhnya mungkin tidak sepenuhnya tercermin dalam analisis kuantitatif secara tepat waktu.

Bank menentukan bahwa peningkatan risiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal dimana pembayaran penuh belum diterima. Tanggal jatuh tempo ditentukan tanpa mempertimbangkan masa tenggang yang mungkin tersedia bagi peminjam.

Bank memantau efektivitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara reviu berkala.

e. Modifikasi Aset Keuangan

Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit saat pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

Ketika ketentuan kontraktual pinjaman dimodifikasi dan tidak mengakibatkan penghentian pengakuan, penentuan terjadinya peningkatan risiko kredit secara signifikan dilakukan dengan cara membandingkan:

- sisa PD sepanjang umur pada tanggal pelaporan berdasarkan ketentuan yang dimodifikasi; dengan
- sisa PD sepanjang umur yang diestimasi berdasarkan data pada saat pengakuan awal dan ketentuan kontraktual awal.

f. Definisi Gagal Bayar (*Default*)

Grup menganggap aset keuangan dalam keadaan *default*/gagal bayar ketika:

- Debitur tidak mungkin membayar kewajiban kreditnya secara penuh tanpa bantuan (*recourse*) dari kelompok usahanya; atau
- Debitur telah melewati jatuh tempo lebih dari 90 (sembilan puluh) hari atas kewajiban kredit material apa pun kepada kelompok usahanya.

Dalam menilai apakah debitur dalam keadaan *default*/gagal bayar, Grup mempertimbangkan indikator berikut:

- Kualitatif - seperti pelanggaran persyaratan penjanjian (*covenants*);
- Kuantitatif - seperti status tunggakan; dan
- Berdasarkan data yang dikembangkan secara internal dan diperoleh dari sumber eksternal.

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Manajemen Risiko Kredit (lanjutan)

4. Kualitas aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai

a. Penggunaan informasi perkiraan masa depan (*forward-looking*)

Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadinya peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari Komite Manajemen Risiko, pakar ekonomi dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan dimasa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh, seperti badan pemerintah dan analis sektor swasta dan akademisi terpilih.

Pandangan dasar (*base case*) digunakan dalam perencanaan strategis dan anggaran. Skenario yang lain mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut:

	2023	2024
Pertumbuhan PDB	dasar 5,17% Kisaran antara 4,94 hingga 5,04%	dasar 5,37% Kisaran antara 3,16 hingga 5,59%
Tingkat Konsumsi	dasar 5,06% Kisaran antara 4,54 hingga 5,22%	dasar 5,11% Kisaran antara 2,70% hingga 5,32%
Tingkat Investasi	dasar 4,63% Kisaran antara 2,11 hingga 5,77%	dasar 6,79% Kisaran antara 4,56 hingga 7,00%

b. Pengukuran Kerugian Kredit Ekspektasian

Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut:

- *Probability of Default* (PD)
- *Loss of Given Default* (LGD)
- *Exposure at Default* (EAD)

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya. Parameter ini disesuaikan untuk mencerminkan informasi *forward-looking*.

Estimasi PD adalah estimasi pada tanggal tertentu, yang dihitung berdasarkan model peringkat statistik, dan dinilai menggunakan *rating* yang disesuaikan dengan berbagai kategori dari debitur dan eksposur. Model statistik ini didasarkan pada data yang disusun secara internal yang terdiri dari faktor kuantitatif, kualitatif, dan perkiraan berwawasan ke depan (*forward-looking*).

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Kredit (lanjutan)

4. Kualitas aset keuangan (lanjutan)

Analisis Kualitas Kredit (lanjutan)

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai (lanjutan)

b. Pengukuran Kerugian Kredit Ekspektasian (lanjutan)

LGD adalah besarnya kerugian jika terjadi gagal bayar. Parameter LGD diestimasi secara historis berdasarkan tingkat pemulihan atas klaim terhadap debitur yang gagal bayar. LGD juga diamati dengan mempertimbangkan jaminan tunai yang merupakan bagian intergral dari aset keuangan terhutang serta biaya yang dikeluarkan dalam proses pemulihan.

EAD merepresentasikan estimasi eksposur jika terjadi gagal bayar. EAD suatu aset keuangan adalah jumlah tercatat bruto. Untuk komitmen pinjaman dan jaminan keuangan, EAD mencakup jumlah yang telah ditarik, serta jumlah potensial di masa depan yang akan ditarik, yang diestimasi berdasarkan pengamatan historis.

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko yang meliputi:

- Jenis instrumen;
- Peringkat risiko kredit;
- Jenis agunan;
- Tanggal pengakuan awal;
- Sisa waktu jatuh tempo.

5. Berdasarkan PSAK No. 60, aset keuangan yang telah jatuh tempo ditentukan ketika debitur gagal melakukan pembayaran sesuai jadwal. Tabel berikut menunjukkan *aging analysis* terhadap kredit yang diberikan, pinjaman syariah, dan piutang pembiayaan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai.

	31 Desember 2023			
	≤ 30 hari	> 30 - 60 hari	> 60 - 90 hari	Total
Kredit yang diberikan				
Mikro	11.816.893	7.622.524	9.709.320	29.148.737
Ritel	9.468.675	4.877.863	4.945.055	19.291.593
Korporasi	141.163	-	-	141.163
Pinjaman syariah	620.753	345.920	-	966.673
Piutang pembiayaan	65.996	1.466.403	702.054	2.234.453
Total	22.113.480	14.312.710	15.356.429	51.782.619

	31 Desember 2022			
	≤ 30 hari	> 30 - 60 hari	> 60 - 90 hari	Total
Kredit yang diberikan				
Mikro	8.249.936	5.197.796	6.390.822	19.838.554
Ritel	6.615.854	3.522.177	3.453.243	13.591.274
Korporasi	98.184	-	-	98.184
Pinjaman syariah	342.181	167.438	92.678	602.297
Piutang pembiayaan	1.556.428	-	-	1.556.428
Total	16.862.583	8.887.411	9.936.743	35.686.737

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Likuiditas

Risiko Likuiditas merupakan risiko akibat ketidakmampuan BRI untuk memenuhi kewajiban jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan sehingga tidak mengganggu aktivitas dan kondisi keuangan BRI.

BRI mengelola risiko likuiditas agar dapat memenuhi setiap kewajiban finansial yang sudah diperjanjikan secara tepat waktu, serta dapat memelihara tingkat likuiditas yang memadai dan optimal.

Untuk mendukung pengelolaan likuiditas, BRI menetapkan Pedoman Pelaksanaan Penerapan Manajemen Risiko Likuiditas (PPPMRL) yang mencakup kebijakan manajemen likuiditas, proyeksi arus kas, profil maturitas (*maturity gap*), *net stable funding ratio* dan *liquidity coverage ratio*, pedoman penetapan limit risiko likuiditas, *stress test* risiko likuiditas, *contingency funding plan* dan sistem informasi risiko likuiditas. Pedoman ini bertujuan untuk memastikan kecukupan pengelolaan risiko likuiditas harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia, termasuk memastikan ketersediaan aset likuid berkualitas tinggi dan penghimpunan DPK yang memiliki struktur yang sehat dan *sustainable*.

BRI juga melakukan simulasi *stress testing* secara triwulanan yang disampaikan kepada Dewan Direksi dan Komisaris BRI melalui *Risk Management Committee* (RMC). Tujuan dari *stress testing* yaitu untuk mengukur ketahanan atau kemampuan untuk memenuhi kebutuhan likuiditas selama kondisi krisis (*stress*). Selain itu, *stress test* juga digunakan sebagai acuan untuk mengembangkan atau meningkatkan rencana pendanaan darurat (*contingency plan*), dan limit risiko likuiditas.

Analisa Aset dan Liabilitas Sesuai Sisa Jatuh Tempo Kontraktual

Potensi risiko likuiditas yang akan dihadapi BRI di masa mendatang diukur melalui *Liquidity Gap Analysis*, yang merupakan proyeksi *mismatch* likuiditas atas dasar jatuh tempo aset dan liabilitas, setelah memperhitungkan kebutuhan untuk ekspansi bisnis. Informasi ini menjadi pertimbangan dalam perencanaan dan pengelolaan likuiditas, termasuk juga kebutuhan ekspansi bisnis. Dengan diterapkannya pengelolaan likuiditas yang efektif, diharapkan dapat meminimalkan risiko likuiditas di BRI sekaligus meningkatkan stabilitas sistem perbankan secara keseluruhan.

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (*maturity buckets*) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (*remaining maturity*) pada tanggal 31 Desember 2023 dan 2022:

31 Desember 2023						
Keterangan	Total	Sampai dengan 1 bulan	Lebih dari 1 bulan sampai dengan 3 bulan	Lebih dari 3 bulan sampai dengan 1 tahun	Lebih dari 1 tahun	Lainnya yang tidak memiliki jatuh tempo
Aset						
Kas	31.603.784	31.603.784	-	-	-	-
Giro pada Bank Indonesia	101.909.121	101.909.121	-	-	-	-
Giro pada bank lain	22.331.919	22.331.919	-	-	-	-
Cadangan kerugian	(9.984)	-	-	-	-	(9.984)
Penempatan pada Bank Indonesia dan Lembaga keuangan lain	65.225.260	61.436.447	1.242.493	2.546.320	-	-
Cadangan kerugian	(1.860)	-	-	-	-	(1.860)
Efek-efek	331.091.304	194.565.435	8.999.005	18.170.889	109.355.975	-
Cadangan kerugian	(81.510)	-	-	-	-	(81.510)
Wesel ekspor dan tagihan lainnya	53.895.404	29.072.292	16.049.621	8.773.491	-	-
Cadangan kerugian	(2.323.916)	-	-	-	-	(2.323.916)
Efek-efek yang dibeli dengan janji dijual kembali	33.595.231	23.830.224	-	9.569.883	195.124	-

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Likuiditas (lanjutan)

Analisa Aset dan Liabilitas Sesuai Sisa Jatuh Tempo Kontraktual (lanjutan)

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (*maturity buckets*) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (*remaining maturity*) pada tanggal 31 Desember 2023 dan 2022 (lanjutan):

31 Desember 2023						
Keterangan	Total	Sampai dengan 1 bulan	Lebih dari 1 bulan sampai dengan 3 bulan	Lebih dari 3 bulan sampai dengan 1 tahun	Lebih dari 1 tahun	Lainnya yang tidak memiliki jatuh tempo
Aset (lanjutan)						
Tagihan Derivatif	911.683	143.622	156.256	227.894	383.911	-
Kredit yang diberikan						
Mikro	504.116.776	6.385.698	11.020.678	62.977.195	423.733.205	-
Ritel	495.939.726	18.207.749	29.158.883	158.827.704	289.745.390	-
Korporasi	197.696.204	5.666.577	10.563.086	28.592.473	152.874.068	-
Cadangan kerugian	(79.924.211)	-	-	-	-	(79.924.211)
Pinjaman syariah	13.668.220	17.091	84.009	8.227.108	5.340.012	-
Cadangan kerugian	(1.093.762)	-	-	-	-	(1.093.762)
Piutang pembiayaan	55.008.321	629.914	1.818.246	29.138.207	23.421.954	-
Cadangan kerugian	(4.483.915)	-	-	-	-	(4.483.915)
Tagihan akseptasi	10.217.408	2.485.675	4.732.675	2.999.058	-	-
Cadangan kerugian	(249.698)	-	-	-	-	(249.698)
Aset lain-lain*)	31.533.272	2.427.759	6.876.823	9.212.645	1.331.761	11.684.284
	1.860.574.777	500.713.307	90.701.775	339.262.867	1.006.381.400	(76.484.572)
Liabilitas						
Liabilitas segera	30.651.807	14.808.230	1.591.242	14.252.335	-	-
Simpanan nasabah						
Giro	346.124.372	-	-	-	-	346.124.372
Tabungan	527.945.550	-	-	-	-	527.945.550
Deposito berjangka	484.258.839	116.496.420	189.212.807	177.096.845	1.452.767	-
Simpanan dari bank lain dan lembaga keuangan lainnya	11.958.319	8.595.131	1.834.885	1.528.303	-	-
Efek yang dijual dengan janji dibeli kembali	19.079.458	3.024.325	300.454	7.258.781	8.495.898	-
Liabilitas derivatif	925.210	274.872	200.232	66.126	383.980	-
Liabilitas akseptasi	10.217.408	2.485.675	4.732.675	2.999.058	-	-
Surat berharga yang diterbitkan	49.637.581	1.020.000	8.634.126	18.223.255	21.760.200	-
Pinjaman yang diterima	98.850.813	41.422.439	21.601.299	8.057.724	27.769.351	-
Pinjaman dan surat berharga subordinasi	496.683	-	-	-	496.683	-
Liabilitas lain-lain**)	14.052.073	4.264.064	5.637.757	174.704	3.898.932	76.616
	1.594.198.113	192.391.156	233.745.477	229.657.131	64.257.811	874.146.538
Perbedaan Jatuh Tempo	266.376.664	308.322.151	(143.043.702)	109.605.736	942.123.589	(950.631.110)

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain, pendapatan yang masih akan diterima dengan prinsip syariah dan *term deposit valas DHE*

**) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi, liabilitas sewa, dana *tabarru'*, dan *term deposit valas DHE*

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Likuiditas (lanjutan)

Analisa Aset dan Liabilitas Sesuai Sisa Jatuh Tempo Kontraktual (lanjutan)

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (*maturity buckets*) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (*remaining maturity*) pada tanggal 31 Desember 2023 dan 2022 (lanjutan):

31 Desember 2022						
Keterangan	Total	Sampai dengan 1 bulan	Lebih dari 1 bulan sampai dengan 3 bulan	Lebih dari 3 bulan sampai dengan 1 tahun	Lebih dari 1 tahun	Lainnya yang tidak memiliki jatuh tempo
Aset						
Kas	27.407.478	27.407.478	-	-	-	-
Giro pada Bank						
Indonesia	150.935.150	150.935.150	-	-	-	-
Giro pada bank lain	21.488.434	21.488.434	-	-	-	-
Cadangan kerugian	(18.577)	-	-	-	-	(18.577)
Penempatan pada Bank						
Indonesia dan Lembaga keuangan lain	70.401.901	67.806.648	554.458	2.040.795	-	-
Cadangan kerugian	(1.981)	-	-	-	-	(1.981)
Efek-efek	330.324.818	180.858.473	6.743.221	18.893.624	123.829.500	-
Cadangan kerugian	(82.835)	-	-	-	-	(82.835)
Wesel ekspor dan tagihan lainnya	39.067.375	11.843.924	14.829.717	12.393.734	-	-
Cadangan kerugian	(1.638.929)	-	-	-	-	(1.638.929)
Efek-efek yang dibeli dengan janji dijual kembali	51.014.678	44.525.866	4.678.302	1.810.510	-	-
Tagihan Derivatif	911.405	222.094	82.911	78.715	527.685	-
Kredit yang diberikan						
Mikro	502.967.076	6.013.367	11.184.966	60.345.250	425.423.493	-
Ritel	402.520.682	15.337.476	21.482.703	137.258.265	228.442.238	-
Korporasi	173.787.061	12.204.324	5.048.464	27.081.692	129.452.581	-
Cadangan kerugian	(88.323.830)	-	-	-	-	(88.323.830)
Pinjaman syariah	10.514.329	15.365	22.165	7.379.222	3.097.577	-
Cadangan kerugian	(1.286.203)	-	-	-	-	(1.286.203)
Piutang pembiayaan	49.287.917	7.085.480	1.873.852	24.774.175	15.554.410	-
Cadangan kerugian	(3.477.948)	-	-	-	-	(3.477.948)
Tagihan akseptasi	7.167.600	2.149.877	2.816.790	2.200.933	-	-
Cadangan kerugian	(136.536)	-	-	-	-	(136.536)
Aset lain-lain*)	25.286.947	587.031	3.293.586	2.460.394	4.140.171	14.805.765
	1.768.116.012	548.480.987	72.611.135	296.717.309	930.467.655	(80.161.074)
Liabilitas						
Liabilitas segera	24.910.579	-	-	-	-	24.910.579
Simpanan nasabah						
Giro	349.755.590	349.755.590	-	-	-	-
Tabungan	522.647.920	522.647.920	-	-	-	-
Deposito berjangka	435.480.503	157.614.528	136.820.206	138.687.411	2.358.358	-
Simpanan dari bank lain dan lembaga keuangan lainnya	9.334.547	5.778.567	2.539.965	1.016.015	-	-
Efek yang dijual dengan janji dibeli kembali	9.997.592	508.193	3.687.552	1.710.879	4.090.968	-
Liabilitas derivatif	783.921	163.536	82.129	28.035	510.221	-

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah

**) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi, liabilitas sewa, dan dana *tabarru'*

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Likuiditas (lanjutan)

Analisa Aset dan Liabilitas Sesuai Sisa Jatuh Tempo Kontraktual (lanjutan)

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (*maturity buckets*) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (*remaining maturity*) pada tanggal 31 Desember 2023 dan 2022 (lanjutan):

31 Desember 2022						
Keterangan	Total	Sampai dengan 1 bulan	Lebih dari 1 bulan sampai dengan 3 bulan	Lebih dari 3 bulan sampai dengan 1 tahun	Lebih dari 1 tahun	Lainnya yang tidak memiliki jatuh tempo
Liabilitas (lanjutan)						
Liabilitas akseptasi	7.167.600	2.149.877	2.816.790	2.200.933	-	-
Surat berharga yang diterbitkan	63.611.761	1.836.939	650.000	17.565.933	43.558.889	-
Pinjaman yang diterima	79.371.200	22.275.713	18.581.962	8.717.512	29.796.013	-
Pinjaman dan surat berharga subordinasi	501.988	-	-	499.614	2.374	-
Liabilitas lain-lain**)	13.285.936	1.133.947	2.187.168	4.448.482	4.674.026	842.313
	1.516.849.137	1.063.864.810	167.365.772	174.874.814	84.990.849	25.752.892
Perbedaan Jatuh Tempo	251.266.875	(515.383.823)	(94.754.637)	121.842.495	845.476.806	(105.913.966)

*) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah

***) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi, liabilitas sewa, dan dana *tabarru'*

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

31 Desember 2023						
Keterangan	Total	Sampai dengan 1 bulan	Lebih dari 1 bulan sampai dengan 3 bulan	Lebih dari 3 bulan sampai dengan 1 tahun	Lebih dari 1 tahun	Lainnya yang tidak memiliki jatuh tempo
Liabilitas						
Liabilitas segera	30.651.807	14.808.230	1.591.242	14.252.335	-	-
Simpanan nasabah						
Giro	346.124.372	-	-	-	-	346.124.372
Tabungan	527.945.550	-	-	-	-	527.945.550
Deposito berjangka	489.862.004	4.935.530	2.205.417	2.004.786	480.716.271	-
Simpanan dari bank lain dan lembaga keuangan lainnya	12.007.709	9.498.503	1.348.574	1.160.632	-	-
Efek yang dijual dengan janji dibeli kembali	20.054.639	391.556	5.954.035	4.289.283	9.419.765	-
Liabilitas derivatif	925.210	279.313	195.791	66.125	383.981	-
Liabilitas akseptasi	10.217.408	2.485.675	4.732.675	2.999.058	-	-
Surat berharga yang diterbitkan	44.260.590	106.809	7.865.719	15.218.800	21.069.262	-
Pinjaman yang diterima	98.850.813	36.495.657	22.874.547	9.674.121	29.806.488	-
Pinjaman dan surat berharga subordinasi	647.723	-	-	-	647.723	-
Liabilitas lain-lain****)	14.052.073	4.264.064	5.637.757	174.704	3.898.932	76.616
	1.595.599.898	73.265.337	52.405.757	49.839.844	545.942.422	874.146.538

****) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi, liabilitas sewa, dana *tabarru'*, dan *term deposit valas DHE*

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Likuiditas (lanjutan)

Analisa Aset dan Liabilitas Sesuai Sisa Jatuh Tempo Kontraktual (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai kontrak berdasarkan arus kas *undiscounted* pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut (lanjutan):

31 Desember 2022						
Keterangan	Total	Sampai dengan 1 bulan	Lebih dari 1 bulan sampai dengan 3 bulan	Lebih dari 3 bulan sampai dengan 1 tahun	Lebih dari 1 tahun	Lainnya yang tidak memiliki jatuh tempo
Liabilitas						
Liabilitas segera	24.910.579	10.157.504	944.115	13.808.960	-	-
Simpanan nasabah						
Giro	349.755.590	-	-	-	-	349.755.590
Tabungan	522.647.920	-	-	-	-	522.647.920
Deposito berjangka	441.437.271	188.024.029	125.706.609	125.579.069	2.127.564	-
Simpanan dari bank lain dan lembaga keuangan lainnya	9.359.227	6.710.638	1.712.778	935.811	-	-
Efek yang dijual dengan janji dibeli kembali	10.108.796	988.674	4.520.854	2.819.012	1.780.256	-
Liabilitas derivatif	783.921	163.536	82.129	28.035	510.221	-
Liabilitas akseptasi Surat berharga yang diterbitkan	7.167.600	2.149.877	2.816.790	2.200.933	-	-
Pinjaman yang diterima	71.406.463	-	4.567.127	24.899.759	41.939.577	-
Pinjaman dan surat berharga subordinasi	79.371.190	22.275.713	18.581.952	8.717.512	29.796.013	-
Liabilitas lain-lain***)	518.929	-	-	518.929	-	-
	13.285.936	1.133.947	2.187.168	4.448.482	4.674.026	842.313
	1.530.753.422	231.603.918	161.119.522	183.956.502	80.827.657	873.245.823

***) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi, liabilitas sewa, dana *tabarru'*, dan *term deposit valas DHE*

Manajemen Risiko Pasar

Risiko pasar timbul karena pergerakan faktor pasar yang meliputi suku bunga dan nilai tukar yang berlawanan dengan posisi yang dimiliki BRI, baik posisi yang ada di laporan posisi keuangan maupun rekening administratif. Posisi tersebut merupakan posisi yang ada dalam *trading book* dan *banking book*.

