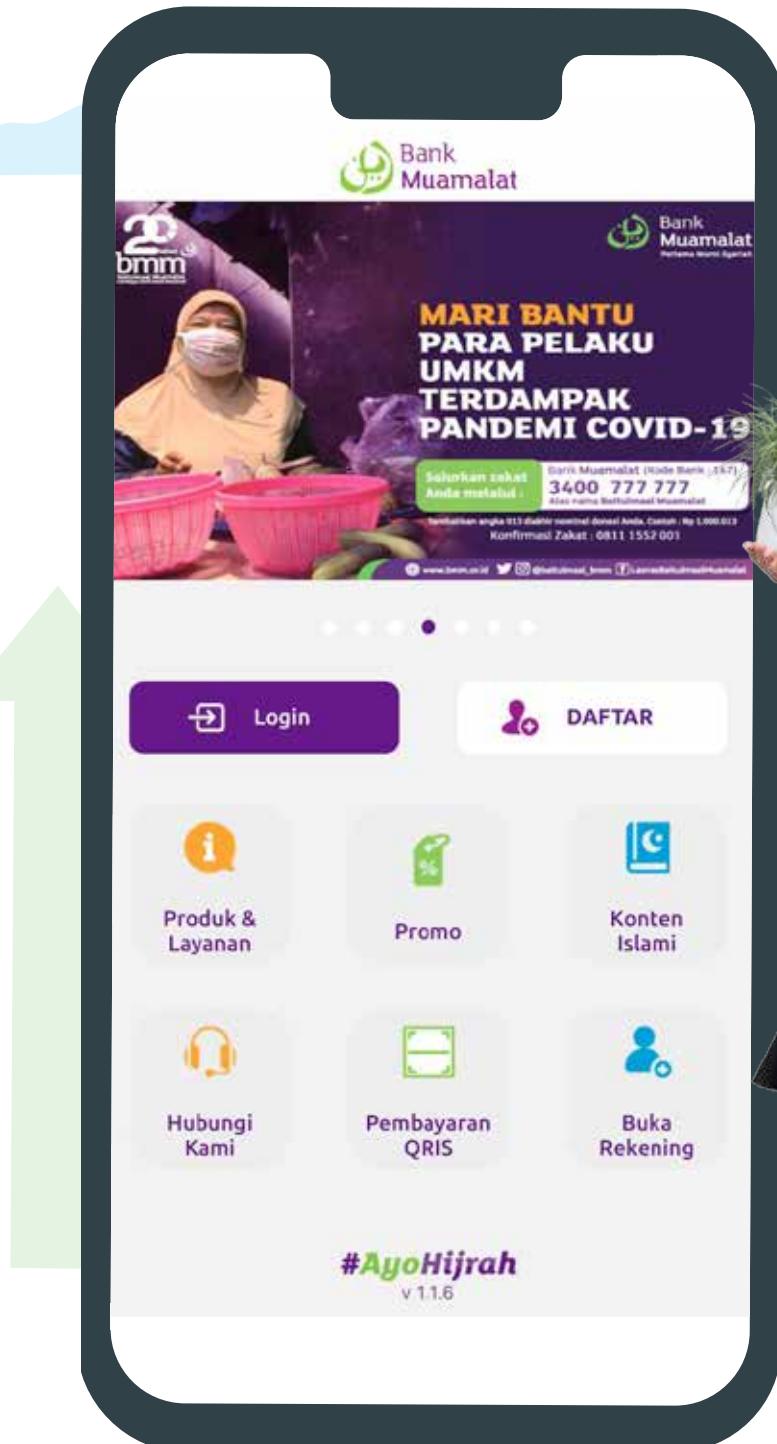




Bank Muamalat
Pertama Murni Syariah



2020

Laporan Keberlanjutan
Sustainability Report

**Growing
and Sharing
More with
Communities**

Growing and Sharing More with Communities

Sanggahan dan Batasan Tanggung Jawab

Laporan Keberlanjutan ini memuat pernyataan kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan Bank, yang digolongkan sebagai pernyataan ke depan dalam pelaksanaan perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis. Pernyataan-pernyataan tersebut memiliki prospek risiko, ketidakpastian, serta dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan.

Pernyataan-pernyataan prospektif dalam laporan tahunan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi Bank pada masa mendatang serta lingkungan bisnis di mana Bank menjalankan kegiatan usaha. Bank tidak menjamin bahwa dokumen-dokumen yang telah dipastikan keabsahannya ini akan memberikan hasil yang diharapkan.

Laporan Keberlanjutan ini memuat kata "Bank," "Bank Muamalat," dan "Bank Muamalat Indonesia (BMI)" yang didefinisikan sebagai PT Bank Muamalat Indonesia Tbk yang menjalankan kegiatan usaha dalam bidang perbankan syariah. Adakalanya kata "Perusahaan" dan "Perseroan" juga digunakan atas dasar kemudahan untuk menyebut PT Bank Muamalat Indonesia Tbk secara umum.