BRI telah mengimplementasikan sistem aplikasi *treasury* dan risiko pasar yang merupakan suatu sistem yang terintegrasi, yang digunakan oleh fungsi *front office*, *middle office* dan *back office*. *Middle Office* dapat melakukan pengukuran risiko pasar menggunakan model internal (*Value-at-Risk*) yang terintegrasi dengan proses transaksi harian. Selain melakukan *monitoring* eksposur risiko instrumen, *Middle Office* juga melakukan *monitoring limit* risiko pasar.

1. Value-at-Risk (VaR): Tujuan Penggunaan Metode dan Keterbatasannya

BRI menggunakan pendekatan model *internal* untuk mengukur potensi kerugian VaR akibat perubahan harga pasar dari portofolio *trading* berdasarkan pada data historis. Potensi kerugian VaR dari risiko pasar diukur dengan menggunakan asumsi perubahan faktor risiko mengikuti pola distribusi normal. BRI menggunakan VaR untuk menghitung risiko nilai tukar untuk posisi *trading* dan *banking book* serta menghitung risiko suku bunga untuk posisi *trading book*.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

2. Asumsi *Value-at-Risk* (VaR)

Potensi kerugian VaR dihitung berdasarkan nilai estimasi dengan menggunakan tingkat kepercayaan (*confidence level*) di 99% dan posisi risiko pasar yang tidak berubah dalam 1 (satu) hari (*holding period*). Hal ini menunjukkan potensi kerugian yang dapat melebihi nilai VaR dalam kondisi pasar normal, rata-rata dapat terjadi satu kali dalam seratus hari. Metode yang digunakan dalam pengukuran VaR adalah metode Historical VaR.

Tabel di bawah ini menyajikan informasi mengenai nilai VaR dari 1 Januari 2023 sampai dengan 31 Desember 2023 dan 1 Januari 2022 sampai dengan 31 Desember 2022:

	31 Desember 2023	
	Nilai Tukar ^{*)}	Suku Bunga
Rata-rata Harian	32.180,53	226.723,86
Tertinggi	67.411,01	333.276,04
Terendah	113,78	120.292,93
	31 Desember 2022	
	Nilai Tukar ^{*)}	Suku Bunga
Rata-rata Harian	19.040,59	71.324,38
Tertinggi	184.176,64	150.840,24
Terendah	121,14	28.410,52

^{*)} Termasuk *trading* dan *banking book*.

3. *Back Testing*

Tujuan dilaksanakannya *back testing* yaitu untuk memastikan bahwa hasil perhitungan internal model untuk risiko suku bunga dan risiko nilai tukar telah sesuai. Ketika melakukan *back testing*, BRI membandingkan antara estimasi VaR harian dengan realisasi perubahan harga.

Berdasarkan prosedur *back testing* untuk risiko nilai tukar dan risiko tingkat suku bunga, hasil kerugian sebenarnya sepanjang tahun telah sesuai secara signifikan dengan VaR *forecast model*.

4. Risiko Pasar di luar *Trading Book*

a. Risiko Tingkat Suku Bunga

Instrumen keuangan yang berbasis suku bunga memiliki risiko karena terdapat potensi perubahan suku bunga yang akan berdampak pada arus kas di masa depan.

BRI telah mengembangkan metodologi pengukuran dampak pengaruh pergerakan suku bunga dalam *banking book* melalui *Interest Rate Risk in The Banking Book* sesuai SEOJK No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018. Posisi Desember 2023, secara individu BRI mempunyai nilai *delta EVE* (*Economic Value of Equity*) sebesar 6,43% (perbandingan terhadap modal Tier 1). Delta EVE BRI di bawah RAS BRI (7,43%) dan di bawah batas regulator (15,00%). Secara konsolidasi, BRI mempunyai nilai *delta EVE* (*Economic Value of Equity*) sebesar 6,45% (perbandingan terhadap modal Tier 1).

Direksi bertanggung jawab dalam menetapkan, mengelola, serta mengendalikan tingkat suku bunga dengan menimbang *risk appetite* bank dan target pencapaian kinerja keuangan. *Review* atas penetapan suku bunga dilakukan minimal satu kali dalam satu bulan dalam forum *Asset and Liability Committee* (ALCO).

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

4. Risiko Pasar di luar *Trading Book* (lanjutan)

a. Risiko Tingkat Suku Bunga (lanjutan)

Tabel di bawah ini menyajikan informasi mengenai tingkat suku bunga rata-rata untuk posisi aset dan liabilitas keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022:

	Rupiah (%)	
	31 Desember 2023	31 Desember 2022
<u>Aset</u>		
Penempatan pada Bank Indonesia dan lembaga keuangan lain	5,45	5,21
Efek-efek	6,61	6,82
Kredit yang diberikan	11,79	11,37
Piutang pembiayaan	16,86	17,40
<u>Liabilitas</u>		
Simpanan nasabah		
Giro	2,72	2,07
Tabungan	0,26	0,22
Deposito berjangka	4,71	3,06
Simpanan dari bank lain dan lembaga keuangan lain	1,76	1,89
Pinjaman yang diterima	0,02	0,02
Pinjaman dan surat berharga subordinasi	4,37	2,15
Surat berharga yang diterbitkan	7,04	5,69
	Valas (%)	
	31 Desember 2023	31 Desember 2022
<u>Aset</u>		
Penempatan pada Bank Indonesia dan lembaga keuangan lain	2,68	3,75
Efek-efek	3,52	3,50
Kredit yang diberikan	5,07	4,28
Piutang pembiayaan	6,53	6,29
<u>Liabilitas</u>		
Simpanan nasabah		
Giro	2,62	0,61
Tabungan	0,19	0,12
Deposito berjangka	3,18	0,93
Simpanan dari bank lain dan lembaga keuangan lain	2,15	1,80
Pinjaman yang diterima	0,00	3,07
Surat berharga yang diterbitkan	3,95	4,29

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

4. Risiko Pasar di luar *Trading Book* (lanjutan)

a. Risiko Tingkat Suku Bunga (lanjutan)

Tabel di bawah ini mengikhtisarkan sensitivitas pendapatan bunga - neto Bank BRI untuk satu tahun ke depan terhadap pergerakan suku bunga dari portofolio aset dan liabilitas yang memiliki suku bunga pada tanggal-tanggal 31 Desember 2023 dan 2022 (Bank BRI saja) yaitu:

	Peningkatan 400 bps	Penurunan 400 bps
31 Desember 2023	(15.434.868)	15.984.479
31 Desember 2022	(13.192.513)	12.121.776

Tabel berikut menunjukkan sensitivitas terhadap kemungkinan perubahan dalam tingkat suku bunga untuk *banking book* dengan semua variabel lain yang dimiliki adalah konstan terhadap laporan laba rugi dan penghasilan komprehensif lain BRI.

31 Desember 2023	
Perubahan Persentase	Dampak Terhadap Laba Rugi dan Penghasilan Komprehensif Lain
+/- 1 %	+/- 2.317.803

31 Desember 2022	
Perubahan Persentase	Dampak Terhadap Laba Rugi dan Penghasilan Komprehensif Lain
+/- 1 %	+/- 1.144.881

Tabel di bawah ini mengikhtisarkan eksposur aset dan liabilitas keuangan terhadap risiko tingkat suku bunga (*gross*):

31 Desember 2023						
Keterangan	Suku bunga mengambang			Suku bunga tetap	Tidak dikenakan bunga	Total
	Tidak lebih dari 3 bulan	Lebih dari 3 bulan tidak lebih dari 1 tahun	Lebih dari 1 tahun			
Aset						
Kas	31.603.784	-	-	-	-	31.603.784
Giro pada Bank Indonesia	101.909.121	-	-	-	-	101.909.121
Giro pada Bank lain	22.331.919	-	-	-	-	22.331.919
Penempatan pada Bank Indonesia dan lembaga keuangan lain	62.753.990	2.471.270	-	-	-	65.225.260
Efek-efek						
Nilai wajar melalui laba rugi	-	-	-	22.393.171	-	22.393.171
Nilai wajar melalui penghasilan komprehensif lain	-	-	-	163.339.165	-	163.339.165
Biaya perolehan diamortisasi	-	-	-	145.358.968	-	145.358.968
Wesel ekspor dan tagihan lainnya	45.121.913	8.773.491	-	-	-	53.895.404

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

4. Risiko Pasar di luar *Trading Book* (lanjutan)

a. Risiko Tingkat Suku Bunga (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur aset dan liabilitas keuangan terhadap risiko tingkat suku bunga (*gross*) (lanjutan):

31 Desember 2023

Keterangan	Suku bunga mengambang			Suku bunga tetap	Tidak dikenakan bunga	Total
	Tidak lebih dari 3 bulan	Lebih dari 3 bulan tidak lebih dari 1 tahun	Lebih dari 1 tahun			
Aset (lanjutan)						
Efek-efek yang dibeli dengan janji dijual kembali	33.350.734	244.497	-	-	-	33.595.231
Tagihan derivatif	-	-	-	-	911.683	911.683
Kredit yang diberikan						
Mikro	385.330	61.751	92.656	503.577.039	-	504.116.776
Ritel	46.736.868	110.497.963	169.044.202	169.660.693	-	495.939.726
Korporasi	16.229.661	31.128.033	150.338.510	-	-	197.696.204
Pinjaman syariah	-	-	-	13.668.220	-	13.668.220
Piutang pembiayaan	13.694	8.947	418	54.985.262	-	55.008.321
Tagihan akseptasi	7.218.350	2.999.058	-	-	-	10.217.408
Penyertaan saham*)	-	-	-	-	1.749.102	1.749.102
Aset lain-lain**)	969	-	-	7.189.322	24.342.981	31.533.272
	367.656.333	156.185.010	319.475.786	1.080.171.840	27.003.766	1.950.492.735
Liabilitas						
Liabilitas segera	-	-	-	-	30.651.807	30.651.807
Simpanan nasabah						
Giro	239.203.910	-	-	106.920.462	-	346.124.372
Tabungan	176.757.401	-	-	351.188.149	-	527.945.550
Deposito berjangka	116.496.420	189.209.612	177.102.416	1.450.391	-	484.258.839
Simpanan dari bank lain dan lembaga keuangan lainnya	10.430.018	1.528.301	-	-	-	11.958.319
Efek-efek yang dijual dengan janji dibeli kembali	6.365.596	12.713.862	-	-	-	19.079.458
Liabilitas derivatif	-	-	-	-	925.210	925.210
Liabilitas akseptasi	7.218.350	2.999.058	-	-	-	10.217.408
Surat berharga yang diterbitkan	-	-	-	49.637.581	-	49.637.581
Pinjaman yang diterima	59.331.954	9.712.371	29.806.488	-	-	98.850.813
Pinjaman dan surat berharga subordinasi	-	-	-	496.683	-	496.683
Liabilitas lain-lain***)	-	-	-	5.839.397	8.212.676	14.052.073
	615.803.649	216.163.204	206.908.904	515.532.663	39.789.693	1.594.198.113
Perbedaan (gap) repricing suku bunga antara aset dan liabilitas keuangan	(248.147.316)	(59.978.194)	112.566.882	564.639.177	(12.785.927)	356.294.622

*) Penyertaan saham yang tidak memiliki pengaruh signifikan

**) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain, pendapatan yang masih akan diterima dengan prinsip syariah, dan *term deposit valas DHE*

***) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi dan diklasifikasi siap untuk dijual, dana *tabarru'*, dan *term deposit valas DHE*

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

4. Risiko Pasar di luar *Trading Book* (lanjutan)

a. Risiko Tingkat Suku Bunga (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur aset dan liabilitas keuangan terhadap risiko tingkat suku bunga (*gross*) (lanjutan):

31 Desember 2022

Keterangan	Suku bunga mengambang			Suku bunga tetap	Tidak dikenakan bunga	Total
	Tidak lebih dari 3 bulan	Lebih dari 3 bulan tidak lebih dari 1 tahun	Lebih dari 1 tahun			
Aset						
Kas	27.407.478	-	-	-	-	27.407.478
Giro pada Bank Indonesia	150.935.150	-	-	-	-	150.935.150
Giro pada Bank lain	21.488.434	-	-	-	-	21.488.434
Penempatan pada Bank Indonesia dan lembaga keuangan lain	68.361.106	2.040.795	-	-	-	70.401.901
Efek-efek						
Nilai wajar melalui laba rugi	-	-	-	21.115.873	-	21.115.873
Nilai wajar melalui penghasilan komprehensif lain	-	-	-	150.802.567	-	150.802.567
Biaya perolehan di amortisasi	-	-	-	158.406.378	-	158.406.378
Wesel ekspor dan tagihan lainnya	26.673.641	12.393.734	-	-	-	39.067.375
Efek-efek yang dibeli dengan janji dijual kembali	49.204.168	1.810.510	-	-	-	51.014.678
Tagihan derivatif	-	-	-	-	911.405	911.405
Kredit yang diberikan						
Mikro	529.458	2.247.924	45.408.082	454.781.612	-	502.967.076
Ritel	36.034.322	93.739.042	118.254.236	154.493.082	-	402.520.682
Korporasi	17.544.255	26.756.901	129.485.905	-	-	173.787.061
Pinjaman Syariah	-	-	-	10.514.329	-	10.514.329
Piutang pembiayaan lain	17.764	48.051	58.501	49.163.601	-	49.287.917
Tagihan akseptasi	4.966.667	2.200.933	-	-	-	7.167.600
Penyertaan saham*)	-	-	-	-	1.774.614	1.774.614
Aset lain-lain**)	2.202.856	-	-	-	23.084.090	25.286.946
	405.365.299	141.237.890	293.206.724	999.277.442	25.770.109	1.864.857.464

*) Penyertaan saham yang tidak memiliki pengaruh signifikan

**) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah

***) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi dan diklasifikasi siap untuk dijual, dan dana *tabarru'*

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

4. Risiko Pasar di luar *Trading Book* (lanjutan)

a. Risiko Tingkat Suku Bunga (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur aset dan liabilitas keuangan terhadap risiko tingkat suku bunga (*gross*) (lanjutan):

31 Desember 2022						
Suku bunga mengambang						
Keterangan	Tidak lebih dari 3 bulan	Lebih dari 3 bulan tidak lebih dari 1 tahun	Lebih dari 1 tahun	Suku bunga tetap	Tidak dikenakan bunga	Total
Liabilitas						
Liabilitas segera	-	-	-	-	24.910.579	24.910.579
Simpanan nasabah						
Giro	250.015.590	-	-	99.740.000	-	349.755.590
Tabungan	202.651.752	-	-	319.996.168	-	522.647.920
Deposito berjangka	41.032.273	121.411.897	1.945.786	271.090.547	-	435.480.503
Simpanan dari bank lain dan lembaga keuangan lainnya	8.318.532	1.016.015	-	-	-	9.334.547
Efek-efek yang dijual dengan janji dibeli kembali	4.195.745	1.710.879	4.090.968	-	-	9.997.592
Liabilitas derivatif	-	-	-	-	783.921	783.921
Liabilitas akseptasi	4.966.667	2.200.933	-	-	-	7.167.600
Surat berharga yang Diterbitkan	-	-	-	63.611.761	-	63.611.761
Pinjaman yang diterima	40.857.675	8.717.512	29.796.013	-	-	79.371.200
Pinjaman dan surat berharga subordinasi	-	-	-	501.988	-	501.988
Liabilitas lain-lain***)	-	-	-	-	13.285.936	13.285.936
	<u>552.038.234</u>	<u>135.057.236</u>	<u>35.832.767</u>	<u>754.940.464</u>	<u>38.980.436</u>	<u>1.516.849.137</u>
Perbedaan (<i>gap</i>) repricing suku bunga antara aset dan liabilitas keuangan	<u>(146.672.935)</u>	<u>6.180.654</u>	<u>257.373.957</u>	<u>244.336.978</u>	<u>(13.210.327)</u>	<u>348.008.327</u>

*) Penyertaan saham yang tidak memiliki pengaruh signifikan

**) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah

***) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi dan diklasifikasi siap untuk dijual, dan dana *tabarru'*

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Pasar (lanjutan)

4. Risiko Pasar di luar *Trading Book* (lanjutan)

b. Risiko Nilai Tukar

Risiko nilai tukar merupakan risiko yang timbul karena adanya fluktuasi nilai tukar terhadap Rupiah dari posisi valuta asing yang dimiliki BRI. Termasuk dalam posisi valuta asing tersebut yaitu posisi *trading book* yang dilakukan dengan tujuan untuk mendapatkan keuntungan transaksi valuta asing dalam jangka pendek maupun posisi *banking book* dalam rangka pengendalian PDN (Posisi Devisa Neto).

Menurut ketentuan Bank Indonesia berdasarkan PBI No. 17/5/PBI/2015 tanggal 29 Mei 2015 mengenai Perubahan Keempat atas PBI No. 5/13/PBI/2003 tentang Posisi Devisa Neto Bank Umum tanggal 1 Juli 2010, PDN ditetapkan maksimum sebesar 20% modal.

PDN adalah penjumlahan dari nilai absolut untuk jumlah dari selisih bersih aset dan liabilitas dalam laporan posisi keuangan untuk setiap mata uang asing dengan selisih bersih tagihan dan liabilitas komitmen dan kontinjensi dalam rekening administratif untuk setiap mata uang asing yang semuanya dinyatakan dalam Rupiah.

Berikut adalah PDN (BRI saja) masing-masing pada tanggal 31 Desember 2023 dan 2022, per mata uang, sebagai berikut:

Mata Uang	31 Desember 2023		
	Aset	Liabilitas	PDN
Laporan Posisi Keuangan dan Rekening Administratif			
Dolar Amerika Serikat	331.100.472	331.199.191	98.719
Dolar Kanada	38.691	24.303	14.388
Renminbi	1.230.517	1.176.670	53.847
Yen Jepang	5.574.573	4.698.897	875.676
Dolar Singapura	3.769.803	3.802.661	32.858
Euro Eropa	3.700.437	3.724.175	23.738
Dolar Australia	372.328	305.103	67.225
Pound Sterling Inggris	1.085.793	968.132	117.660
Lain-lain	858.490	617.292	241.198
			1.525.309
Modal (Catatan 48a)			250.568.767
Rasio PDN			0,62%
Mata Uang	31 Desember 2022		
	Aset	Liabilitas	PDN
Laporan Posisi Keuangan dan Rekening Administratif			
Dolar Amerika Serikat	286.822.033	285.848.495	973.538
Dolar Kanada	41.197	80.446	39.249
Renminbi	858.626	801.073	57.553
Yen Jepang	1.318.247	1.267.972	50.275
Dolar Singapura	3.805.263	4.180.177	374.914
Euro Eropa	2.934.476	2.815.341	119.135
Dolar Australia	410.625	341.148	69.477
Pound Sterling Inggris	439.996	316.310	123.686
Lain-lain	790.615	507.540	283.075
			2.090.902
Modal (Catatan 48a)			245.292.175
Rasio PDN			0,85%

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Operasional

Penerapan Manajemen Risiko Operasional dilakukan dengan berpedoman pada POJK No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum. Penerapan manajemen risiko mencakup pilar Pengawasan aktif Dewan Komisaris dan Direksi, Kecukupan kebijakan, prosedur dan penetapan *limit*, Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko, dan Sistem pengendalian internal.

Penerapan Manajemen Risiko Operasional dimaksudkan untuk mengelola eksposur risiko operasional yang disebabkan oleh faktor internal maupun eksternal yang dapat mengganggu aktivitas bisnis dan operasional, seperti faktor ketidakcukupan sumber daya manusia, proses internal, kegagalan sistem teknologi informasi, bencana alam dan kejahatan pihak eksternal terhadap bank yang berpotensi menimbulkan kerugian finansial maupun non finansial bagi bank. Pengelolaan terhadap eksposur risiko operasional di BRI mencakup pengelolaan terhadap eksposur risiko hukum, reputasi, kepatuhan dan strategik yang terdapat pada setiap proses bisnis dan aktivitas operasional.

Setiap unit kerja operasional BRI bertanggung jawab atas penerapan proses manajemen risiko melalui sistem pengendalian internal dalam aktivitas operasional dan bisnis di masing-masing unit kerja. Hal tersebut dilakukan mulai dari tahap identifikasi, pengukuran, pemantauan hingga pengendalian risiko. Untuk mengkoordinasikan dan memastikan bahwa penerapan proses manajemen risiko dilaksanakan sesuai ketentuan, maka Direksi BRI menetapkan fungsi manajemen risiko pada setiap unit kerja mulai dari level Kantor Pusat (*Divisi/Desk/ Team*), *Regional Office*, Kantor Cabang Khusus, Kantor Cabang, Kantor Cabang Pembantu, BRI Unit, Kantor Kas, Sentra Layanan BRI Prioritas dan Unit Kerja Luar Negeri (UKLN).

Satuan Kerja Manajemen Risiko Operasional (SKMRO) bertugas dan bertanggung jawab dalam penyusunan pedoman penerapan manajemen risiko operasional, pengembangan dan implementasi kebijakan/prosedur dan metodologi, pengawasan, pengkajian, serta pemantauan proses manajemen risiko operasional. Di samping itu, SKMRO juga berperan dalam penyusunan dan implementasi tata kelola manajemen risiko operasional, penyusunan dan pemantauan profil risiko BRI, penilaian kecukupan pengelolaan risiko dari suatu produk bank baru, serta mendukung unit kerja operasional/*risk owner* dalam mengembangkan budaya sadar risiko, penerapan strategi *anti fraud*, dan kepatuhan terhadap prinsip-prinsip manajemen risiko. Pembahasan pengelolaan dan perbaikan kontrol atas risiko operasional dilaksanakan dalam kegiatan Forum Manajemen Risiko (FMR) maupun *Risk Management Committee* (RMC) yang dilaksanakan secara rutin bersama dengan SKMR dan Divisi/Desk lainnya.

Audit Intern selaku *third line* dalam *3 lines of model* yang meliputi Audit Intern Kantor Pusat dan Audit Intern Regional BRI seluruh Indonesia bertugas melakukan pemantauan dan validasi atas kecukupan dan efektivitas pengendalian internal di BRI secara *bankwide*.

Penerapan manajemen risiko operasional BRI difasilitasi melalui perangkat manajemen risiko operasional berupa BRI *Operational Risk Assessor* (OPRA), *Integrated Risk Management System* (IRMS) maupun BRI Sistem Informasi Manajemen (BRISIM), yang mencakup modul *Risk and Control Library* (RCL), *Risk and Control Self Assessment* (RCSA/CSA), *Key Risk Indicator* (KRI), *Loss Even Database* (LED), *Risk Maturity Self Assessment* (RMSA), dan fungsi *Briefing*, *Verification*, dan *Coaching* (BVC). Kebijakan Pedoman Pelaksanaan Penerapan Manajemen Risiko Operasional telah dikinikani dalam Surat Edaran No. SE.58-DIR/ORD/11/2022 tanggal 22 November 2022.

Upaya pemahaman manajemen risiko difokuskan pada peningkatan budaya risiko. Budaya risiko merupakan nilai-nilai dan perilaku individu yang akan terefleksi dalam keputusan-keputusan yang diambil dan cara melakukan pekerjaan dengan prinsip kehati-hatian dan pertimbangan manajemen risiko. Hal ini dilakukan melalui sosialisasi/pelatihan manajemen risiko yang terus dilakukan kepada seluruh pekerja BRI, serta peningkatan kualitas pengendalian risiko pada setiap aktivitas operasional, baik dalam melakukan percepatan deteksi kejadian risiko, maupun monitoring penyelesaian rencana tindak lanjut perbaikan kontrol. Budaya risiko telah diatur dalam Surat Edaran Direksi No. SE.04-DIR/CTR/01/2023 Buku 2 tentang Budaya Risiko tanggal 31 Januari 2023.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Operasional (lanjutan)

1. Risk Control and Self Assessment (RCSA)

RCSA merupakan perangkat manajemen risiko yang bersifat kualitatif dan prediktif yang digunakan untuk mengidentifikasi dan mengukur risiko berdasarkan dimensi dampak (*impact*) dan kemungkinan kejadian (*likelihood*), RCSA di BRI telah diterapkan di Divisi/*Desk/Team* Kantor Pusat BRI, *Regional Office*, Kantor Cabang Khusus, UKLN, Audit Intern Wilayah, *Regional Campus*, Kantor Cabang yang juga mewakili BRI Unit, Kantor Cabang Pembantu dan Sentra Layanan BRI Prioritas.

RCSA ditujukan untuk membantu unit kerja dalam mengidentifikasi dan mengukur secara independen risiko operasional pada setiap aktivitas operasional dan bisnis, termasuk melakukan pemantauan dan penentuan langkah-langkah perbaikan/rencana tindak lanjut ke depan.

Pengkinian *risk issue* pada RCSA dilakukan dengan mempertimbangkan perkembangan bisnis BRI yang meliputi implementasi produk dan atau aktivitas baru, segmen pasar baru dan persaingan bisnis, perubahan ketentuan internal/eksternal, dan perubahan lainnya yang mempengaruhi eksposur risiko BRI. Penilaian dimaksud dilakukan antara lain dengan mempertimbangkan data *Loss Event Database* (LED), *Key Risk Indicator* (KRI) maupun Laporan Hasil Audit (LHA). RCSA dilaksanakan secara periodik setiap semester, dan frekuensinya akan ditingkatkan apabila terjadi perubahan eksposur risiko yang signifikan.

2. Loss Event Database (LED)

Loss Event Database (LED) BRI merupakan proses pencatatan data kejadian kerugian yang dilakukan untuk setiap jenis kerugian non finansial maupun finansial yang meliputi *actual loss* dan *potential loss* termasuk langkah-langkah perbaikan dan penanganan insiden yang dilakukan.

Berdasarkan data kejadian kerugian pada modul LED, analisa kejadian kerugian dapat dilakukan berdasarkan penyebab, aktivitas fungsional, kategori kejadian (*event type*) dan lini bisnis BRI. Sistem informasi tersebut dapat digunakan untuk menentukan langkah-langkah preventif pengendalian risiko berbasis pendokumentasian proses penanganan/penyelesaian insiden baik dari sisi non finansial, kerugian finansial dan *recovery* kerugian maupun proses litigasi.

Dalam rangka perhitungan beban modal dan ATMR Operasional, BRI telah menerapkan Pengukuran Modal Minimum Risiko Operasional (MMRO) Pendekatan Standar yang berpedoman pada Basel III *Framework*. Ketentuan ATMR Risiko Operasional dengan pendekatan standar diatur melalui Surat Edaran Direksi No. SE.66-DIR/MPE/12/2022 Buku 2 tentang Perhitungan ATMR Operasional.

3. Key Risk Indicator (KRI)

KRI adalah perangkat Manajemen Risiko yang berupa indikator kuantitatif yang dapat memberikan informasi secara dini terhadap peningkatan atau penurunan risiko dan atau penurunan efektivitas kontrol terhadap limit *threshold* yang telah ditentukan. KRI dapat bersifat *leading* maupun *lagging*. Pemantauan risiko melalui KRI bertujuan untuk menentukan rencana tindak lanjut terkait pengendalian risiko sehingga dapat mencegah atau meminimalisir dampak kerugian.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Operasional (lanjutan)

3. Key Risk Indicator (KRI) (lanjutan)

BRI telah melakukan identifikasi terhadap indikator-indikator risiko utama untuk semua jenis risiko dan menetapkan batasan atau limit risiko yang mencerminkan kondisi dan risiko yang dapat diterima (*risk appetite*) BRI. Identifikasi indikator risiko utama dan penetapan batasan (*threshold*) KRI dilakukan dengan menggunakan *best judgement* dengan mempertimbangkan eksposur risiko dan *risk appetite* BRI. Penentuan *threshold* melibatkan Audit Internal, *Risk Owner* dan Unit Kerja terkait lainnya. KRI BRI antara lain tercermin dalam Laporan Profil Risiko *Bankwide* dan Profil Risiko *Regional Office* yang di-*monitor* secara rutin dan dilaporkan kepada pihak manajemen setiap bulan.

4. Forum Manajemen Risiko (Forum MR)

Forum Manajemen Risiko (Forum MR) adalah wadah atau forum pertemuan antara pemimpin unit kerja operasional dengan pejabat setingkat dibawahnya, pekerja atau jajarannya untuk membahas permasalahan-permasalahan (risiko) yang melekat pada aktivitas bisnis atau operasional yang menjadi kendala dalam rangka mencapai target bisnis atau kinerja yang ditetapkan. Pelaksanaan Forum Manajemen Risiko di masing-masing unit kerja BRI diharapkan menjadi salah satu pendukung dan pendorong untuk menumbuhkembangkan budaya sadar risiko di BRI. Implementasi Forum MR di level Regional dilaksanakan dalam bentuk Forum *Governance, Risk, and Compliance (GRC)*, yang dihadiri oleh anggota tetap yaitu Regional CEO, Regional Risk Management Head, dan Kepala Audit Intern Wilayah.

5. Risk Maturity Self Assessment (RMSA)

Risk Maturity Self Assessment (RMSA) merupakan proses *self assessment* terhadap tingkat kemapanaan penerapan manajemen risiko di setiap unit kerja BRI yang dilakukan setiap akhir tahun oleh masing-masing pimpinan unit kerja BRI terhadap parameter-parameter tertentu. Dengan melakukan penilaian maturitas diharapkan masing-masing unit kerja dapat mengevaluasi penerapan manajemen risiko yang telah dilakukan sehingga lebih baik ke depan.

6. Business Continuity Management (BCM)

Potensi gangguan/bencana baik yang disebabkan antara lain oleh alam, manusia dan teknologi merupakan ancaman bagi kelangsungan usaha BRI, dimana BRI memiliki unit kerja operasional yang tersebar di seluruh Indonesia. Oleh karena itu, Direksi BRI memandang perlu untuk mengembangkan dan menerapkan suatu Kebijakan *Business Continuity Management (BCM)* guna melindungi keamanan dan keselamatan jiwa pekerja, melindungi keselamatan jiwa nasabah dan *stakeholders* lainnya yang berada di lingkungan unit kerja operasional BRI, mempertahankan kelangsungan aktivitas-aktivitas bisnis/operasional terpenting, dan menjaga aset BRI dan memiliki respon yang memadai dalam situasi gangguan/bencana. Kebijakan BCM diatur melalui Surat Edaran No.58-DIR/ORD/11/2022 Buku 3 tentang BCM dan Standar Operasional Prosedur No.SO.05-ORD/05/2023 tentang Pengelolaan Kelangsungan Usaha.

Implementasi BCM BRI mencakup seluruh unit kerja BRI yang antara lain dilakukan melalui pembentukan Tim Manajemen Krisis, penyusunan *Call Tree* dan penetapan *alternate sites*, serta berbagai pengujian rencana kelangsungan usaha. Unit kerja BRI juga telah melakukan Penilaian Risiko Ancaman dan Bencana (PRAB) yang bertujuan untuk mengidentifikasi sumber daya yang dibutuhkan dalam rangka persiapan menghadapi ancaman/bencana di masing-masing unit kerja. Sebagai salah satu implementasi BCM BRI telah memiliki pedoman *Emergency Response Plan (ER Plan)* dan kebijakan *Business Continuity Plan (BC Plan)* untuk Unit Kerja Kritis. Untuk memastikan bahwa kebijakan tersebut dapat digunakan saat terjadi gangguan/bencana maka pelaksanaan uji coba *ER Plan* dan *BC Plan* dilaksanakan setiap tahun dan diprioritaskan pada unit kerja yang rawan bencana.

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39. MANAJEMEN RISIKO (lanjutan)

Manajemen Risiko Operasional (lanjutan)

6. Business Continuity Management (BCM) (lanjutan)

Dalam periode satu tahun ke belakang telah terjadi berbagai kejadian-kejadian bencana yang telah mengaktifkan prosedur kelangsungan usaha Unit Kerja BRI, dimana hal tersebut menjadi bukti kesiapan organisasi BRI untuk menghadapi kondisi-kondisi tersebut. Ketentuan mengenai tanggap darurat bencana di tempat kerja telah dirumuskan melalui Surat Edaran No. 58-/DIR/ORD/11/2022 Buku 4 tentang Sistem Manajemen Keselamatan dan Kesehatan Kerja (SMK3) dan SOP No. SO.05-ORD/05/2023 tentang Pengelolaan Kelangsungan Usaha.

7. Penilaian Kecukupan Pengelolaan Risiko Produk Bank Baru (PBB)

Dalam rangka mengefektifkan pengelolaan risiko produk bank, maka setiap rencana penerbitan produk bank baru (PBB) di BRI, dilakukan proses validasi peningkatan materialitas risiko dan proses penilaian manajemen risiko oleh *product owner* terhadap setiap jenis risiko yang mungkin timbul dari penerbitan PBB, termasuk penetapan kontrol dan pengendalian yang ditujukan untuk memitigasi risiko yang dimaksud.

Selanjutnya, SKMR yang dikoordinasikan oleh SKMRO melakukan penilaian kecukupan pengelolaan risiko PBB dan merekomendasikan hasil penilaian yang dimaksud untuk mendapatkan persetujuan Direktur Bidang Manajemen Risiko BRI. Kebijakan PBB diatur dalam Surat Edaran No. 58-/DIR/ORD/11/2022 Buku 6 tentang Pengelolaan Risiko Penyelenggaraan Produk.

8. Penerapan Strategi Anti Fraud BRI

Semua kegiatan usaha Bank dapat terpapar risiko operasional salah satunya *fraud*. Untuk meminimalkan dampak kerugian akibat *fraud* maka BRI menerapkan Strategi *Anti Fraud* yang merupakan wujud komitmen BRI untuk tidak memberikan toleransi (*zero tolerance*) atas *fraud* melalui sistem pengendalian *fraud* yang efektif dan berkesinambungan. Penerapan Strategi *Anti Fraud* di BRI didukung dengan peningkatan kapabilitas deteksi *fraud* melalui pengembangan *Fraud Detection System*, serta peningkatan kompetensi dan *awareness* dari Pekerja BRI untuk mencegah, mendeteksi dan menangani *fraud* sebagai bagian dari pencegahan dan meminimalisir kerugian bank dan/atau nasabah. Sebagai bentuk komitmen seluruh Insan BRILian dalam mencegah *fraud* maka Jajaran Direksi dan Komisaris, serta jajaran Manajemen dan seluruh Pekerja BRI secara berkala menandatangani Komitmen *Anti Fraud* sebagaimana tertuang dalam Surat Edaran No. SE.58-DIR/ORD/11/2022 Buku 5 tentang Strategi Anti Fraud.

Perkembangan Pemulihan Ekonomi Terkini

Perekonomian global terus menghadapi tekanan karena masih tingginya inflasi dan prospek pertumbuhan ekonomi yang rendah. Dampak negatif dari pengetatan kebijakan moneter untuk mengatasi tingginya inflasi semakin terasa. Kenaikan bunga acuan yang sangat signifikan pada banyak negara menyebabkan kondisi keuangan semakin menegat, sehingga berdampak pada melemahnya perdagangan global serta menurunnya keyakinan konsumen dan pelaku usaha terhadap prospek ekonomi global ke depan. Proyeksi Lembaga internasional, seperti: International Monetary Fund (IMF), World Bank, dan Organization for Economic Co-operation and Development (OECD) menunjukkan bahwa pertumbuhan ekonomi global tahun 2023 akan lebih rendah dibandingkan tahun 2022.

Hingga Triwulan-IV 2023, paling tidak terdapat empat indikator yang mencerminkan laju perlambatan ekonomi global, yaitu: (1) Pergerakan *Purchasing Manager Index* (PMI) yang melambat sejak Mei 2023, khususnya PMI manufaktur, (2) Penurunan laju ekspor berbagai negara utama seperti China dan AS, yang mengimplikasikan penurunan permintaan dunia, (3) Penurunan lowongan kerja aktif pada berbagai negara, yang mengimplikasikan penurunan aktivitas produksi, dan (4) Laju penurunan *Leading Economic Indicator* (LEI) pada berbagai negara utama di dunia. Dari keempat faktor tersebut, penurunan LEI pada berbagai negara utama di dunia menjadi salah satu indikator utama yang menunjukkan bahwa laju perekonomian global ke depan akan semakin tertekan dan melambat.

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39. MANAJEMEN RISIKO (lanjutan)

Perkembangan Pemulihan Ekonomi Terkini (lanjutan)

Paling tidak terdapat tiga tantangan utama yang perlu diwaspadai ke depan, seiring dengan laju pertumbuhan ekonomi global yang masih dinamis dan berfluktuasi. Pertama, tren inflasi global yang secara historis masih cukup tinggi. Laju inflasi pada berbagai negara saat ini memang dalam tren yang menurun, namun nilainya diperkirakan masih akan lebih tinggi dibandingkan dengan kondisi normal (pre-pandemi tahun 2019). Tekanan inflasi yang diperkirakan masih tinggi tahun 2024 disebabkan oleh dorongan biaya suplai (*cost push inflation*) karena proyeksi harga komoditas global yang masih cukup tinggi, baik komoditas energi dan pangan.

Kedua, kondisi geopolitik yang tidak pasti, di mana belum berakhirnya perang Rusia-Ukraina dan memanasnya konflik Timur Tengah dapat memicu kembali disrupsi rantai pasok barang kebutuhan primer dan komoditas energi, sehingga dapat berdampak pada kenaikan inflasi global. Ketiga, pemulihan ekonomi China yang lebih rendah dari perkiraan sebelumnya akibat aktivitas industri dan permintaan konsumen yang melambat. Hal itu disebabkan oleh masih berlangsungnya krisis properti, lemahnya keyakinan konsumen, dan tingginya angka pengangguran umur produktif. Kombinasi dari berbagai tantangan tersebut diperkirakan akan berdampak negatif terhadap laju pemulihan ekonomi global tahun 2023 dan 2024.

Perekonomian global yang melambat mulai berdampak pada laju pertumbuhan ekonomi nasional. Pada Triwulan-III 2023, perekonomian nasional tercatat tumbuh sebesar 4,94% *year-on-year/yoy*, lebih rendah dari kuartal sebelumnya sebesar 5,17%*yoy*. Perlambatan tersebut sejalan dengan perlambatan pertumbuhan ekonomi partner dagang utama Indonesia pada periode yang sama, khususnya China dan India. Pada periode tersebut, pertumbuhan ekonomi China tercatat sebesar 4,9%*yoy*, lebih rendah dari kuartal sebelumnya sebesar 6,3%*yoy*. Sementara itu, pertumbuhan ekonomi India juga mengalami penurunan dari 7,8%*yoy* pada Triwulan-II 2023 menjadi 6,5%*yoy* pada Triwulan-III 2023.

Berdasarkan permintaan agregat, laju pertumbuhan ekonomi nasional yang menurun pada Triwulan-III 2023 karena melambatnya pertumbuhan konsumsi rumah tangga (Q3-2023 = 5,06%*yoy*; Q2-2023 = 5,22%*yoy*) dan kontraksi pertumbuhan pengeluaran pemerintah (Q3-2023 = -3,76%*yoy*; Q2-2023 = 10,57%*yoy*). Begitu juga, laju pertumbuhan ekspor juga semakin menurun dan kontraktif (Q3-2023 = -4,26%*yoy*; Q2-2023 = -2,97%*yoy*), seiring dengan tren penurunan harga komoditas dan perlambatan permintaan global. Sedangkan secara sektoral, pertumbuhan ekonomi nasional masih ditopang oleh industri pengolahan dengan proporsi terhadap Produk Domestik Bruto (PDB) Triwulan-III 2023 sebesar 20,40%. Pertumbuhan industri pengolahan dalam tren yang meningkat. Sedangkan, beberapa sektor tercatat mengalami pertumbuhan yang melambat, yaitu sektor pertanian, perdagangan, dan transportasi-gudang.

Dari sisi perbankan, laju pertumbuhan kredit industri secara tahunan mulai mengalami peningkatan pada seluruh sektor ekonomi, namun tetap perlu disikapi secara hati-hati. Pertumbuhan kredit pada November 2023 tercatat mengalami peningkatan ke 9,74%*yoy* dari 8,99%*yoy* pada bulan sebelumnya. Namun demikian, angka tersebut masih lebih rendah dibandingkan dengan posisi akhir tahun 2022 sebesar 11,35%*YoY*. Secara *year-to-date* (YTD), pertumbuhan kredit industri juga hanya tumbuh sebesar 8,34% hingga November 2023, lebih rendah dari periode yang sama tahun lalu sebesar 9,93%. Walaupun, pertumbuhan kredit yang masih dalam fase melambat, kualitas kredit masih relatif terjaga dan stabil. Pada November 2023, nilai *gross non-performing loan* (NPL) tercatat bergerak stabil dan masih di bawah 3%, yaitu sebesar 2,36%. Sementara itu, likuiditas industri perbankan semakin terbatas dan cenderung mengetat. Pertumbuhan Dana Pihak Ketiga (DPK) melambat ke 3,04%*yoy* pada November 2023, dari 3,43%*yoy* pada bulan sebelumnya. Pertumbuhan DPK diperkirakan akan semakin terbatas karena masih ketatnya kebijakan moneter BI dan kemampuan menabung masyarakat yang cenderung melemah.

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39. MANAJEMEN RISIKO (lanjutan)

Perkembangan Pemulihan Ekonomi Terkini (lanjutan)

Sementara itu dalam menghadapi peluang sekaligus tantangan di era pemulihan ekonomi yang saat ini terjadi, BRI mengupayakan pertumbuhan bisnis yang berkelanjutan dengan inisiatif-inisiatif sebagai berikut:

1. *Asset Initiatives*

Dalam meningkatkan pertumbuhan aset, BRI akan fokus pada beberapa hal yaitu:

- a. Fokus pada penyaluran kredit di segmen UMKM.
- b. Mengoptimalkan *New Source of Growth* yang berasal dari pembentukan holding ultra mikro dan entitas anak.
- c. Menjaga kualitas aset dengan tumbuh selektif pada sektor-sektor potensial dan tahan terhadap guncangan krisis.

2. *Liability & Equity Initiatives*

Sebagai sumber pertumbuhan aset, dibutuhkan pertumbuhan di sisi liabilitas dan permodalan yang berkelanjutan. BRI akan fokus pada likuiditas yang bersumber dari dana murah melalui peningkatan rasio CASA serta menjaga level permodalan (CAR) yang cukup sesuai ketentuan regulator dan akselerasi pertumbuhan aset.

3. *Digital Initiatives*

Sebagai upaya efisiensi dalam operasional perusahaan, peningkatan produktivitas pekerja, dan peningkatan pelayanan kepada nasabah, BRI akan terus melakukan digitalisasi dan mengembangkan tools dan aplikasi pendukung yang berkualitas bagi nasabah dan pekerja.

40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan. Nilai wajar yang diungkapkan berdasarkan informasi relevan yang tersedia pada tanggal-tanggal 31 Desember 2023 dan 2022 dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal tersebut.

	31 Desember 2023		31 Desember 2022	
	Nilai tercatat	Nilai wajar	Nilai tercatat	Nilai wajar
Aset				
Kas	31.603.784	31.603.784	27.407.478	27.407.478
Giro pada Bank Indonesia	101.909.121	101.909.121	150.935.150	150.935.150
Giro pada bank lain	22.321.935	22.321.935	21.469.857	21.469.857
Penempatan pada Bank Indonesia dan lembaga keuangan lain	65.223.400	65.223.400	70.399.920	70.399.920
Efek-efek				
Nilai wajar melalui laba rugi	22.393.171	22.393.171	21.115.873	21.115.873
Nilai wajar melalui penghasilan komprehensif lain	163.339.165	163.339.165	150.802.567	150.802.567
Biaya perolehan diamortisasi	145.277.458	144.137.459	158.323.543	154.579.632
Wesel ekspor dan tagihan lainnya	51.571.488	51.571.488	37.428.446	37.428.446
Efek-efek yang dibeli dengan janji dijual kembali	33.595.231	33.595.231	51.014.678	51.014.678
Tagihan derivatif	911.683	911.683	911.405	911.405
Kredit yang diberikan dan pinjaman syariah	1.130.402.953	1.072.919.881	1.000.179.115	973.483.631
Piutang pembiayaan	50.524.406	49.953.587	45.809.969	43.880.120
Tagihan akseptasi	9.967.710	9.967.710	7.031.064	7.031.064
Penyertaan saham *)	1.749.102	1.749.102	1.774.614	1.774.614
Aset lain-lain **)	31.533.272	31.533.272	25.286.947	25.286.947
Total	1.862.323.879	1.803.129.989	1.769.890.626	1.737.521.382

*) Penyertaan saham yang tidak memiliki pengaruh signifikan.

**) Aset lain-lain terdiri atas piutang bunga, piutang lain-lain dan pendapatan yang masih akan diterima dengan prinsip syariah.

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40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Tabel di bawah ini menyajikan perbandingan antara nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan. Nilai wajar yang diungkapkan berdasarkan informasi relevan yang tersedia pada tanggal-tanggal 31 Desember 2023 dan 2022 dan tidak diperbaharui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal tersebut. (lanjutan)

	31 Desember 2023		31 Desember 2022	
	Nilai tercatat	Nilai wajar	Nilai tercatat	Nilai wajar
Liabilitas				
Liabilitas segera	30.651.807	30.651.807	24.910.579	24.910.579
Simpanan nasabah				
Giro	346.124.372	346.124.372	349.755.590	349.755.590
Tabungan	527.945.550	527.945.550	522.647.920	522.647.920
Deposito berjangka	484.258.839	484.258.839	435.480.503	435.480.503
Simpanan dari bank lain dan lembaga keuangan lainnya				
Giro	1.609.511	1.609.511	1.911.667	1.911.667
Tabungan	9.052	9.052	9.787	9.787
Deposito berjangka dan <i>deposit on call</i>	7.496.376	7.496.376	3.402.129	3.402.129
<i>Inter-bank call money</i>	2.843.380	2.843.380	4.010.964	4.010.964
Efek-efek yang dijual dengan janji dibeli kembali	19.079.458	19.079.458	9.997.592	9.997.592
Liabilitas derivatif	925.210	925.210	783.921	783.921
Liabilitas akseptasi	10.217.408	10.217.408	7.167.600	7.167.600
Surat berharga yang diterbitkan	49.637.581	49.856.444	63.611.761	63.816.479
Pinjaman yang diterima	98.850.813	98.850.813	79.371.200	79.371.200
Pinjaman dan surat berharga subordinasi	496.683	505.878	501.988	505.258
Liabilitas lain-lain *)	14.052.073	14.052.073	13.285.936	13.285.936
Total	1.594.198.113	1.594.426.171	1.516.849.137	1.517.057.125

*) Liabilitas lain-lain terdiri atas utang bunga, setoran jaminan, liabilitas kontrak investasi, utang koasuransi, reasuransi, liabilitas sewa, dana *tabarru'* dan dana *syirkah* temporer.

Metode dan asumsi yang digunakan untuk perkiraan nilai wajar adalah sebagai berikut:

- a) Nilai wajar aset dan liabilitas keuangan tertentu, kecuali efek-efek yang diukur melalui biaya perolehan diamortisasi, kredit yang diberikan, pinjaman syariah, piutang pembiayaan, surat berharga yang diterbitkan serta pinjaman dan surat berharga subordinasi, mendekati nilai tercatatnya karena mempunyai jangka waktu jatuh tempo yang singkat.

Estimasi nilai wajar terhadap aset keuangan tertentu ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk utang dengan risiko kredit dan sisa jatuh tempo yang serupa.

Estimasi nilai wajar terhadap liabilitas keuangan tertentu yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa.

- b) Efek-efek

Nilai wajar untuk efek-efek yang diukur melalui biaya perolehan diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo dan *yield* yang serupa.

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40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Metode dan asumsi yang digunakan untuk perkiraan nilai wajar adalah sebagai berikut (lanjutan):

c) Kredit yang diberikan dan Pinjaman syariah

Portofolio kredit BRI secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan jumlah nilai tercatat. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh BRI. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar.

Portofolio pinjaman syariah secara umum memiliki tingkat margin mengambang dan pinjaman syariah yang diberikan dengan jangka pendek dengan tingkat margin tetap.

d) Piutang pembiayaan

Nilai wajar dihitung berdasarkan model diskonto arus kas dengan menggunakan tingkat suku bunga pasar.

e) Tagihan dan liabilitas derivatif

Nilai wajar atas instrumen derivatif yang dinilai menggunakan teknik penilaian dengan menggunakan komponen yang dapat diamati di pasar terutama adalah *swap* suku bunga, *swap* mata uang dan kontrak pertukaran mata uang. Teknik penilaian yang paling banyak digunakan meliputi model penilaian *forward* dan *swap* yang menggunakan perhitungan nilai kini. Model tersebut menggabungkan berbagai komponen yang meliputi kualitas kredit dari *counterparty*, nilai *spot* dan kontrak berjangka serta kurva tingkat suku bunga.

f) Pinjaman yang diterima, surat berharga yang diterbitkan dan pinjaman dan surat berharga subordinasi

Nilai wajar dihitung berdasarkan model diskonto arus kas dengan menggunakan tingkat suku bunga pasar untuk sisa periode jatuh tempo.

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan BRI dan entitas anaknya untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Catatan 2c):

	31 Desember 2023			
	Nilai wajar	Level 1	Level 2	Level 3
Aset keuangan				
Nilai wajar melalui laba rugi				
Obligasi Pemerintah	9.519.463	9.519.463	-	-
Reksadana	5.964.633	5.964.633	-	-
<i>U.S. Treasury Bonds</i>	2.083.983	2.083.983	-	-
Sertifikat Bank Indonesia	1.470.125	1.470.125	-	-
Tagihan derivatif	911.683	-	911.683	-
Obligasi	699.447	699.447	-	-
Obligasi Subordinasi	15.783	15.783	-	-
Lainnya	2.639.737	2.639.737	-	-
	23.304.854	22.393.171	911.683	-

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40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan BRI dan entitas anaknya untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Catatan 2c) (lanjutan):

	31 Desember 2023			
	Nilai wajar	Level 1	Level 2	Level 3
Aset keuangan (lanjutan)				
Nilai wajar melalui penghasilan komprehensif lain				
Obligasi Pemerintah	100.239.655	100.239.655	-	-
Sertifikat Bank Indonesia	30.414.559	30.414.559	-	-
Reksadana	13.961.119	13.961.119	-	-
Obligasi	13.897.860	13.897.860	-	-
<i>U.S. Treasury Bonds</i>	2.203.544	2.203.544	-	-
<i>Monetary Authority of Singapore (MAS) Bills</i>	1.544.668	1.544.668	-	-
<i>Singapore Government Securities</i>	571.591	571.591	-	-
<i>Medium-Term Note</i>	216.023	216.023	-	-
<i>Negotiable Certificate of Deposit</i>	135.600	135.600	-	-
<i>U.S. Treasury Bills</i>	46.036	46.036	-	-
Lainnya	108.514	108.514	-	-
	<u>163.339.169</u>	<u>163.339.169</u>	<u>-</u>	<u>-</u>
Biaya perolehan diamortisasi				
Obligasi Pemerintah	122.410.214	122.410.214	-	-
<i>Tagihan Risk Participation</i>	20.891.761	20.891.761	-	-
Obligasi	824.352	824.352	-	-
<i>Medium-Term Note</i>	11.132	11.132	-	-
	<u>144.137.459</u>	<u>144.137.459</u>	<u>-</u>	<u>-</u>
Kredit yang Diberikan dan Piutang Pembiayaan				
Kredit yang diberikan	1.072.919.881	-	985.242.035	87.677.846
Piutang pembiayaan	49.953.587	-	49.953.587	-
	<u>1.122.873.468</u>	<u>-</u>	<u>1.035.195.622</u>	<u>87.677.846</u>
Total aset keuangan	<u>1.453.654.950</u>	<u>329.869.799</u>	<u>1.036.107.305</u>	<u>87.677.846</u>
Liabilitas keuangan				
Nilai wajar melalui laba rugi				
Liabilitas derivatif	925.210	-	925.210	-
Kewajiban lainnya				
Surat berharga yang diterbitkan	49.856.444	49.856.444	-	-
Pinjaman dan surat berharga subordinasi	505.878	505.878	-	-
	<u>50.362.322</u>	<u>50.362.322</u>	<u>-</u>	<u>-</u>
Total liabilitas keuangan	<u>51.287.532</u>	<u>50.362.322</u>	<u>925.210</u>	<u>-</u>

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40. NILAI WAJAR ASET DAN LIABILITAS KEUANGAN (lanjutan)

Tabel di bawah ini menyajikan instrumen keuangan yang diakui pada nilai wajar berdasarkan hierarki yang digunakan BRI dan entitas anaknya untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Catatan 2c) (lanjutan):

	31 Desember 2022			
	Nilai wajar	Level 1	Level 2	Level 3
Aset keuangan				
Nilai wajar melalui laba rugi				
Obligasi Pemerintah	10.605.908	10.605.908	-	-
Reksadana	7.084.911	7.084.911	-	-
Tagihan derivatif	911.405	-	911.405	-
Obligasi	479.720	479.720	-	-
Obligasi Subordinasi	49.669	49.669	-	-
<i>Negotiable Certificate Of Deposits</i>	18.554	18.554	-	-
Lainnya	2.877.111	2.877.111	-	-
	22.027.278	21.115.873	911.405	-
Nilai wajar melalui penghasilan komprehensif lain				
Obligasi Pemerintah	117.770.585	117.770.585	-	-
Obligasi	15.434.106	15.434.106	-	-
Reksadana	11.422.671	11.422.671	-	-
<i>U.S. Treasury Bonds</i>	1.754.568	1.754.568	-	-
<i>Monetary Authority of Singapore (MAS) Bills</i>	1.684.648	1.684.648	-	-
Sertifikat Bank Indonesia	873.765	873.765	-	-
<i>Singapore Government Securities</i>	566.294	566.294	-	-
<i>Negotiable Certificate of Deposit</i>	545.461	545.461	-	-
<i>Medium-Term Note</i>	285.543	285.543	-	-
Obligasi Pemerintah Taiwan	153.075	153.075	-	-
Obligasi Subordinasi	119.071	119.071	-	-
Lainnya	192.780	192.780	-	-
	150.802.567	150.802.567	-	-
Biaya perolehan diamortisasi				
Obligasi Pemerintah	130.205.667	130.205.667	-	-
<i>Tagihan Risk Participation</i>	23.057.681	23.057.681	-	-
Obligasi	1.173.284	1.173.284	-	-
<i>Medium-Term Note</i>	136.000	136.000	-	-
Obligasi Subordinasi	7.000	7.000	-	-
	154.579.632	154.579.632	-	-
Kredit yang Diberikan dan Piutang Pembiayaan				
Kredit yang diberikan	973.483.631	-	923.081.388	50.402.243
Piutang pembiayaan	43.880.120	-	-	43.880.120
	1.017.363.751	-	923.081.388	94.282.363
Total aset keuangan	1.344.773.228	326.498.072	923.992.793	94.282.363
Liabilitas keuangan				
Nilai wajar melalui laba rugi				
Liabilitas derivatif	783.921	-	783.921	-
Kewajiban lainnya				
Surat berharga yang diterbitkan	63.816.479	63.816.479	-	-
Pinjaman dan surat berharga subordinasi	505.258	505.258	-	-
	64.321.737	64.321.737	-	-
Total liabilitas keuangan	65.105.658	64.321.737	783.921	-

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41. SEGMENT OPERASI

Berikut adalah informasi keuangan tertentu untuk BRI dan entitas anak:

a. Nama Perusahaan	Bidang Usaha
PT Bank Rakyat Indonesia (Persero) Tbk	Perusahaan Perbankan Konvensional
PT Bank Raya Indonesia Tbk	Perusahaan Perbankan Konvensional
BRI Global Financial Services Co. Ltd. (dahulu BRI Remittance Co. Ltd. Hong Kong)	Perusahaan Jasa Keuangan
PT Asuransi BRI Life	Perusahaan Asuransi Jiwa
PT BRI Multifinance Indonesia	Perusahaan Pembiayaan
PT BRI Danareksa Sekuritas	Perusahaan Sekuritas
PT BRI Ventura Investama	Perusahaan Modal Ventura
PT BRI Asuransi Indonesia	Perusahaan Asuransi
PT Pegadaian	Perusahaan Pembiayaan
PT Permodalan Nasional Madani	Perusahaan Pembiayaan
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	Perusahaan Investasi

b. Segmen Operasi

Untuk kepentingan manajemen, BRI diorganisasikan ke dalam 5 (lima) segmen operasional berdasarkan produk sebagai berikut:

- Segmen Mikro
- Segmen Ritel
- Segmen Korporasi
- Segmen Lainnya
- Entitas Anak

Berikut ini adalah informasi segmen BRI dan entitas anak pada tanggal 31 Desember 2023 serta tahun yang berakhir pada tanggal tersebut berdasarkan segmen operasi:

Keterangan	Tanggal 31 Desember 2023 dan untuk Tahun yang Berakhir pada Tanggal Tersebut					Total
	Mikro	Ritel	Korporasi	Lainnya	Entitas Anak	
Pendapatan bunga, premi, dan emas - neto	61.646.907	28.530.291	3.999.095	13.907.277	29.580.953	137.664.523
Pendapatan operasional lainnya	17.639.356	16.102.050	4.982.366	3.844.328	3.057.685	45.625.785
Total pendapatan	79.286.263	44.632.341	8.981.461	17.751.605	32.638.638	183.290.308
Beban operasional lainnya	(31.050.020)	(22.253.560)	(2.053.648)	(1.607.462)	(19.817.601)	(76.782.291)
Beban CKPN	(20.474.879)	(13.506.061)	7.888.285	(427.517)	(3.159.108)	(29.679.280)
Total beban	(51.524.899)	(35.759.621)	5.834.637	(2.034.979)	(22.976.709)	(106.461.571)
Pendapatan (beban) non operasional - neto	(20.591)	(77.380)	(48.903)	(377.093)	124.942	(399.025)
Laba sebelum beban pajak	27.740.773	8.795.340	14.767.195	15.339.533	9.786.871	76.429.712
Beban pajak	(5.270.747)	(1.671.115)	(2.872.313)	(4.104.717)	(2.085.772)	(16.004.664)
Laba Bersih	22.470.026	7.124.225	11.894.882	11.234.816	7.701.099	60.425.048
Aset segmen						
Kredit yang diberikan - bruto	496.554.160	442.703.668	197.696.204	-	60.798.674	1.197.752.706
Total aset	468.573.573	418.508.640	244.435.173	632.353.605	185.530.577	1.949.401.568
Liabilitas segmen						
Total simpanan Nasabah	373.473.514	488.122.102	491.087.385	-	5.645.760	1.358.328.761
Total liabilitas	373.473.514	488.122.102	507.421.680	151.222.833	128.294.759	1.648.534.888

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41. SEGMENT OPERASI (lanjutan)

b. Segmen Operasi (lanjutan)

Berikut ini adalah informasi segmen BRI dan entitas anak pada tanggal 31 Desember 2022 serta tahun yang berakhir pada tanggal tersebut berdasarkan segmen operasi:

Keterangan	Tanggal 31 Desember 2022 dan untuk Tahun yang Berakhir pada Tanggal Tersebut					
	Mikro	Ritel	Korporasi	Lainnya	Entitas Anak	Total
Pendapatan bunga, premi, dan emas - neto	59.395.789	30.128.931	(1.777.679)	12.971.032	25.755.474	126.473.547
Pendapatan operasional lainnya	13.689.096	15.553.855	3.593.099	3.879.051	2.412.593	39.127.694
Total pendapatan	73.084.885	45.682.786	1.815.420	16.850.083	28.168.067	165.601.241
Beban operasional lainnya	(34.395.404)	(18.746.771)	(1.884.810)	(1.237.497)	(18.051.530)	(74.316.012)
Beban CKPN	(8.779.414)	(17.073.704)	1.292.897	996.230	(3.415.201)	(26.979.192)
Total beban	(43.174.818)	(35.820.475)	(591.913)	(241.267)	(21.466.731)	(101.295.204)
Pendapatan (beban) non operasional - neto	30.762	179.332	78.689	(11.879)	13.760	290.664
Laba sebelum beban pajak	29.940.829	10.041.643	1.302.196	16.596.937	6.715.096	64.596.701
Beban pajak	(3.892.308)	(2.164.708)	(479.226)	(5.055.150)	(1.597.102)	(13.188.494)
Laba Bersih	26.048.521	7.876.935	822.970	11.541.787	5.117.994	51.408.207
Aset segmen						
Kredit yang diberikan - bruto	449.626.718	399.555.810	173.787.061	-	56.305.230	1.079.274.819
Total aset	426.126.994	372.574.207	191.822.648	688.319.441	168.082.726	1.846.926.016
Liabilitas segmen						
Total simpanan Nasabah	367.656.835	469.090.526	464.028.257	-	7.108.395	1.307.884.013
Total liabilitas	367.656.835	469.090.526	477.581.582	128.737.434	119.177.316	1.562.243.693

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41. SEGMENT OPERASI (lanjutan)

c. Segmen Geografis

Berikut ini adalah informasi segmen BRI dan entitas anak berdasarkan segmen geografis:

Keterangan	Total Pendapatan	
	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Indonesia	182.635.153	164.840.457
Amerika Serikat	203.615	397.108
Singapura	230.848	245.748
Timor-Leste	155.785	101.667
Hong Kong	20.423	14.223
Taiwan	44.484	2.038
Total	183.290.308	165.601.241

Keterangan	Laba sebelum beban pajak	
	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Indonesia	76.060.127	64.111.292
Amerika Serikat	63.686	320.147
Singapura	181.470	135.024
Timor-Leste	109.877	54.946
Hong Kong	161	122
Taiwan	14.391	(24.830)
Total	76.429.712	64.596.701

Keterangan	Total Aset	
	31 Desember 2023	31 Desember 2022
Indonesia	1.885.581.840	1.789.162.542
Amerika Serikat	26.087.423	27.856.321
Singapura	28.980.347	25.069.385
Timor-Leste	6.114.107	4.256.142
Hong Kong	24.232	17.982
Taiwan	2.613.619	563.644
Total	1.949.401.568	1.846.926.016

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41. SEGMENT OPERASI (lanjutan)

c. Segmen Geografis (lanjutan)

Berikut ini adalah informasi segmen BRI dan entitas anak berdasarkan segmen geografis (lanjutan):

Keterangan	Total Liabilitas	
	31 Desember 2023	31 Desember 2022
Indonesia	1.585.649.437	1.504.449.309
Amerika Serikat	26.148.777	28.000.956
Singapura	28.855.880	25.168.981
Timor-Leste	5.792.144	4.020.492
Hong Kong	6.467	4.257
Taiwan	2.082.183	599.698
Total	1.648.534.888	1.562.243.693

42. PROGRAM BAGI PEKERJA

Cadangan atas program imbalan kerja bagi pekerja terdiri atas:

	31 Desember 2023	31 Desember 2022
Program cuti besar	3.679.294	3.207.290
Program pemutusan hubungan kerja	3.527.486	2.841.015
Program penghargaan tanda jasa	2.492.175	1.900.980
Program pensiun imbalan pasti	2.367.561	2.082.356
Program kesehatan pasca kerja BPJS	1.023.643	646.240
Program masa persiapan pensiun	20.983	17.996
Program manfaat lain dana manfaat tambahan	-	202.515
Total (Catatan 27)	13.111.142	10.898.392

Penilaian aktuarial atas program imbalan kerja masing-masing pada tanggal-tanggal 31 Desember 2023 dan 2022 dilakukan oleh aktuaris independen sebagai berikut:

Entitas	Aktuaris Independen	Tanggal Laporan	
		31 Desember 2023	31 Desember 2022
Entitas induk	KKA Enny Diah Awal	12 Januari 2024	5 Januari 2023
Entitas anak			
PT Bank Raya Indonesia Tbk	KKA Enny Diah Awal	2 Januari 2024	30 Desember 2022
PT Asuransi BRI Life	KKA Riana & Rekan	23 Januari 2024	6 Januari 2023
PT BRI Multifinance Indonesia	KKA Enny Diah Awal	27 Desember 2023	3 Januari 2023
PT BRI Danareksa Sekuritas	KKA Enny Diah Awal	8 Januari 2024	27 Januari 2023
PT BRI Ventura Investama	KKA Enny Diah Awal	21 Desember 2023	3 Januari 2023
PT BRI Asuransi Indonesia	KKA Steven & Mourits	4 Januari 2024	5 Januari 2023
PT Pegadaian	KKA Agus Susanto	21 Desember 2023	5 Januari 2023
PT Permodalan Nasional Madani	KKA Riana & Rekan	3 Januari 2024	3 Januari 2023
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	KKA Nandi & Utama	2 Januari 2024	13 Januari 2023

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42. PROGRAM BAGI PEKERJA (lanjutan)

a. Program Pensiun Imbalan Pasti

Efektif tanggal 1 Januari 2007, semua pekerja yang baru diangkat sebagai pekerja tetap tidak diikutsertakan dalam program ini dan hak atas manfaat pensiun diberikan berdasarkan persyaratan yang ditetapkan dalam peraturan dengan memperhatikan faktor penghargaan per tahun masa kerja dan penghasilan dana pensiun. Program dana pensiun BRI dikelola oleh Dana Pensiun BRI (DPBRI). Sesuai ketentuan yang diatur dalam Surat Keputusan Direksi BRI, kontribusi pekerja BRI untuk iuran pensiun adalah sebesar 7% dari penghasilan dasar pensiun pekerja dan atas sisa jumlah yang perlu didanakan kepada DPBRI merupakan kontribusi BRI, dimana kontribusi BRI sejak tanggal 1 Maret 2023 adalah sebesar 42,86% dari penghasilan dasar pensiun.

Efektif tanggal 1 Januari 2007, semua pekerja yang baru diangkat sebagai pekerja tetap tidak diikutsertakan dalam program ini dan hak atas manfaat pensiun diberikan berdasarkan persyaratan yang ditetapkan dalam peraturan dengan memperhatikan faktor penghargaan per tahun masa kerja dan penghasilan dana pensiun. Program dana pensiun Pegadaian dikelola oleh Dana Pensiun Pegadaian. Keputusan Direksi Pegadaian, Kontribusi Pekerja Pegadaian untuk iuran pensiun adalah sebesar 6,50% dari penghasilan dasar pensiun pekerja dan atas jumlah yang perlu didanakan kepada Dana Pensiun Pegadaian merupakan kontribusi Pegadaian, dimana kontribusi Pegadaian sejak tanggal 29 Desember 2020 adalah sebesar 16% dari penghasilan dasar pensiun.

Penilaian aktuarial atas beban pensiun BRI masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK 24 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Entitas induk		
Tingkat diskonto	6,70%	7,40%
Tingkat kenaikan penghasilan dasar pensiun	sesuai tabel PhDP	7,50
Tingkat kenaikan imbalan pensiun	4,00	4,00
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10,00% dari TMI 2019	10,00% dari TMI 2019
Usia pensiun normal	56 Tahun	56 Tahun
Entitas anak		
Tingkat diskonto	6,7-6,9%	7,00%
Tingkat kenaikan penghasilan dasar pensiun	5,00	5,00
Tingkat kematian	GAM 1971	GAM 1971
Tingkat cacat jasmaniah	0,01% dari tingkat kematian	0,01% dari tingkat kematian
Usia pensiun normal	56 Tahun	56 Tahun

Aset DPBRI terutama terdiri dari tabungan, deposito, efek-efek, unit penyertaan reksadana, efek beragunan aset dan investasi jangka panjang berupa saham dan properti.

Mutasi atas nilai kini liabilitas pensiun imbalan pasti masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Nilai kini liabilitas pensiun imbalan pasti awal tahun	26.896.251	25.618.746
Beban bunga	1.927.502	1.837.112
Biaya jasa kini	413.663	386.314
Biaya jasa lalu	211.138	1.013.104
Beban pesangon	(1.012.889)	-
Pembayaran imbalan kerja (<i>benefit paid</i>)	(1.490.223)	(1.391.441)
Kerugian/(keuntungan) aktuarial	1.471.670	(567.584)
Nilai kini liabilitas pensiun imbalan pasti akhir tahun	28.417.112	26.896.251

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42. PROGRAM BAGI PEKERJA (lanjutan)

a. Program Pensiun Imbalan Pasti (lanjutan)

Mutasi atas nilai wajar aset program masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Nilai wajar aset program awal tahun	24.813.852	23.458.521
Hasil pengembangan riil	1.939.611	2.122.700
Pembayaran iuran-iuran (<i>contributions</i>) pemberi kerja (Catatan 44)	814.934	563.595
Pembayaran iuran-iuran (<i>contributions</i>) peserta program	58.691	60.992
Rugi aktuarial pada aset	(87.314)	(515)
Pembayaran imbalan kerja (<i>benefit paid</i>)	(1.490.223)	(1.391.441)
Total aset program	<u>26.049.551</u>	<u>24.813.852</u>

Mutasi atas kewajiban program pensiun imbalan pasti masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	2.082.356	2.160.113
Beban pensiun imbalan pasti - neto (Catatan 35)	(310.689)	1.452.579
Pembayaran iuran tahun berjalan (Catatan 44)	(814.934)	(563.595)
Pembayaran imbalan	(75)	-
Pengukuran kembali liabilitas (aset) pensiun imbalan pasti - neto	1.410.903	(966.741)
Saldo akhir (Catatan 27)	<u>2.367.561</u>	<u>2.082.356</u>

Pengukuran kembali atas liabilitas (aset) pensiun imbalan pasti masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	2.422.737	3.389.477
Kerugian/(keuntungan) aktuarial	1.471.670	(567.584)
Imbal hasil atas aset program	(60.767)	(399.156)
Jumlah pengukuran kembali atas aset imbalan pasti - neto	<u>3.833.640</u>	<u>2.422.737</u>

Beban pensiun imbalan pasti untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 berdasarkan perhitungan aktuarial adalah sebagai berikut:

	<u>Untuk tahun yang berakhir pada tanggal 31 Desember</u>	
	<u>2023</u>	<u>2022</u>
Biaya jasa kini	413.663	386.314
Iuran peserta program	(58.691)	(60.922)
Beban bunga - neto	136.090	114.083
Biaya jasa lalu	211.138	-
Kerugian/(keuntungan) aktuarial	(1.012.889)	1.013.104
(Pendapatan)/beban pensiun imbalan pasti (Catatan 35)	<u>(310.689)</u>	<u>1.452.579</u>

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42. PROGRAM BAGI PEKERJA (lanjutan)

b. Program Tunjangan Hari Tua

Pekerja BRI juga memperoleh manfaat dari pemberian Tunjangan Hari Tua (THT) sesuai ketentuan yang diatur dalam Surat Keputusan Direksi BRI. Program THT dikelola oleh Yayasan Kesejahteraan Pekerja BRI.

Iuran THT terdiri dari iuran beban pekerja dan iuran beban BRI sesuai ketentuan yang diatur dalam Surat Keputusan Direksi BRI.

Berdasarkan perhitungan penilaian aktuarial atas THT masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Tingkat diskonto	6,70%	7,40%
Tingkat kenaikan penghasilan	7,50	7,50
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10,00% dari TMI 2019	10,00% dari TMI 2019

Status THT sesuai dengan penilaian aktuarial masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Nilai wajar aset	6.150.654	5.539.252
Nilai kini liabilitas THT	(3.823.023)	(3.446.233)
Surplus	<u>2.327.631</u>	<u>2.093.019</u>

Mutasi atas liabilitas THT masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	-	-
Beban THT	221.233	662.321
Pengukuran kembali liabilitas THT - neto	(84.590)	(533.854)
Pembayaran iuran tahun berjalan (Catatan 44)	(136.643)	(128.467)
Saldo akhir liabilitas	<u>-</u>	<u>-</u>

Pengukuran kembali atas liabilitas THT masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	(809.240)	(275.386)
Kerugian/(keuntungan) aktuarial	42.498	(437.452)
Imbal hasil atas liabilitas (aset) program	(206.817)	3.537
Perubahan atas dampak atas aset di luar bunga - neto	79.729	(99.939)
Jumlah pengukuran kembali atas liabilitas THT - neto	<u>(893.830)</u>	<u>(809.240)</u>

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42. PROGRAM BAGI PEKERJA (lanjutan)

b. Program Tunjangan Hari Tua (lanjutan)

Perhitungan beban THT untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 sesuai dengan perhitungan aktuaris adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Biaya jasa kini	293.882	246.918
Iuran peserta program	(65.181)	(61.281)
Beban bunga - neto	(7.468)	(7.116)
Biaya jasa lalu	-	483.800
Beban THT (Catatan 35)	221.233	662.321

Pada tanggal-tanggal 31 Desember 2023 dan 2022, BRI tidak mengakui adanya THT dibayar di muka dan manfaat THT karena manajemen BRI tidak memiliki keuntungan (*benefit*) atas aset tersebut dan BRI tidak memiliki rencana untuk mengurangi kontribusinya di masa depan.

c. Program Pensiun Iuran Pasti

(i) BRI (entitas induk)

Pekerja BRI juga diikutsertakan dalam program pensiun iuran pasti sesuai dengan Keputusan Direksi BRI yang berlaku efektif sejak bulan Oktober 2000. Kontribusi BRI pada program ini yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebesar Rp467.623 dan Rp428.961 masing-masing untuk tahun yang berakhir tanggal 31 Desember 2023 dan 2022 (Catatan 35). Pengelolaan program pensiun iuran pasti dilakukan oleh DPBRI.

(ii) Bank Raya (entitas anak)

Bank Raya Indonesia menyelenggarakan program pensiun iuran pasti untuk seluruh pekerja tetapnya yang dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) PT Bank Rakyat Indonesia (Persero) Tbk. Jumlah kontribusi Bank Raya untuk dana pensiun adalah sebesar 84,97% dari iuran yang sudah ditetapkan berdasarkan tingkat dari masing-masing pekerja yang dilaporkan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian sebesar Rp1.074 dan Rp977 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 (Catatan 35).

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42. PROGRAM BAGI PEKERJA (lanjutan)

d. Program Pemutusan Hubungan Kerja (PHK)

Perhitungan PHK dilakukan dengan menggunakan asumsi-asumsi penilaian aktuarial atas kewajiban perseroan yang berkaitan dengan cadangan penyisihan untuk penetapan uang pesangon. Uang penghargaan tanda jasa dan ganti kerugian sesuai dengan Peraturan yang berlaku untuk masing-masing pada tanggal 31 Desember 2023 dan 2022 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Entitas induk		
Tingkat diskonto	6,90%	7,40%
Tingkat kenaikan penghasilan	7,50	7,50
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10,00% dari TMI 2019	10,00% dari TMI 2019
Entitas anak		
Tingkat diskonto	6,70 – 7,10%	7,20 - 8,30%
Tingkat kenaikan penghasilan	7,00 – 8,50	7,00 - 10,00
Tingkat kematian	TMI IV 2019 GAM 1971	TMI IV 2019 GAM 1971
Tingkat cacat jasmaniah	0,01 – 10,00% dari tingkat kematian	0,01 – 10,00% dari tingkat kematian

Mutasi atas liabilitas (aset) program PHK masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	2.841.015	1.972.177 ^{*)}
Beban PHK (Catatan 35)	756.697	433.557
Pembayaran manfaat aktual	(123.483)	(210.157)
Pengukuran kembali liabilitas PHK - neto	58.299	648.373
Biaya terminasi	(4.086)	(2.826)
Dampak batas aset	(363)	355
Kontribusi perusahaan	(593)	(464)
Saldo akhir (Catatan 27)	<u>3.527.486</u>	<u>2.841.015</u>

^{*)} Saldo awal periode 31 Desember 2022 termasuk saldo awal PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management (DIM)) sebesar Rp9.875.

Pengukuran kembali atas (aset) program PHK masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	(126.778)	(775.151) ^{*)}
Kerugian aktuarial	58.299	648.373
Jumlah pengukuran kembali atas liabilitas PHK - neto	<u>(68.479)</u>	<u>(126.778)</u>

^{*)} Saldo awal periode 31 Desember 2022 termasuk saldo awal PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management (DIM)) sebesar Rp2.067.

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42. PROGRAM BAGI PEKERJA (lanjutan)

d. Program Pemutusan Hubungan Kerja (PHK) (lanjutan)

Perhitungan beban program PHK untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 sesuai dengan perhitungan aktuarial adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Biaya jasa kini	559.016	241.014
Beban bunga	204.278	133.610
Biaya pesangon	8.281	7.298
Biaya jasa lalu	(17.531)	115.288
Pembayaran biaya terminasi	2.299	1.252
Kerugian/(keuntungan) aktuarial	354	(2.138)
Dampak atas perubahan metode atribusi pada laba rugi	-	(62.767)
Beban PHK (Catatan 35)	756.697	433.557

e. Program Masa Persiapan Pensiun (MPP)

Perhitungan aktuarial (PT Pegadaian) atas masa persiapan pensiun (MPP) masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

	31 Desember 2023	31 Desember 2022
Tingkat diskonto	7,00%	7,30%
Tingkat kenaikan penghasilan	7,00	7,00
Tingkat kematian	GAM 1971	GAM 1971
Tingkat cacat jasmaniah	0,01% dari TMI tingkat kematian	0,01% dari TMI tingkat kematian
Usia pensiun normal	56 Tahun	56 Tahun

Mutasi atas liabilitas (aset) program masa persiapan pensiun masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
Saldo awal	17.996	20.028
Beban MPP (Catatan 35)	2.629	2.622
Pembayaran imbalan	(18.935)	(15.166)
Pengukuran kembali liabilitas MPP - neto	19.293	10.512
Saldo akhir (Catatan 27)	20.983	17.996

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42. PROGRAM BAGI PEKERJA (lanjutan)

e. Program Masa Persiapan Pensiun (MPP) (lanjutan)

Perhitungan beban program Masa Persiapan Pensiun untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 sesuai dengan perhitungan aktuaria adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Biaya jasa kini	1.315	1.120
Beban bunga	1.314	1.502
Beban MPP (Catatan 35)	2.629	2.622

f. Imbalan Kerja Jangka Panjang Lainnya

Pekerja BRI dan entitas anak juga memiliki imbalan kerja jangka panjang, seperti penghargaan tanda jasa, cuti besar, program kesehatan pasca kerja BPJS, dan program manfaat lain dana manfaat tambahan.

(i) Cadangan penghargaan tanda jasa

Perhitungan aktuaria atas penghargaan tanda jasa masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

	31 Desember 2023	31 Desember 2022
Entitas induk		
Tingkat diskonto	6,80%	7,40%
Tingkat kenaikan penghasilan	7,50	7,50
Tingkat kenaikan harga emas	10,00	10,00
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10,00% dari TMI	10,00% dari TMI
Entitas anak		
Tingkat diskonto	6,75 - 7,00%	4,40 - 7,50%
Tingkat kenaikan penghasilan	7,00 - 9,00	7,00 - 10,00
Tingkat kenaikan harga emas	10,00	10,00
Tingkat kematian	TMI IV 2019 dan GAM 1971	TMI IV 2019 dan GAM 1971
Tingkat cacat jasmaniah	0,01 - 10,00% dari tingkat kematian	0,01 - 10,00% dari tingkat kematian

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42. PROGRAM BAGI PEKERJA (lanjutan)

f. Imbalan Kerja Jangka Panjang Lainnya (lanjutan)

(i) Cadangan penghargaan tanda jasa (lanjutan)

Mutasi untuk liabilitas penghargaan tanda jasa masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal liabilitas	1.900.980	1.754.761 ^{*)}
Beban penghargaan tanda jasa (Catatan 35)	651.143	238.393
Pembayaran manfaat aktual	(75.541)	(93.160)
Rugi aktuarial pada kewajiban	15.593	986
Liabilitas penghargaan tanda jasa (Catatan 27)	<u>2.492.175</u>	<u>1.900.980</u>

^{*)} Saldo awal periode 31 Desember 2022 termasuk saldo awal PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management (DIM)) sebesar Rp1.101.

Beban penghargaan tanda jasa untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 berdasarkan perhitungan aktuarial adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	<u>2023</u>	<u>2022</u>
Biaya jasa kini	187.471	158.443
Beban bunga	138.241	130.384
Biaya jasa lalu	34	125.303
Kerugian (keuntungan) aktuarial yang diakui	325.397	(175.737)
Beban penghargaan tanda jasa (Catatan 35)	<u>651.143</u>	<u>238.393</u>

(ii) Cuti besar

Perhitungan aktuarial atas cuti besar masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit*. Asumsi-asumsi yang dipertimbangkan oleh aktuarial adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Entitas induk		
Tingkat diskonto	6,60%	7,30%
Tingkat kenaikan penghasilan	7,50	7,50
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10,00% dari TMI 2019	10,00% dari TMI 2019

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42. PROGRAM BAGI PEKERJA (lanjutan)

f. Imbalan Kerja Jangka Panjang Lainnya (lanjutan)

(ii) Cuti besar (lanjutan)

Perhitungan aktuarial atas cuti besar masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit*. Asumsi-asumsi yang dipertimbangkan oleh aktuarial adalah sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Entitas anak		
Tingkat diskonto	6,60 - 6,80%	4,70 - 7,50%
Tingkat kenaikan penghasilan	7,00 - 9,00	5,00 - 10,00
Tingkat kematian	TMI IV 2019 GAM 1971	TMI IV 2019 GAM 1971
Tingkat cacat jasmaniah	0,10 - 10,00% dari tingkat kematian	0,10 - 10,00% dari tingkat kematian

Mutasi liabilitas atas cuti besar masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal liabilitas	3.207.290	2.950.109 ^{*)}
Beban cuti besar (Catatan 35)	731.080	592.529
Pembayaran manfaat aktual	(259.076)	(335.348)
Liabilitas cuti besar (Catatan 27)	<u>3.679.294</u>	<u>3.207.290</u>

^{*)} Saldo awal periode 31 Desember 2022 termasuk saldo awal PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management (DIM)) sebesar Rp1.241.

Beban cuti besar untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 berdasarkan perhitungan aktuarial adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	<u>2023</u>	<u>2022</u>
Biaya jasa kini	419.424	366.897
Beban bunga	226.507	205.768
Kerugian/(keuntungan) aktuarial yang diakui	84.525	(329.267)
Biaya jasa lalu	624	349.131
Beban cuti besar (Catatan 35)	<u>731.080</u>	<u>592.529</u>

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42. PROGRAM BAGI PEKERJA (lanjutan)

f. Imbalan Kerja Jangka Panjang Lainnya (lanjutan)

(iii) Program Kesehatan Pasca Kerja BPJS

Perhitungan aktuarial atas program kesehatan pasca kerja BPJS masing-masing pada tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi (entitas induk) sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Tingkat diskonto	7,00%	7,40%
Tingkat kenaikan iuran BPJS Kesehatan	4,88	4,88
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10,00% dari TMI 2019	10,00% dari TMI 2019

Status program kesehatan pasca kerja BPJS sesuai dengan penilaian aktuaris masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Nilai kini liabilitas program kesehatan pasca kerja BPJS	2.526.313	2.121.676
Nilai wajar aset	(1.502.670)	(1.475.436)
Surplus (Defisit)	1.023.643	646.240

Mutasi liabilitas atas program kesehatan pasca kerja BPJS pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal liabilitas	646.240	598.635
Beban program kesehatan pasca kerja BPJS (Catatan 35)	171.575	129.362
Pengukuran kembali aset program kesehatan pasca kerja BPJS	205.828	(81.757)
Liabilitas program kesehatan pasca kerja BPJS (Catatan 27)	1.023.643	646.240

Pengukuran kembali atas liabilitas (aset) program kesehatan pasca kerja BPJS masing-masing pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	(10.926)	70.831
Keuntungan aktuarial	172.708	(125.510)
Imbal hasil atas aset program	33.119	43.753
Jumlah pengukuran kembali atas liabilitas imbalan pasti - neto	194.901	(10.926)

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42. PROGRAM BAGI PEKERJA (lanjutan)

f. Imbalan Kerja Jangka Panjang Lainnya (lanjutan)

(iii) Program Kesehatan Pasca Kerja BPJS (lanjutan)

Beban program kesehatan pasca kerja BPJS untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 berdasarkan perhitungan aktuaria adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Biaya jasa kini	123.753	84.465
Beban bunga - neto	47.822	44.897
Beban program kesehatan pasca kerja BPJS (Catatan 35)	171.575	129.362

(iv) Program Manfaat Lain Dana Manfaat Tambahan

Penilaian aktuaria atas program manfaat lain dana manfaat tambahan BRI pada tanggal-tanggal 31 Desember 2023 dan 2022 telah sesuai dengan PSAK No. 24 dengan menggunakan metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

	31 Desember 2023	31 Desember 2022
Tingkat diskonto	6,70%	7,50%
Tingkat kematian	TMI IV 2019	TMI IV 2019
Tingkat cacat jasmaniah	10% dari TMI 2019	10% dari TMI 2019
Usia pensiun normal	56 Tahun	56 Tahun

Aset DPBRI terutama terdiri dari tabungan, deposito, efek-efek, unit penyertaan reksadana, efek beragunan aset dan investasi jangka panjang berupa saham dan properti.

Mutasi atas nilai kini liabilitas program manfaat lain dana manfaat tambahan pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
Nilai kini liabilitas awal tahun	2.165.701	2.127.731
Biaya bunga	155.339	156.733
Biaya jasa kini	15.282	16.972
Biaya jasa lalu	(416.041)	-
Pembayaran imbalan kerja (<i>benefit paid</i>)	(133.039)	(130.910)
Kerugian/(keuntungan) aktuaria	76.491	(4.825)
Nilai kini liabilitas akhir tahun	1.863.733	2.165.701

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42. PROGRAM BAGI PEKERJA (lanjutan)

f. Imbalan Kerja Jangka Panjang Lainnya (lanjutan)

(iv) Program Manfaat Lain Dana Manfaat Tambahan (lanjutan)

Mutasi atas nilai wajar aset program pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Nilai wajar aset program awal tahun	1.963.186	1.974.114
Pembayaran imbalan kerja (<i>benefit paid</i>)	(133.039)	(130.910)
Hasil pengembangan riil	153.820	119.982
Total aset program	<u>1.983.967</u>	<u>1.963.186</u>

Mutasi atas kewajiban program manfaat lain dana manfaat tambahan pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	202.515	153.617
Beban program		
manfaat lain dana manfaat		
tambahan - neto (Catatan 35)	(385.773)	28.647
Pengukuran kembali liabilitas - neto	183.258	20.251
Saldo akhir (Catatan 27)	<u>-</u>	<u>202.515</u>

Pengukuran kembali atas liabilitas (aset) program manfaat lain dana manfaat tambahan pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Saldo awal	88.994	68.743
Kerugian/(keuntungan) aktuarial	76.492	(4.825)
Imbal hasil atas aset program	(13.467)	25.076
Perubahan atas dampak aset diluar		
bunga neto liabilitas (aset)	120.233	-
Jumlah pengukuran kembali		
 atas (aset) liabilitas		
 imbalan pasti - neto	<u>272.252</u>	<u>88.994</u>

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42. PROGRAM BAGI PEKERJA (lanjutan)

f. Imbalan Kerja Jangka Panjang Lainnya (lanjutan)

(iv) Program Manfaat Lain Dana Manfaat Tambahan (lanjutan)

Beban program manfaat lain dana manfaat tambahan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022 berdasarkan perhitungan aktuaris adalah sebagai berikut:

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Biaya jasa lalu	(416.041)	-
Biaya jasa kini	15.282	16.972
Bunga - neto	14.986	11.675
Beban program manfaat lain dana manfaat tambahan (Catatan 35)	(385.773)	28.647

g. Sensitivitas dari kewajiban imbalan jangka panjang terhadap perubahan asumsi aktuarial dan analisa manfaat jatuh tempo adalah sebagai berikut (BRI saja) (tidak diaudit):

(i) Program pemutusan hubungan kerja (PHK)

	31 Desember 2023	
	Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan	+1,00%	(287.595)
Penurunan	-1,00	341.387
	31 Desember 2022	
	Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan	+1,00%	(290.048)
Penurunan	-1,00	438.151

Nilai Kini Kewajiban Imbalan Pasti

	31 Desember 2023	31 Desember 2022
<u>Jatuh Tempo</u>		
< 1 tahun	44.679	45.925
1 - < 2 tahun	42.715	43.887
2 - < 3 tahun	42.755	40.757
3 - < 4 tahun	39.919	40.217
4 - < 5 tahun	42.214	36.843
> 5 tahun	2.005.978	1.502.562

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42. PROGRAM BAGI PEKERJA (lanjutan)

g. Sensitivitas dari kewajiban imbalan jangka panjang terhadap perubahan asumsi aktuarial dan analisa manfaat jatuh tempo adalah sebagai berikut (BRI saja) (tidak diaudit) (lanjutan):

(ii) Program pensiun imbalan pasti

		31 Desember 2023	
		Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan		+1,00%	(2.899.376)
Penurunan		-1,00	3.559.760
		31 Desember 2022	
		Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan		+1,00%	(3.217.521)
Penurunan		-1,00	2.885.038
<u>Juran Jatuh Tempo</u>			
		31 Desember 2023	31 Desember 2022
<u>Jatuh Tempo</u>			
< 1 tahun		272.064	323.921
1 - < 2 tahun		240.698	295.589
2 - < 3 tahun		229.567	291.267
3 - < 4 tahun		219.183	285.858
4 - < 5 tahun		209.947	280.142
> 5 tahun		610.435	856.816

(iii) Program tunjangan hari tua

		31 Desember 2023	
		Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan		+1,00%	(338.634)
Penurunan		-1,00	390.893
		31 Desember 2022	
		Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan		+1,00%	(301.300)
Penurunan		-1,00	347.790

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42. PROGRAM BAGI PEKERJA (lanjutan)

- g. Sensitivitas dari kewajiban imbalan jangka panjang terhadap perubahan asumsi aktuarial dan analisa manfaat jatuh tempo adalah sebagai berikut (BRI saja) (tidak diaudit) (lanjutan):

- (iii) Program tunjangan hari tua (lanjutan)

Nilai Kini Kewajiban Imbalan Pasti

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Jatuh Tempo</u>		
< 1 tahun	142.759	156.804
1 - < 2 tahun	139.786	133.868
2 - < 3 tahun	130.677	130.058
3 - < 4 tahun	123.810	122.970
4 - < 5 tahun	109.409	115.815
> 5 tahun	3.176.581	2.786.719

- (iv) Program Kesehatan Pasca Kerja BPJS

	<u>31 Desember 2023</u>	
	<u>Asumsi tingkat diskonto</u>	<u>Pengaruh nilai kini atas kewajiban imbalan kerja</u>
Kenaikan	+1,00%	(413.143)
Penurunan	-1,00	547.176

	<u>31 Desember 2022</u>	
	<u>Asumsi tingkat diskonto</u>	<u>Pengaruh nilai kini atas kewajiban imbalan kerja</u>
Kenaikan	+1,00%	(197.389)
Penurunan	-1,00	320.033

Iuran Jatuh Tempo

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
<u>Jatuh Tempo</u>		
< 1 tahun	123.753	86.509
1 - < 2 tahun	127.334	91.048
2 - < 3 tahun	131.662	95.798
3 - < 4 tahun	136.652	100.893
4 - < 5 tahun	142.168	106.453
> 5 tahun	3.332.579	2.944.261

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42. PROGRAM BAGI PEKERJA (lanjutan)

- g. Sensitivitas dari kewajiban imbalan jangka panjang terhadap perubahan asumsi aktuarial dan analisa manfaat jatuh tempo adalah sebagai berikut (BRI saja) (tidak diaudit) (lanjutan):

- (v) Cadangan penghargaan tanda jasa

	31 Desember 2023	
	Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan	+1,00%	(222.666)
Penurunan	-1,00	257.962

	31 Desember 2022	
	Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan	+1,00%	(163.880)
Penurunan	-1,00	189.468

Nilai Kini Kewajiban Imbalan Pasti

	31 Desember 2023	31 Desember 2022
<u>Jatuh Tempo</u>		
< 1 tahun	73.040	69.730
1 - < 2 tahun	103.118	67.471
2 - < 3 tahun	107.707	92.982
3 - < 4 tahun	119.264	94.345
4 - < 5 tahun	87.647	103.083
> 5 tahun	1.793.147	1.317.680

- (vi) Cuti besar

	31 Desember 2023	
	Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan	+1,00%	(219.152)
Penurunan	-1,00	247.239

	31 Desember 2022	
	Asumsi tingkat diskonto	Pengaruh nilai kini atas kewajiban imbalan kerja
Kenaikan	+1,00%	(188.310)
Penurunan	-1,00	211.966

Nilai Kini Kewajiban Imbalan Pasti

	31 Desember 2023	31 Desember 2022
<u>Jatuh Tempo</u>		
< 1 tahun	269.305	227.948
1 - < 2 tahun	312.512	241.756
2 - < 3 tahun	311.458	282.296
3 - < 4 tahun	308.038	272.297
4 - < 5 tahun	194.598	266.133
> 5 tahun	1.890.135	1.596.796

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43. INFORMASI MENGENAI KOMITMEN DAN KONTINJENSI

	31 Desember 2023	31 Desember 2022
<u>Komitmen</u>		
Tagihan komitmen		
Pembelian <i>spot</i> dan berjangka mata uang asing	24.948.222	15.046.421
Liabilitas komitmen		
Fasilitas kredit yang diberikan kepada debitur yang belum digunakan (Catatan 26d)	128.590.416	86.290.063
Penjualan <i>spot</i> dan berjangka mata uang asing	63.924.016	69.751.674
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor (Catatan 26d)	11.447.230	13.658.668
	203.961.662	169.700.405
Komitmen - neto	(179.013.440)	(154.653.984)
<u>Kontinjensi</u>		
Liabilitas kontinjensi		
Garansi yang diterbitkan (Catatan 26d) dalam bentuk:		
Garansi bank	56.219.970	62.487.277
<i>Stand by</i> L/C	9.672.955	12.367.721
	65.892.925	74.854.998
Kontinjensi - neto	(65.892.925)	(74.854.998)

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44. TRANSAKSI PIHAK-PIHAK BERELASI

Dalam kegiatan normal usaha, BRI melakukan transaksi dengan pihak-pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah sesuai dengan kebijakan dan syarat yang telah disepakati bersama.

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut:

Pihak-pihak berelasi	Jenis hubungan	Unsur transaksi pihak berelasi
Manajemen Kunci	Hubungan pengendalian kegiatan perusahaan	Kredit yang diberikan, Program imbalan kerja
Pemerintah Republik Indonesia (RI)	Kepemilikan mayoritas melalui Kementerian Keuangan RI	Efek-efek
Perusahaan Umum BULOG	Hubungan kepemilikan melalui Pemerintah Pusat RI	L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor, Kredit yang diberikan
PT Sarana Multi Infrastruktur (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek
PT Bank Mandiri Taspen	Hubungan kepemilikan melalui Pemerintah Pusat RI	Penempatan pada Bank Indonesia dan lembaga keuangan lain
PT PNM Investment Management	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek
PT BNI Asset Management	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek
PT Rajawali Nusantara Indonesia (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya
PT Perkebunan Nusantara VII (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
PT INKA Multi Solusi	Hubungan kepemilikan melalui Pemerintah Pusat RI	Tagihan dan liabilitas akseptasi
PT Industri Kereta Api (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Tagihan dan liabilitas akseptasi, L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor
PT Wijaya Karya Realty	Hubungan kepemilikan melalui Pemerintah Pusat RI	Aset lain-lain
PT PAL Indonesia	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan
PT Telekomunikasi Selular	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan
PT Pelabuhan Indonesia (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Simpanan nasabah
PT Semen Indonesia (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Simpanan nasabah
PT Jasa Marga Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Simpanan nasabah
PT Taspen (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Simpanan nasabah

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

Pihak-pihak berelasi	Jenis hubungan	Unsur transaksi pihak berelasi
PT Bukit Asam Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Simpanan nasabah
PT Bank Mandiri (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek, Giro pada bank lain, Penempatan pada Bank Indonesia dan lembaga keuangan lain, Pinjaman yang diterima, Simpanan dari bank lain
PT Bank Negara Indonesia (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Giro pada bank lain, Penempatan pada Bank Indonesia dan lembaga keuangan lain, Pinjaman yang diterima, Simpanan dari bank lain, Simpanan nasabah
PT Petrokimia Gresik	Hubungan kepemilikan melalui Pemerintah Pusat RI	Tagihan dan liabilitas akseptasi
PT Perusahaan Listrik Negara (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek, Kredit yang diberikan, L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor
PT Bahana Artha Ventura	Hubungan kepemilikan melalui Pemerintah Pusat RI	Penyertaan saham
PT Bahana TCW Investment Management	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek
PT Bank Syariah Indonesia Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Penyertaan saham, Giro pada bank lain, Penempatan pada Bank Indonesia dan lembaga keuangan lain, Pinjaman yang diterima, Simpanan dari bank lain
PT Perusahaan Gas Negara Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan
PT Bank Tabungan Negara (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Giro pada bank lain, Penempatan pada Bank Indonesia dan lembaga keuangan lain, Simpanan dari bank lain, Pinjaman yang diterima
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek
PT Dirgantara Indonesia (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
PT Garuda Maintenance Facility Aero Asia Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
PT Kereta Api Indonesia (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
PT Krakatau Steel (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan, Simpanan nasabah

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

Pihak-pihak berelasi	Jenis hubungan	Unsur transaksi pihak berelasi
PT Pembangunan Perumahan (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan, Tagihan dan liabilitas akseptasi, L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor, Wesel ekspor dan tagihan lainnya
PT Pertamina (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan, Simpanan nasabah
PT Adhi Karya (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan, Tagihan dan liabilitas akseptasi, Wesel ekspor dan tagihan lainnya,
PT Indonesia Asahan Aluminium (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek, L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor,
Lembaga Pembiayaan Ekspor Indonesia	Hubungan kepemilikan melalui Pemerintah Pusat RI	Giro pada bank lain, Garansi yang diterbitkan, Pinjaman yang diterima
PT Pertamina EP Cepu	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
Pusat Investasi Pemerintah	Hubungan kepemilikan melalui Pemerintah Pusat RI	Pinjaman yang diterima
PT Pertamina Hulu Rokan	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan
PT PP Presisi Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya, Tagihan dan liabilitas akseptasi
PT Waskita Karya (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan, Garansi yang diterbitkan
PT Wijaya Karya (Persero) Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Garansi yang diterbitkan
PT Wijaya Karya Bangunan Gedung Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Tagihan dan liabilitas akseptasi, L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor
PT Utama Karya Infrastruktur	Hubungan kepemilikan melalui Pemerintah Pusat RI	Piutang pembiayaan
PT Fintek Karya Nusantara	Hubungan kepemilikan melalui Pemerintah Pusat RI	Penyertaan saham
PT Petrokimia Kayaku	Hubungan kepemilikan melalui Pemerintah Pusat RI	Tagihan dan liabilitas akseptasi
PT Kilang Pertamina Internasional	Hubungan kepemilikan melalui Pemerintah Pusat RI	L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor
PT Sarana Multigriya Finansial (Persero)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Efek-efek, Pinjaman yang diterima
Yayasan Kesejahteraan Pekerja BRI	Hubungan Program Imbalan Pasca Kerja	Program THT

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

Pihak-pihak berelasi	Jenis hubungan	Unsur transaksi pihak berelasi
Dana Pensiun BRI	Hubungan Program Imbalan Pasca Kerja	Program pensiun imbalan kerja
Dana Pensiun Pegadaian	Hubungan Program Imbalan Pasca Kerja	Program pensiun imbalan kerja
Dana Pensiun Lembaga Keuangan BRI	Hubungan Program Imbalan Pasca Kerja	Program pensiun iuran pasti
Dana Pensiun Lembaga Keuangan BNI	Hubungan Program Imbalan Pasca Kerja	Program pensiun iuran pasti
PT Bank Hibank Indonesia (dahulu PT Bank Mayora)	Hubungan kepemilikan melalui Pemerintah Pusat RI	Giro pada bank lain, Pinjaman yang diterima
PT Bhirawa Steel	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya, L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor
PT Kresna Kusuma Dyandra Marga	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
High Speed Railways Contractor Consortium	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya
PT Garuda Indonesia Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Kredit yang diberikan
PT Lancarjaya Mandiri Abadi	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya
PT Elnusa Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya
PT Wijaya Karya Industri Energi	Hubungan kepemilikan melalui Pemerintah Pusat RI	Tagihan dan liabilitas akseptasi
PT Pupuk Kalimantan Timur	Hubungan kepemilikan melalui Pemerintah Pusat RI	L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor, Wesel ekspor dan tagihan lainnya,
PT Kimia Farma Tbk	Hubungan kepemilikan melalui Pemerintah Pusat RI	L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor
PT Wika Semarang Demak Seksi 2	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya
PT Pupuk Kujang Cikampek	Hubungan kepemilikan melalui Pemerintah Pusat RI	Wesel ekspor dan tagihan lainnya
PT Prima Armada Raya	Hubungan kepemilikan melalui Pemerintah Pusat RI	Piutang pembiayaan
PT Danareksa Finance	Hubungan kepemilikan melalui Pemerintah Pusat RI	Pinjaman yang diterima

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Aset		
Giro pada bank lain (Catatan 5)		
PT Bank Negara Indonesia (Persero) Tbk	154.693	219.357
PT Bank Mandiri (Persero) Tbk	122.101	213.795
PT Bank Syariah Indonesia Tbk	113.847	127.372
PT Bank Tabungan Negara (Persero) Tbk	57.615	137.390
PT Bank Hibank Indonesia (dahulu PT Bank Mayora)	3	49
Lembaga Pembiayaan Ekspor Indonesia	-	15
	<u>448.259</u>	<u>697.978</u>
Penempatan pada Bank Indonesia dan lembaga keuangan lain (Catatan 6)		
PT Bank Mandiri (Persero) Tbk	1.700.170	1.402.075
PT Bank Tabungan Negara (Persero) Tbk	612.208	502.857
PT Bank Syariah Indonesia Tbk	508.013	325.250
PT Bank Mandiri Taspen	100.000	-
PT Bank Negara Indonesia (Persero) Tbk	7.050	822.531
	<u>2.927.441</u>	<u>3.052.713</u>
Efek-efek (Catatan 7)		
Pemerintah Republik Indonesia (RI)	233.011.046	262.347.815
PT BRI Manajemen Investasi (dahulu PT Danareksa Investment Management)	4.872.220	5.402.870
PT Bank Mandiri (Persero) Tbk	2.515.732	1.260.743
PT PNM Investment Management	1.907.182	719.559
PT Bahana TCW Investment Management	1.758.031	1.514.551
PT Perusahaan Listrik Negara (Persero)	1.746.614	2.018.830
PT Sarana Multigriya Finansial (Persero)	1.605.173	1.355.122
PT Sarana Multi Infrastruktur (Persero)	1.325.311	1.542.117
PT Indonesia Asahan Aluminium (Persero)	1.048.442	1.043.810
PT BNI Asset Management	759.176	756.788
Lainnya	5.991.354	8.349.087
	<u>256.540.281</u>	<u>286.311.292</u>
Wesel ekspor dan tagihan lainnya (Catatan 8)		
High Speed Railway Contractor Consortium	1.441.374	911.412
PT Pupuk Kalimantan Timur	935.126	105.910
PT Bhirawa Steel	515.002	415.641
PP WIKA Semarang Demak Seksi 2	500.000	567.168
PT Pembangunan Perumahan (Persero) Tbk	434.070	432.832
PT Rajawali Nusantara Indonesia (Persero)	230.000	446.250
PT Adhi Karya (Persero) Tbk	183.076	933.726
PT PP Presisi Tbk	159.644	285.091
PT Pupuk Kujang Cikampek	143.762	-
PT Lancarjaya Mandiri Abadi	60.028	218.658
Lainnya	436.962	4.594.737
	<u>5.039.044</u>	<u>8.911.425</u>

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Aset (lanjutan)		
Kredit yang diberikan (Catatan 11)		
Perusahaan Umum BULOG	8.050.411	2.806.206
PT Perusahaan Listrik Negara (Persero)	7.223.106	9.346.356
PT Waskita Karya (Persero) Tbk	4.493.912	4.526.884
PT Kereta Api Indonesia (Persero)	3.176.593	3.069.554
PT Perkebunan Nusantara VII (Persero)	2.270.033	1.332.717
PT Pertamina EP Cepu	2.263.613	2.573.381
PT Dirgantara Indonesia (Persero)	2.033.162	2.119.335
PT Garuda Maintenance Facility Aero Asia Tbk	2.025.180	2.140.183
PT Krakatau Steel (Persero) Tbk	1.773.059	2.217.674
PT Kresna Kusuma Dyandra Marga	1.719.923	1.761.099
PT Garuda Indonesia (Persero) Tbk	1.008.656	945.183
Manajemen Kunci	204.348	199.268
Lain-lain	25.038.474	30.711.916
Total	61.280.470	63.749.756
Piutang Pembiayaan (Catatan 13)		
PT Prima Armada Raya	30.351	-
PT Hutama Karya Infrastruktur	-	7.205
	<u>30.351</u>	<u>7.205</u>
Tagihan dan Liabilitas Akseptasi (Catatan 14)		
PT Pembangunan Perumahan (Persero) Tbk	837.353	1.112.455
PT PP Presisi Tbk	156.230	-
PT Adhi Karya (Persero) Tbk	100.038	70.618
PT Wijaya Karya Bangunan Gedung Tbk	52.350	133.693
PT INKA Multi Solusi	50.260	-
PT Wijaya Karya Industri Energi	14.687	2.070
PT Industri Kereta Api (Persero)	1.973	-
PT Petrokimia Kayaku	554	2.089
PT Elnusa Tbk	117	-
PT Petrokimia Gresik	-	176.581
Lainnya	-	112.465
	<u>1.213.562</u>	<u>1.609.971</u>
Penyertaan saham (Catatan 15)		
PT Bank Syariah Indonesia Tbk	5.479.625	4.662.635
PT Fintek Karya Nusantara	753.258	537.548
PT Bahana Artha Ventura	79.440	77.846
	<u>6.312.323</u>	<u>5.278.029</u>
Aset lain-lain (Catatan 17)		
PT Wijaya Karya Realty	707.466	707.609
	<u>707.466</u>	<u>707.609</u>
Total aset dari pihak-pihak berelasi	334.499.197	370.325.978
Total aset konsolidasian	1.965.007.030	1.865.639.010
Persentase total aset dari pihak-pihak berelasi terhadap total aset konsolidasian	<u>17,02%</u>	<u>19,85%</u>

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Liabilitas		
Giro (Catatan 19)		
Entitas dan Lembaga Pemerintah	174.787.869	183.945.607
Manajemen Kunci	3.672	3.547
Lain-lain	103.303	216.597
	<u>174.894.844</u>	<u>184.165.751</u>
Tabungan (Catatan 20)		
Entitas dan Lembaga Pemerintah	259.230	646.598
Manajemen Kunci	166.445	183.727
Lain-lain	20.752	34.420
	<u>446.427</u>	<u>864.745</u>
Deposito Berjangka (Catatan 21)		
Entitas dan Lembaga Pemerintah	156.006.956	138.644.688
Manajemen Kunci	60.153	74.991
Lain-lain	231.150	477.302
	<u>156.298.259</u>	<u>139.196.981</u>
Simpanan dari Bank lain dan lembaga keuangan lainnya (Catatan 22)		
Entitas dan Lembaga Pemerintah	462.943	821.691
Surat Berharga yang Diterbitkan (Catatan 24)		
Entitas dan Lembaga Pemerintah	6.657.214	7.642.578
Pinjaman yang Diterima (Catatan 25)		
Entitas dan Lembaga Pemerintah	26.102.658	18.849.036
Pinjaman dan Surat Berharga Subordinasi (Catatan 29)	231.563	363.095
Kompensasi kepada manajemen manajemen kunci (Catatan 42)		
Nilai kini kewajiban pensiun imbalan pasti	801.974	488.989
Nilai kini kewajiban PHK	352.673	93.386
Nilai kini kewajiban THT	170.036	136.523
Nilai kini kewajiban cuti besar	145.896	80.502
Nilai kini kewajiban penghargaan tanda jasa	115.505	60.890
Nilai kini kewajiban program manfaat lain		
pembayaran manfaat pasti	9.158	11.577
Nilai kini kewajiban BPJS	21.495	15.625
	<u>1.616.737</u>	<u>887.492</u>
Total liabilitas kepada pihak-pihak berelasi	<u>366.710.645</u>	<u>352.428.274</u>
Total liabilitas konsolidasian	<u>1.648.534.888</u>	<u>1.562.243.693</u>
Persentase total liabilitas kepada pihak-pihak berelasi terhadap total liabilitas konsolidasian	<u>22,24%</u>	<u>22,58%</u>

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Komitmen dan Kontinjensi pada Rekening Administratif		
Garansi yang diterbitkan (Catatan 26b)		
PT Pembangunan Perumahan (Persero) Tbk	3.562.647	4.590.082
PT Adhi Karya (Persero) Tbk	3.518.752	2.872.589
PT Wijaya Karya (Persero) Tbk	2.912.039	8.077.346
Lembaga Pembiayaan Ekspor Indonesia	1.662.592	1.003.627
PT Perusahaan Gas Negara Tbk	1.596.645	1.613.163
PT Pertamina (Persero)	1.308.967	3.182.709
PT Waskita Karya (Persero) Tbk	978.687	3.284.232
PT Pertamina Hulu Rokan	769.850	982.231
PT PAL Indonesia	646.210	280.863
PT Telekomunikasi Selular	620.889	23.460
Lain-lain	5.589.550	6.489.896
	<u>23.166.828</u>	<u>32.400.198</u>
L/C yang tidak dapat dibatalkan yang masih berjalan dalam rangka impor (Catatan 26b)		
Perum BULOG	3.827.742	576.595
PT Kilang Pertamina International	1.694.273	1.741.143
PT Industri Kereta Api (Persero)	580.158	1.011.007
PT Pembangunan Perumahan (Persero) Tbk	384.473	450.243
PT Indonesia Asahan Aluminium (Persero)	375.744	649.498
PT Perusahaan Listrik Negara (Persero)	255.051	279.764
PT Wijaya Karya Bangunan Gedung Tbk	195.499	-
PT Pupuk Kalimantan Timur	191.032	42.387
PT Bhirawa Steel	190.796	151.966
PT Kimia Farma Tbk	107.040	-
Lain-lain	417.521	1.366.024
	<u>8.219.329</u>	<u>6.268.627</u>
	Untuk tahun yang berakhir pada tanggal 31 Desember	
	<u>2023</u>	<u>2022</u>
Iuran Program Pensiun Imbalan Pasti (Catatan 42a)	814.934	563.595
Iuran Program Tunjangan Hari Tua (Catatan 42b)	136.643	128.467
Iuran Program Pensiun Iuran Pasti (Catatan 42c)	468.697	451.679
Total	<u>1.420.274</u>	<u>1.143.741</u>
Gaji dan tunjangan Dewan Komisaris dan Direksi (Catatan 35)		
Gaji dan tunjangan Direksi	195.671	189.966
Gaji dan tunjangan Dewan Komisaris	83.417	84.369
Total	<u>279.088</u>	<u>274.335</u>

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44. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Saldo dan transaksi dengan pihak yang berelasi adalah sebagai berikut (lanjutan):

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Tantiem, bonus dan insentif Dewan Komisaris, Direksi dan manajemen kunci (Catatan 35)		
Tantiem Direksi	404.423	443.816
Tantiem Dewan Komisaris	159.244	131.568
Bonus dan insentif Manajemen Kunci	187.258	97.479
Total	750.925	672.863

Persentase transaksi dengan pihak-pihak berelasi terhadap total aset dan liabilitas konsolidasian BRI dan entitas anak adalah sebagai berikut:

	31 Desember 2023	31 Desember 2022
Aset		
Giro pada Bank lain	0,023%	0,037%
Penempatan pada Bank Indonesia dan lembaga keuangan lain	0,149	0,164
Efek-efek	13,055	15,347
Wesel ekspor dan tagihan lainnya	0,256	0,478
Kredit yang diberikan	3,119	3,417
Piutang pembiayaan	0,002	0,000
Tagihan akseptasi	0,062	0,086
Penyertaan saham	0,321	0,283
Aset lain-lain	0,036	0,038
Total	17,023%	19,850%
	31 Desember 2023	31 Desember 2022
Liabilitas		
Giro	10,609%	11,789%
Tabungan	0,027	0,055
Deposito berjangka	9,481	8,910
Simpanan dari Bank lain dan lembaga keuangan lainnya	0,028	0,053
Surat berharga yang diterbitkan	0,404	0,489
Pinjaman yang diterima	1,583	1,207
Pinjaman dan Surat Berharga Subordinasi	0,014	0,023
Kompensasi kepada manajemen Manajemen Kunci	0,098	0,057
Total	22,244%	22,583%

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45. PERJANJIAN, KOMITMEN DAN KONTINJENSI SIGNIFIKAN

a. Perjanjian Signifikan

- 1) Pada tanggal 5 Juni 2023, BRI mengadakan perjanjian dengan PT Bringin Inti Teknologi sehubungan dengan Pengadaan CRM Tahun 2023 untuk Zona 1, Zona 2 dan Zona 3 untuk jangka waktu 60 (enam puluh) bulan dengan nilai kontrak senilai Rp999.926.
- 2) Pada tanggal 26 Mei 2023, BRI mengadakan perjanjian dengan PT Telekomunikasi Selular sehubungan dengan Pengadaan 32.214 Unit HP Bristop Kaunit dan Mantri untuk jangka waktu 24 (dua puluh empat) bulan dengan nilai kontrak senilai Rp409.762.
- 3) Pada tanggal 22 Agustus 2023, BRI mengadakan perjanjian dengan PT Pacificagung Trijaya sehubungan dengan Pengadaan Pengadaan Mesin Self Service Banking Terminal (SSBT) untuk jangka waktu 60 (enam puluh) bulan dengan nilai kontrak senilai Rp177.286.
- 4) Pada tanggal 13 April 2023, BRI mengadakan perjanjian dengan PT Info Solusindo Data Utama sehubungan dengan Pengadaan Penambahan Kapasitas *Backup Solution Workload* 2022 - 2023 DC Ragunan dan DC Tabanan untuk jangka waktu 22 (dua puluh dua) minggu dengan nilai kontrak senilai Rp146.398.
- 5) Pada tanggal 13 Juli 2023, BRI mengadakan perjanjian dengan PT Bringin Inti Teknologi sehubungan dengan Pengadaan Mesin IBM AS/400 Power10 E1080 DC Tabanan untuk jangka waktu 36 (tiga puluh enam) bulan dengan nilai kontrak senilai Rp125.000
- 6) Pada tanggal 20 Desember 2022, BRI mengadakan perjanjian dengan PT Telekomunikasi Selular sehubungan dengan Perpanjangan Sewa Layanan *Simcard* Telkomsel untuk jangka waktu 24 (dua puluh empat) bulan dengan nilai kontrak senilai Rp258.590.
- 7) Pada tanggal 13 Juni 2022, BRI mengadakan perjanjian dengan PT Bringin Inti Teknologi sehubungan dengan Pengadaan CRM RBB Tahun 2022 (Zona 1 dan Zona 2) untuk jangka waktu 60 (enam puluh) bulan dengan nilai kontrak senilai Rp504.023.
- 8) Pada tanggal 13 Juni 2022, BRI mengadakan perjanjian dengan PT Satkomindo Mediyasa sehubungan dengan Pengadaan CRM RBB Tahun 2022 (Zona 3) untuk jangka waktu 60 (enam puluh) bulan dengan nilai kontrak senilai Rp272.614.
- 9) Pada tanggal 21 Februari 2022, BRI mengadakan perjanjian dengan PT Deloitte Consulting sehubungan dengan Pengadaan Konsultan *System Integrator* Fase Implementasi *Product* untuk jangka waktu 21 (dua puluh satu) bulan dengan nilai kontrak senilai Rp348.500.
- 10) Pada tanggal 17 Januari 2022, BRI mengadakan perjanjian dengan PT Bringin Inti Teknologi sehubungan dengan Pengadaan Mesin IBM AS/400 Power10 untuk DC GTI Ragunan dan ODC Sentul untuk jangka waktu 45 (empat puluh lima) bulan dengan nilai kontrak senilai Rp350.400.

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45. PERJANJIAN, KOMITMEN DAN KONTINJENSI SIGNIFIKAN (lanjutan)

b. Liabilitas Kontinjensi

Dalam melakukan usahanya, BRI menghadapi berbagai perkara hukum dan tuntutan, dimana BRI sebagai tergugat, terutama sehubungan dengan kepatuhan dengan kontrak. Walaupun belum ada kepastian yang jelas, BRI berpendapat bahwa berdasarkan informasi yang ada dan keputusan terakhir dari perkara bahwa tuntutan hukum ini tidak akan berdampak secara material pada operasi, posisi keuangan atau tingkat likuiditas BRI.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, BRI telah membentuk cadangan (disajikan dalam akun "Liabilitas lain-lain") untuk sejumlah tuntutan hukum yang belum diputuskan masing-masing sebesar Rp1.361.894 dan Rp1.634.654 (Catatan 28). Manajemen berpendapat bahwa jumlah cadangan yang dibentuk atas kemungkinan timbulnya kerugian akibat tuntutan hukum yang belum diputuskan atau masih dalam proses tersebut telah memadai.

46. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK UMUM

Berdasarkan Keputusan Presiden No. 26 Tahun 1998 yang dilaksanakan melalui Keputusan Menteri Keuangan tanggal 28 Januari 1998 dan Surat Keputusan Bersama Direksi Bank Indonesia dan Ketua Badan Penyehatan Perbankan Nasional (SKB BI dan BPPN) No. 30/270/KEP/DIR dan No. 1/BPPN/1998 tanggal 6 Maret 1998, Pemerintah telah menjamin kewajiban tertentu dari seluruh Bank Umum yang berbadan hukum di Indonesia. Berdasarkan perubahan terakhir yang terdapat pada Keputusan Menteri Keuangan No. 179/KMK.017/2000 tanggal 26 Mei 2000, jaminan tersebut berlaku sejak tanggal 26 Januari 1998 sampai dengan 31 Januari 2001 dan dapat diperpanjang dengan sendirinya setiap 6 (enam) bulan berikutnya secara terus-menerus, kecuali apabila dalam waktu 6 (enam) bulan sebelum berakhirnya jangka waktu Program Penjaminan atau jangka waktu perpanjangannya, Menteri Keuangan mengumumkan pengakhiran dan atau perubahan Program Penjaminan tersebut untuk diketahui oleh umum. Atas penjaminan ini, Pemerintah membebaskan premi yang dihitung berdasarkan persentase tertentu sesuai ketentuan yang berlaku.

Sesuai dengan Peraturan Menteri Keuangan No. 17/PMK.05/2005 tanggal 3 Maret 2005, terhitung sejak tanggal 18 April 2005 jenis kewajiban bank umum yang dijamin berdasarkan Program Penjaminan Pemerintah meliputi giro, tabungan, deposito berjangka dan pinjaman yang diterima dari bank lain dalam bentuk transaksi pasar uang antar bank.

Selanjutnya, sebagaimana dinyatakan dalam Peraturan Menteri Keuangan No. 68/PMK.05/2005 tanggal 10 Agustus 2005 tentang "Perhitungan dan Pembayaran Premi Program Penjaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum", Program Penjaminan Pemerintah melalui Unit Pelaksana Penjaminan Pemerintah (UP3) telah berakhir pada tanggal 22 September 2005 untuk periode 1 Juli sampai dengan 21 September 2005.

Sebagai pengganti UP3, Pemerintah telah membentuk lembaga independen yaitu Lembaga Penjamin Simpanan (LPS) berdasarkan Undang-undang No. 24 Tahun 2004 tanggal 22 September 2004 tentang "Lembaga Penjamin Simpanan" yang terakhir kali diubah dengan UU No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan ("UU P2SK"), LPS menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan atau bentuk lainnya yang dipersamakan dengan itu.

Berdasarkan Peraturan Pemerintah No. 66 Tahun 2008 tanggal 13 Oktober 2008 tentang "Besaran Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan" yang disempurnakan melalui PLPS No. 1 Tahun 2023 tentang Program Penjaminan Simpanan, bahwa saldo yang dijamin untuk setiap nasabah pada satu Bank adalah paling tinggi Rp2.000.000.000 (nilai penuh).

Suku bunga penjaminan LPS pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 4,25% dan 3,75% untuk simpanan dalam mata uang Rupiah. Untuk simpanan dalam mata uang asing pada tanggal 31 Desember 2023 dan 2022 masing-masing adalah sebesar 2,25% dan 1,75%.

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47. PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) YANG DIKELUARKAN DAN DIREVISI

Berikut adalah ikhtisar PSAK dan ISAK yang telah diterbitkan oleh Dewan Standar Akuntansi Keuangan (DSAK) dan Dewan Standar Akuntansi Syariah (DSAS) - IAI yang relevan untuk BRI dan entitas anak, namun belum berlaku efektif untuk laporan keuangan konsolidasian pada tanggal 31 Desember 2023:

Efektif berlaku pada atau setelah tanggal 1 Januari 2024:

- a. Amandemen PSAK No. 1 “Penyajian Laporan Keuangan tentang Liabilitas Jangka Panjang dengan Kovenan”. Entitas menerapkan amandemen tersebut pada atau setelah tanggal 1 Januari 2024 secara retrospektif sesuai dengan PSAK No. 25. Penerapan lebih dini diperkenankan. Apabila entitas menerapkan amandemen tersebut untuk periode lebih awal, maka entitas juga menerapkan amandemen PSAK No. 1 “Penyajian Laporan Keuangan tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang” pada periode tersebut.
- b. Amandemen PSAK No. 73 “Sewa tentang Liabilitas Sewa dalam Jual dan Sewa-Balik”. Penerapan lebih dini diperkenankan.
- c. Amandemen PSAK No. 2 “Laporan Arus Kas” dan Amandemen PSAK No. 60 “Instrumen Keuangan: Pengungkapan tentang Pengaturan Pembiayaan Pemasok”. Penerapan lebih dini diperkenankan.

Efektif berlaku pada atau setelah tanggal 1 Januari 2025:

- a. PSAK No. 74, “Kontrak Asuransi”, yang diadopsi dari IFRS No. 17, penerapan dini diperkenankan untuk entitas yang juga telah menerapkan PSAK No. 71 dan PSAK No. 72.
- b. Amandemen PSAK No. 10 “Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Ketertukaran”. Penerapan lebih dini diperkenankan.

Saat ini BRI dan entitas anaknya sedang mengevaluasi dan belum menetapkan dampak dari PSAK yang dikeluarkan dan direvisi tersebut terhadap laporan keuangan konsolidasian.

48. INFORMASI TAMBAHAN

- a. Rasio Kewajiban Penyediaan Modal Minimum (CAR)

BRI secara aktif mengelola modalnya sesuai dengan peraturan yang berlaku. Tujuan utamanya adalah untuk memastikan bahwa setiap saat BRI dapat menjaga kecukupan modalnya untuk menutup risiko bawaan (*inherent risk*) pada kegiatan perbankan tanpa mengurangi optimalisasi nilai kepada pemegang saham.

CAR pada tanggal-tanggal 31 Desember 2023 dan 2022 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang telah diaddendum sebanyak 2 (dua) kali dengan POJK No. 34/POJK.03/2016 tentang Perubahan atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan POJK No. 27/POJK.03.2022 tentang Perubahan kedua atas POJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank.

Berdasarkan POJK No. 34/POJK.03/2016, PBI No. 17/22/PBI/2015 tentang Kewajiban Pembentukan *Countercyclical Buffer* dan POJK No. 46/POJK.03/2015 tentang Penetapan *Systemically Important Bank* dan *Capital Surcharge*, selain kewajiban penyediaan modal minimum sesuai profil risiko, BRI wajib membentuk tambahan modal penyangga (*buffer*) berupa *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge*, yang wajib dibentuk secara bertahap mulai tanggal 1 Januari 2016.

Pembentukan modal penyangga (*buffer*) berupa *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* yang wajib dibentuk oleh BRI berdasarkan persentase tertentu dari ATMR adalah masing-masing 2,5%, 0% dan 2,5%.

Berdasarkan profil risiko BRI pada semester II tahun 2022 dan semester I tahun 2022, yaitu *low to moderate*, maka CAR minimum pada tanggal-tanggal 31 Desember 2023 dan 2022 ditetapkan masing-masing sebesar 9% sampai dengan kurang dari 10%.

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48. INFORMASI TAMBAHAN (lanjutan)

a. Rasio Kewajiban Penyediaan Modal Minimum (CAR) (lanjutan)

Pada tanggal-tanggal 31 Desember 2023 dan 2022 BRI telah memenuhi rasio sesuai yang disyaratkan Bank Indonesia dan Otoritas Jasa Keuangan untuk rasio kecukupan modal.

CAR BRI (entitas induk) pada tanggal 31 Desember 2023 dan 2022 masing-masing dihitung sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Modal Inti (Tier 1)		
Modal Inti Utama (CET 1)	238.956.599	234.727.964
Modal Pelengkap (Tier 2)	11.612.168	10.564.211
Total Modal	<u>250.568.767</u>	<u>245.292.175</u>
Aset Tertimbang Menurut Risiko (ATMR)		
ATMR untuk Risiko Kredit ^{*)}	890.512.335	839.721.640
ATMR untuk Risiko Pasar ^{**)}	3.617.404	3.118.189
ATMR untuk Risiko Operasional ^{***)}	99.021.545	209.879.369
Total ATMR	<u>993.151.284</u>	<u>1.052.719.198</u>
	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Rasio CAR		
Rasio CET 1	24,06%	22,30%
Rasio Tier 1	24,06	22,30
Rasio Tier 2	1,17	1,00
Rasio Total	25,23	23,30
Rasio Minimum Tier 1	6,00%	6,00%
Rasio Minimum CET 1	4,50	4,50
CAR Minimum Berdasarkan Profil Risiko	9,00	9,00

^{*)} Risiko Kredit dihitung berdasarkan SE OJK No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021.

^{**)} Risiko Pasar dihitung berdasarkan SE OJK No. 38/SEOJK.03/2016 tanggal 8 September 2016.

^{***)} Risiko Operasional dihitung berdasarkan SE OJK No. 6/SEOJK.03/2020 tanggal 29 April 2020.

b. Rasio Kredit *Non-Performing* (NPL)

Pada tanggal-tanggal 31 Desember 2023 dan 2022, rasio NPL BRI konsolidasian (kredit yang diberikan, pinjaman syariah dan piutang pembiayaan) adalah sebagai berikut:

	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
Rasio NPL - bruto	2,95%	2,67%
Rasio NPL - neto	0,72%	0,69

Rasio NPL - neto dihitung berdasarkan NPL setelah dikurangi cadangan kerugian penurunan nilai, sesuai dengan peraturan terkait dibagi dengan jumlah kredit yang diberikan, piutang pembiayaan dan pinjaman syariah.

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48. INFORMASI TAMBAHAN (lanjutan)

c. Kegiatan Jasa Kustodian

BRI melakukan kegiatan jasa penitipan harta (bank kustodian) sejak tahun 1996 berdasarkan izin operasi melalui Surat Keputusan Ketua Bapepam No. 91/PM/1996 tanggal 11 April 1996 dan telah ditunjuk sebagai *Sub Registry* dalam melaksanakan transaksi obligasi Pemerintah dan penatakerjaan SBI *Scriptless* oleh Bank Indonesia.

Jasa penitipan harta ini merupakan bagian dari kegiatan Divisi *Investment Services* yang meliputi jasa-jasa sebagai berikut:

- Jasa penyimpanan (*safe keeping services*) dan *Portfolio Valuation*;
- Jasa penyelesaian transaksi (*settlement handling*);
- Jasa penagihan penghasilan (*income collection*), termasuk pembayaran pajaknya;
- Jasa *corporate action* dan *proxy services*;
- Jasa informasi dan pelaporan (*reporting services*);
- Jasa *Custody Unit Link* dan DPLK;
- Jasa Kustodian untuk sekuritisasi aset; dan
- Jasa Kustodian Global untuk surat berharga yang diterbitkan di luar negeri.

Aset milik nasabah yang dititipkan pada Kustodian BRI adalah sebesar Rp Rp1.288.847.232 dan Rp555.527.157 masing-masing pada tanggal-tanggal 31 Desember 2023 dan 2022. Aset yang disimpan dalam kegiatan jasa kustodian tidak termasuk dalam laporan posisi keuangan konsolidasian BRI dan Entitas Anak.

d. Kegiatan Wali Amanat

BRI melakukan kegiatan jasa Wali Amanat sejak tahun 1996. Izin operasi BRI sebagai Wali Amanat telah diberikan oleh Menteri Keuangan dengan Surat Keputusan No. 1554/KMK.013/1990 tanggal 6 Desember 1990 dan telah terdaftar di OJK sesuai Surat Tanda Terdaftar sebagai Wali Amanat No. 08/STTD-WA/PM/1996 tanggal 11 Juni 1996.

Jasa Wali Amanat ini merupakan bagian dari kegiatan Divisi *Investment Services* yang meliputi jasa-jasa sebagai berikut:

- Wali Amanat;
- Agen jaminan; dan
- Agen pemantau.

e. Jasa *Trust*

Layanan Jasa *Trust* BRI merupakan layanan jasa penitipan harta nasabah yang berupa aset *financial* untuk dan atas nama nasabah. BRI merupakan Bank pertama di Indonesia yang memperoleh izin dari Bank Indonesia untuk menjalankan layanan Jasa *Trust* di Indonesia melalui surat Bank Indonesia No. 15/19/DPB1/PB1-3 tanggal 12 Februari 2013 dan surat penegasan Bank Indonesia No. 15/30/DPB1/PB1-3 tanggal 19 Maret 2013.

Ruang lingkup layanan Jasa *Trust* BRI meliputi:

- Layanan Jasa Agen Pembayar;
- Layanan Jasa Agen Peminjaman;
- Layanan Jasa Agen Investasi; dan
- Layanan Jasa Keagenan Lainnya, seperti misalnya Agen Penampungan dan Agen Jaminan.

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48. INFORMASI TAMBAHAN (lanjutan)

e. Jasa *Trust* (lanjutan)

BRI saat ini telah memberikan pelayanan Jasa *Trust* untuk transaksi-transaksi keuangan yang melibatkan proyek minyak dan gas (Migas) baik yang dilaksanakan oleh anggota Kontraktor Kontrak Kerja Sama (K3S) di bawah naungan SKK Migas maupun proyek-proyek non K3S.

Di samping memberikan layanan Jasa *Trust*, BRI juga memberikan layanan jasa Agen Pembayar dan Agen Penampungan (non-Trust) untuk sektor-sektor lain, seperti sektor infrastruktur, energi, perdagangan dan industri kimia. Tak hanya melayani *direct customer*, Jasa *Trust* BRI juga berperan serta mendukung unit kerja pembiayaan BRI dalam transaksi kegiatan pembiayaan infrastruktur, energi dan aktivitas transaksi pembiayaan sindikasi.

f. Dana Pensiun Lembaga Keuangan BRI

Dana Pensiun Lembaga Keuangan Bank Rakyat Indonesia (DPLK BRI) didirikan oleh PT Bank Rakyat Indonesia (Persero) Tbk tanggal 26 Maret 2004 berdasarkan Keputusan Direksi PT Bank Rakyat Indonesia (Persero) Tbk No. B. 140- DIR/KUI/TRY/03/2004 tanggal 26 Maret 2004 dan telah mendapatkan pengesahan dari Menteri Keuangan Republik Indonesia No. KEP-97/KM.6/2004 tanggal 24 Mei 2004.

DPLK BRI menyelenggarakan Program antara lain:

- *Program Pensiun Iuran Pasti (PPIP)*;
- *Program Pengelolaan Dana Kompensasi Pasca Kerja (PPDKP)*; dan
- *Program Pengelolaan Dana Santunan Kesehatan (PPDSK)*.

g. Agen Sindikasi

BRI saat ini memberikan pelayanan Jasa Agen Sindikasi untuk pembiayaan kredit sindikasi dari beberapa sektor/industri diantaranya sektor agribisnis, infrastruktur seperti jalan tol, pelabuhan, bandara, pembangkit tenaga listrik, minyak & gas, tekstil, properti dan manufaktur yang melibatkan proyek-proyek pemerintah (BUMN) maupun proyek-proyek swasta.

Jasa agen sindikasi ini merupakan bagian dari kegiatan sindikasi yang meliputi jasa-jasa sebagai berikut:

- *Arranger*;
- Agen Fasilitas;
- Agen Jaminan; dan
- Agen Penampungan.

Jasa Agen Sindikasi BRI telah mengelola berbagai proyek sindikasi dengan total nilai proyek adalah sebesar Rp661.755.070 dan Rp509.525.513, masing-masing untuk tanggal 31 Desember 2023 dan 2022.

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49. LABA PER LEMBAR SAHAM

Perhitungan laba per lembar saham dasar dan dilusian yang dapat diatribusikan kepada pemilik entitas induk adalah sebagai berikut:

	31 Desember 2023		
	Laba Tahun Berjalan	Rata-rata Tertimbang Saham Biasa yang Beredar	Laba Tahun Berjalan Per Lembar Saham (Rupiah penuh)
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk per lembar saham dasar	60.099.863	150.880.994.955	398
Ditambah: penerbitan saham bonus dan opsi saham	-	33.812.185	-
Laba bersih per lembar saham dilusian	60.099.863	150.914.807.140	398
	31 Desember 2022		
	Laba Tahun Berjalan	Rata-rata Tertimbang Saham Biasa yang Beredar	Laba Tahun Berjalan Per Lembar Saham (Rupiah penuh)
Laba tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk per lembar saham dasar	51.170.312	151.386.393.314	338
Ditambah: penerbitan saham bonus dan opsi saham	-	22.542.123	-
Laba bersih per lembar saham dilusian	51.170.312	151.408.935.437	338

50. PERUBAHAN AKTIVITAS PENDANAAN

	31 Desember 2022	Arus Kas		Perubahan Non Kas	31 Desember 2023
		Penerimaan	Pembayaran		
Pinjaman yang diterima	79.371.200	31.573.410	(12.212.871)	119.074	98.850.813
Pinjaman dan surat berharga subordinasi	501.988	494.142	(500.000)	553	496.683
Surat berharga yang diterbitkan	63.611.761	14.112.994	(28.141.850)	54.676	49.637.581
Total	143.484.949	46.180.546	(40.854.721)	174.303	148.985.077
	31 Desember 2021	Arus Kas		Perubahan Non Kas	31 Desember 2022
		Penerimaan	Pembayaran		
Pinjaman yang diterima	68.458.547	20.079.547	(9.011.013)	(155.881)	79.371.200
Pinjaman dan surat berharga subordinasi	501.375	-	-	613	501.988
Surat berharga yang diterbitkan	55.306.697	21.739.525	(14.650.023)	1.215.562	63.611.761
Total	124.266.619	41.819.072	(23.661.036)	1.060.294	143.484.949

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51. REKLASIFIKASI DAN PENYESUAIAN AKUN

Beberapa akun dalam laporan keuangan konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2022 telah direklasifikasi sehingga sesuai dengan penyajian laporan keuangan konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023. Ringkasan dari akun-akun tersebut adalah sebagai berikut:

Laporan laba rugi dan penghasilan komprehensif lain	Tahun yang berakhir pada tanggal 31 Desember 2022		
	Sebelum Reklasifikasi	Reklasifikasi	Sesudah Reklasifikasi
<u>Pendapatan operasional lainnya</u>			
Lain-lain	13.243.725	(8.175.106)	5.068.619
<u>Beban operasional lainnya</u>			
Lain-lain	(16.843.148)	7.875.955	(8.967.193)
Pendapatan penjualan emas	-	8.175.106	8.175.106
Beban harga pokok penjualan emas	-	(7.875.955)	(7.875.955)

52. PENYELESAIAN LAPORAN KEUANGAN KONSOLIDASIAN

Manajemen BRI bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang diselesaikan dan diotorisasi untuk diterbitkan oleh Direksi BRI pada tanggal 31 Januari 2024.

53. INFORMASI KEUANGAN TERSENDIRI ENTITAS INDUK

Informasi keuangan tersendiri Entitas Induk hanya menyajikan informasi laporan posisi keuangan tanggal 31 Desember 2023 dan laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan catatan atas investasi pada entitas anak disajikan dengan metode biaya.

Laporan keuangan tersendiri Entitas Induk disajikan pada halaman 348 - 357.

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	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
ASET		
Kas	31.515.572	27.320.384
Giro pada Bank Indonesia	101.388.737	149.961.985
Giro pada Bank Lain	21.669.212	20.449.914
Cadangan kerugian penurunan nilai	(9.815)	(17.791)
	<u>21.659.397</u>	<u>20.432.123</u>
Penempatan pada Bank Indonesia dan Lembaga Keuangan Lain	63.886.042	68.259.629
Cadangan kerugian penurunan nilai	(1.077)	(990)
	<u>63.884.965</u>	<u>68.258.639</u>
Efek-efek	305.475.916	309.070.065
Cadangan kerugian penurunan nilai	(65.374)	(73.583)
	<u>305.410.542</u>	<u>308.996.482</u>
Wesel Ekspor dan Tagihan Lainnya	53.895.404	39.067.375
Cadangan kerugian penurunan nilai	(2.323.916)	(1.638.929)
	<u>51.571.488</u>	<u>37.428.446</u>
Efek-efek yang Dibeli dengan Janji Dijual Kembali	33.350.175	51.014.678
Tagihan Derivatif	905.573	911.405
Kredit yang Diberikan	1.146.082.506	1.029.802.549
Cadangan kerugian penurunan nilai	(77.009.890)	(84.578.819)
	<u>1.069.072.616</u>	<u>945.223.730</u>
Tagihan Akseptasi	10.217.408	7.096.719
Cadangan kerugian penurunan nilai	(249.698)	(136.450)
	<u>9.967.710</u>	<u>6.960.269</u>
Penyertaan Saham	49.254.757	47.936.173
Aset Tetap		
Biaya perolehan	59.583.105	54.097.275
Akumulasi penyusutan	(16.550.584)	(14.582.523)
Nilai buku – neto	<u>43.032.521</u>	<u>39.514.752</u>
Aset Pajak Tangguhan – neto	12.139.962	15.415.319
Aset Lain-lain – neto	42.094.716	31.620.288
TOTAL ASET	<u>1.835.248.731</u>	<u>1.750.994.673</u>

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Tanggal 31 Desember 2023
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	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
LIABILITAS DAN EKUITAS		
LIABILITAS		
Liabilitas Segera	26.106.970	18.988.424
Simpanan Nasabah		
Giro	346.654.593	349.491.946
Tabungan	526.514.556	521.039.799
Deposito Berjangka	479.513.851	430.243.873
Total Simpanan Nasabah	<u>1.352.683.000</u>	<u>1.300.775.618</u>
Simpanan dari Bank Lain dan Lembaga Keuangan Lainnya	12.066.959	9.480.779
Efek-efek yang Dijual dengan Janji Dibeli Kembali	19.079.458	9.724.245
Liabilitas Derivatif	918.194	783.921
Liabilitas Akseptasi	10.217.408	7.096.719
Utang Pajak	1.481.949	1.814.219
Surat Berharga yang Diterbitkan	30.239.610	36.841.620
Pinjaman yang Diterima	41.650.054	38.803.987
Estimasi Kerugian Komitmen dan Kontinjensi	6.116.888	6.456.606
Liabilitas Imbalan Kerja	18.880.915	17.419.000
Liabilitas Lain-lain	16.573.484	8.685.593
Pinjaman dan Surat Berharga Subordinasi	496.683	501.988
TOTAL LIABILITAS	<u>1.536.511.572</u>	<u>1.457.372.719</u>

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	<u>31 Desember 2023</u>	<u>31 Desember 2022</u>
LIABILITAS DAN EKUITAS (lanjutan)		
EKUITAS		
Modal saham - nilai nominal Rp50 (nilai penuh) per lembar saham		
Modal dasar - 300.000.000.000 lembar saham (terdiri dari 1 lembar saham Seri A Dwiwarna dan 299.999.999.999 lembar saham Seri B)		
Modal ditempatkan dan disetor penuh - 151.559.001.604 lembar saham (terdiri dari 1 lembar saham Seri A Dwiwarna dan 151.559.001.603 lembar saham Seri B)	7.577.950	7.577.950
Tambahan modal disetor	76.245.954	76.029.910
Surplus revaluasi aset tetap - bersih	19.848.571	19.848.571
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	(253.585)	(128.611)
Kerugian yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - bersih	(2.460.750)	(4.463.331)
Cadangan penurunan nilai atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	120.722	137.288
Kerugian pengukuran kembali program imbalan pasti - bersih	(1.951.615)	(691.307)
Modal saham diperoleh kembali (saham treasury)	(3.614.321)	(2.202.178)
Opsi Saham	54.769	16.297
Cadangan kompensasi atas saham bonus	287.482	210.266
Saldo laba		
Telah ditentukan penggunaannya	3.022.685	3.022.685
Belum ditentukan penggunaannya	199.859.297	194.264.414
Total Saldo Laba	<u>202.881.982</u>	<u>197.287.099</u>
TOTAL EKUITAS	<u>298.737.159</u>	<u>293.621.954</u>
TOTAL LIABILITAS DAN EKUITAS	<u>1.835.248.731</u>	<u>1.750.994.673</u>

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ENTITAS INDUK
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
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	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
PENDAPATAN DAN BEBAN OPERASIONAL		
Pendapatan Bunga	146.917.842	123.834.560
Beban Bunga	(38.484.029)	(22.829.991)
Pendapatan Bunga - neto	<u>108.433.813</u>	<u>101.004.569</u>
Pendapatan Operasional lainnya		
Provisi dan komisi lainnya	20.292.184	18.469.908
Penerimaan kembali aset yang telah dihapusbukukan	16.275.168	11.856.901
Keuntungan transaksi mata uang asing - neto	428.531	992.890
Keuntungan dari penjualan efek-efek - neto	1.792.940	1.430.867
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek	89.152	49.764
Lain-lain	3.850.285	5.519.975
Total Pendapatan Operasional lainnya	<u>42.728.260</u>	<u>38.320.305</u>
Beban penyisihan kerugian penurunan nilai atas aset keuangan - neto	(26.860.060)	(24.076.699)
Beban penyisihan estimasi kerugian komitmen dan kontinjensi - neto	340.065	516.611
Beban penyisihan kerugian penurunan nilai atas aset non-keuangan	(177)	(3.904)
Beban Operasional lainnya		
Tenaga kerja dan tunjangan	(26.519.496)	(29.316.409)
Umum dan administrasi	(21.019.914)	(19.038.743)
Lain-lain	(9.506.374)	(8.263.325)
Total Beban Operasional lainnya	<u>(57.045.784)</u>	<u>(56.618.477)</u>
LABA OPERASIONAL	67.596.117	59.142.405
(BEBAN) PENDAPATAN NON-OPERASIONAL - NETO	(523.967)	276.905
LABA SEBELUM BEBAN PAJAK	67.072.150	59.419.310
BEBAN PAJAK	(13.918.892)	(11.591.390)
LABA TAHUN BERJALAN	53.153.258	47.827.920

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
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ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023
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	Untuk Tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
Penghasilan komprehensif lainnya:		
Akun-akun yang tidak akan direklasifikasi ke laba rugi		
Pengukuran kembali atas program imbalan pasti	(1.555.936)	731.161
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi	295.628	(138.921)
Surplus atas revaluasi aset tetap	-	2.984.488
Akun-akun yang akan direklasifikasi ke laba rugi		
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	(124.974)	(12.089)
Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain - neto	2.472.322	(7.817.894)
Cadangan penurunan nilai atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	(16.566)	(395.950)
Pajak penghasilan terkait akun-akun yang akan direklasifikasi ke laba rugi	(469.741)	1.485.400
Penghasilan Komprehensif Lain Periode Berjalan - Setelah Pajak	600.733	(3.163.805)
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	53.753.991	44.664.115
LABA TAHUN BERJALAN PER SAHAM		
Dasar (dalam Rupiah penuh)	352	316
Dilusian (dalam Rupiah penuh)	352	316

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN PERUBAHAN EKUITAS - ENTITAS INDUK
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Modal ditempatkan dan disetor penuh	Tambah modal disetor	Cadangan penurunan nilai Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	(Kerugian) Keuntungan yang belum direalisasi Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih	(Kerugian) Keuntungan pengukuran kembali program imbalan pasti - setelah pajak tangguhan	Saham treasuri	Cadangan kompensasi saham kepada pekerja	Surplus revaluasi aset tetap - setelah pajak terkait	Saldo laba		Total ekuitas pemilik entitas induk
										Telah ditentukan penggunaannya	Belum ditentukan penggunaannya	
Saldo pada tanggal 31 Desember 2021	7.577.950	76.324.093	533.238	(116.522)	1.869.163	(1.283.547)	(45.997)	226.563	16.864.083	3.022.685	181.445.920	286.417.629
Laba tahun berjalan	-	-	-	-	-	-	-	-	-	-	47.827.920	47.827.920
Penghasilan komprehensif lainnya	-	-	(395.950)	(12.089)	(6.332.494)	592.240	-	-	2.984.488	-	-	(3.163.805)
Total penghasilan komprehensif untuk tahun berjalan	-	-	(395.950)	(12.089)	(6.332.494)	592.240	-	-	2.984.488	-	47.827.920	44.664.115
Pembagian laba												
- dividen atas laba tahun 2021	-	-	-	-	-	-	-	-	-	-	(26.406.603)	(26.406.603)
- dividen interim atas laba tahun 2022	-	-	-	-	-	-	-	-	-	-	(8.602.823)	(8.602.823)
Akuisisi atas entitas sependangali	-	(292.842)	-	-	-	-	-	-	-	-	-	(292.842)
Saham bonus	-	(1.341)	-	-	-	-	31.363	-	-	-	-	30.022
Saham treasuri	-	-	-	-	-	-	(2.187.544)	-	-	-	-	(2.187.544)
Saldo pada tanggal 31 Desember 2022	7.577.950	76.029.910	137.288	(128.611)	(4.463.331)	(691.307)	(2.202.178)	226.563	19.848.571	3.022.685	194.264.414	293.621.954

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN PERUBAHAN EKUITAS - ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Modal ditempatkan dan disetor penuh	Tambahkan modal disetor	Cadangan penurunan nilai Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing	(Kerugian) Keuntungan yang belum direalisasi Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - bersih	Kerugian pengukuran kembali program imbalan pasti - setelah pajak tangguhan	Saham treasuri	Cadangan kompensasi saham dan opsi saham kepada pekerja	Surplus revaluasi aset tetap - setelah pajak terkait	Saldo laba		Total ekuitas pemilik entitas induk
										Telah ditentukan penggunaannya	Belum ditentukan penggunaannya	
Saldo pada tanggal 31 Desember 2022	7.577.950	76.029.910	137.288	(128.611)	(4.463.331)	(691.307)	(2.202.178)	226.563	19.848.571	3.022.685	194.264.414	293.621.954
Laba periode berjalan	-	-	-	-	-	-	-	-	-	-	53.153.258	53.153.258
Penghasilan komprehensif lainnya	-	-	(16.566)	(124.974)	2.002.581	(1.260.308)	-	-	-	-	-	600.733
Total penghasilan komprehensif untuk periode berjalan	-	-	(16.566)	(124.974)	2.002.581	(1.260.308)	-	-	-	-	53.153.258	53.753.991
Pembagian laba												
- dividen atas laba tahun 2022	-	-	-	-	-	-	-	-	-	-	(34.891.943)	(34.891.943)
- dividen interim atas laba tahun 2023	-	-	-	-	-	-	-	-	-	-	(12.666.432)	(12.666.432)
Opsi saham	-	-	-	-	-	-	-	38.472	-	-	-	38.472
Saham bonus	-	216.044	-	-	-	-	31.305	77.216	-	-	-	324.565
Saham treasuri	-	-	-	-	-	-	(1.443.448)	-	-	-	-	(1.443.448)
Saldo pada tanggal 31 Desember 2023	7.577.950	76.245.954	120.722	(253.585)	(2.460.750)	(1.951.615)	(3.614.321)	342.251	19.848.571	3.022.685	199.859.297	298.737.159

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN ARUS KAS - ENTITAS INDUK
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
ARUS KAS DARI KEGIATAN OPERASI		
Penerimaan bunga	149.446.983	115.644.034
Pembayaran bunga	(38.291.956)	(22.293.240)
Penerimaan kembali aset yang telah dihapusbukukan	16.275.168	11.856.901
Pendapatan operasional lainnya	26.200.640	24.755.197
Beban operasional lainnya	(43.435.228)	(53.494.619)
Beban non-operasional - neto	(641.374)	(55.705)
Pembayaran pajak penghasilan badan dan tagihan pajak	(13.239.274)	(13.811.923)
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	96.314.959	62.600.645
Perubahan dalam aset dan liabilitas operasi:		
(Kenaikan) penurunan aset operasi:		
Penempatan pada Bank Indonesia dan lembaga keuangan lain	(885.657)	(108.840)
Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi	(24.024)	(2.151.584)
Wesel ekspor dan tagihan lainnya	(14.828.029)	(9.403.150)
Efek-efek yang dibeli dengan janji dijual kembali	17.664.503	3.250.442
Kredit yang diberikan	(149.370.377)	(107.005.428)
Aset lain-lain	(9.039.269)	(3.665.791)
Kenaikan (penurunan) liabilitas operasi:		
Liabilitas segera	(7.348.880)	5.549.002
Simpanan:		
Giro	(2.837.353)	130.094.794
Tabungan	5.474.757	26.464.054
Deposito berjangka	49.269.978	16.368.054
Simpanan dari bank lain dan lembaga keuangan lainnya	2.586.180	(3.644.982)
Efek-efek yang dijual dengan janji dibeli kembali	9.355.213	(19.684.263)
Liabilitas lain-lain	5.076.952	(1.795.767)
Kas neto yang diperoleh dari kegiatan operasi	1.408.953	96.867.186

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN ARUS KAS - ENTITAS INDUK (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Untuk tahun yang berakhir pada tanggal 31 Desember	
	2023	2022
ARUS KAS DARI KEGIATAN INVESTASI		
Penerimaan dividen	160.637	1.677.920
Perolehan aset tetap	(6.767.307)	(6.050.463)
Hasil penjualan aset tetap	117.407	332.609
Penambahan penyertaan saham	(500.000)	(1.566.343)
Kenaikan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dan biaya perolehan diamortisasi	5.749.949	40.130.319
Kas neto yang (digunakan untuk) diperoleh dari kegiatan investasi	(1.239.314)	34.524.042
ARUS KAS DARI KEGIATAN PENDANAAN		
Penerimaan pinjaman yang diterima	7.929.634	10.321.637
Pembayaran pinjaman yang diterima	(5.168.396)	(1.554.001)
Saham yang dibeli kembali	(1.443.448)	(2.187.544)
Pembagian laba untuk dividen	(43.494.766)	(26.406.603)
Penerimaan atas surat berharga yang diterbitkan	6.059.485	10.036.163
Pembayaran atas surat berharga yang jatuh tempo	(12.307.750)	(4.666.850)
Penerimaan pinjaman subordinasi	494.142	-
Pembayaran pinjaman subordinasi	(500.000)	-
Kas neto yang digunakan untuk kegiatan pendanaan	(48.431.099)	(14.457.198)
(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS	(48.261.460)	116.934.030
PENGARUH PERUBAHAN KURS MATA UANG ASING	(2.663)	(30.287)
KAS DAN SETARA KAS AWAL TAHUN	263.964.137	147.060.394
KAS DAN SETARA KAS AKHIR TAHUN	215.700.014	263.964.137
Kas dan Setara Kas akhir tahun terdiri dari:		
Kas	31.515.572	27.320.384
Giro pada Bank Indonesia	101.388.737	149.961.985
Giro pada bank lain	21.669.212	20.449.914
Penempatan pada Bank Indonesia dan bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	60.972.523	66.231.854
Sertifikat Bank Indonesia jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	153.970	-
Total Kas dan Setara Kas	215.700.014	263.964.137

PT BANK RAKYAT INDONESIA (PERSERO) TBK - ENTITAS INDUK
CATATAN ATAS INVESTASI PADA ENTITAS ANAK
Tanggal 31 Desember 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

1. PENYERTAAN SAHAM PADA ENTITAS ANAK

Informasi mengenai entitas anak yang dimiliki BRI diungkapkan pada Catatan 1f atas laporan keuangan konsolidasian.

Pada tanggal-tanggal 31 Desember 2023 dan 2022, entitas induk memiliki penyertaan saham pada entitas anak yang disajikan dengan metode biaya sebagai berikut:

	31 Desember 2023		31 Desember 2022	
	Harga Perolehan	Persentase Kepemilikan	Harga Perolehan	Persentase Kepemilikan
PT Bank Raya Indonesia Tbk	5.448.979	86,85%	5.448.979	86,85%
BRI Global Financial Services Co. Ltd. (dahulu BRI Remittance Co. Limited)	2.289	100,00	2.289	100,00
PT Asuransi BRI Life	1.626.643	54,77	1.626.643	59,02
PT BRI Multifinance Indonesia	1.055.003	99,88	1.055.003	99,88
PT BRI Danareksa Sekuritas	513.888	67,00	513.888	67,00
PT BRI Ventura Investama	2.148.090	99,97	1.648.090	99,97
PT BRI Asuransi Indonesia	1.041.000	90,00	1.041.000	90,00
PT Pegadaian	25.326.438	99,99	25.326.438	99,99
PT Permodalan Nasional Madani	6.073.819	99,99	6.073.819	99,99
PT BRI Manajemen Investasi (BRI-MI) (dahulu PT Danareksa Investment Management (DIM))	458.433	65,00	458.433	65,00

Annual Report
2023



PT Bank Rakyat Indonesia (Persero) Tbk.

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