Laporan ini disajikan dalam dua bahasa yaitu Bahasa Indonesia dan Bahasa Inggris dengan menggunakan jenis dan ukuran huruf yang mudah dibaca dan dicetak dengan kualitas yang baik. Laporan Keberlanjutan ini dapat dilihat dan diunduh di situs resmi Bank Muamalat Indonesia yaitu www.bankmuamalat.co.id.

Disclaimer and Limitation of Liability

This Sustainability Report discloses the financial statements, results of operations, projections, plans, strategies, policies, and objectives of the Bank, which are classified as forward-looking statements in the implementation of the prevailing regulations, except for historical matters. These statements involve potential risks, uncertainties, and may materially differ in their actual developments from those reported here in.

The prospective statements in this annual report are prepared on the basis of various assumptions regarding the current and future conditions of the Bank as well as the business environment in which the Bank conducts its business. The Bank does not guarantee that these documents whose validity have been ascertained will bring expected results.

The Sustainability Report contains the words "the Bank," "Bank Muamalat," and "Bank Muamalat Indonesia (BMI)" which are defined as PT Bank Muamalat Indonesia Tbk engaged in sharia banking activities. Oftentimes, the word "Company" is also used for ease of reference to address PT Bank Muamalat Indonesia Tbk in general.

The report is presented in two languages, Bahasa Indonesia and English, using the easily readable font type and size and with good quality prints. The Sustainability Report is available and downloadable from Bank Muamalat Indonesia's official website www.bankmuamalat.co.id.



Melalui program transformasi Bank Muamalat Indonesia tengah berproses membenahi organisasi, meningkatkan efisiensi, meningkatkan kompetensi dan menyatukan potensi untuk berkembang menjadi Bank yang mampu mendukung pembangunan ekonomi yang semakin ramah lingkungan, sekaligus mampu membuka akses usaha dan memeratakan pendapatan.

Kondisi pandemi yang membuat seluruh sektor ekonomi terdampak merupakan ujian nyata bagi program transformasi, dengan hasil yang cukup membesarkan hati. Beratnya tantangan, justru membuat Bank Muamalat Indonesia semakin bertekad untuk turut berkontribusi, menjalin kebersamaan bersama seluruh lapisan masyarakat untuk bersama-sama mengatasi kondisi, untuk kemudian bersama mendukung pencapaian tujuan keberlanjutan, menyongsong kesejahteraan dan melestarikan lingkungan.



Through its transformation program, Bank Muamalat Indonesia is in the process of reorganizing, increasing its efficiency, enhancing its competence, and integrating every potential that would enable the Bank to support an economic development that is increasingly environmentally friendly, while also opening up access to businesses and equal distribution of wealth.

The pandemic condition that had disrupted virtually every sector of the economy was a real test for the Bank's transformation program, which had shown encouraging results. The increased challenges only strengthened Bank Muamalat Indonesia's resolve to make a contribution, forging ties with all segments of the communities to weather the conditions together, and to collaborate towards the common goal of sustainability, creating prosperity while preserving the environment.



Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

Aspek Pemberdayaan Komunitas

Community Empowerment Aspects

Rp 1

Miliar Billion

Melalui Program Tabungan Prima Berhadiah Paket Donasi COVID-19, BMI mendapatkan dana donatur Rp1 miliar untuk disalurkan dalam bentuk bantuan APD, masker, multivitamin hingga kebutuhan pokok.

Through its Prime Savings Program with Prizes and COVID-19 Donation Packages, BMI generated donor's funds amounting Rp1 billion that was distributed as aids in the fight against Covid-19 in the form of self-protective gears, facial masks, multivitamins and staple goods.

Rp 1,5

Miliar Billion

Menyalurkan bantuan COVID-19 dalam rangka CSR senilai Rp1,5 miliar

Distributing COVID-19 aids through CSR activities amounting to Rp1.5 billion

10.000

views views

Merealisasikan Program Literasi Keuangan secara daring, dengan jumlah views 10.000.

Realizing the financial literacy program via on-line delivery, reaching more than 10,000 views.

Rp 9,3

Miliar Billion

Merealisasikan program-program CSR: Beasiswa, Jaminan Sosial, Muamalat Sahabat dan sebagainya, dengan dukungan dana investasi sosial sebesar Rp9,3 miliar.

Realizing CSR programs: Scholarships, Social Safety Net, Muamalat Friends and others, with social investment funds Rp9.3 billion.

Aspek Ekonomi Economic Aspect

BMI mencatatkan kinerja ekonomi selaras dengan kondisi usaha.

BMI achieved an economic performance that was in line with the prevailing business conditions



Aset tumbuh **1,4%**
menjadi **Rp51,2 Triliun**

Assets growth:
1.4% to Rp51.2 Trillion



Pembiayaan turun **2,65%**
menjadi sebesar **Rp29,1 triliun**

Financing declined by 2.65% to
Rp29.1 trillion



Laba Komprehensif naik
90,4% menjadi **Rp29,5
Triliun**

Comprehensive Profit Up:
90.4% to Rp29.5 Trillion

Distribusi Perolehan Nilai Ekonomi tahun 2020 total sebesar Rp3.146 miliar.
Distribution of Economic Value Acquisition in 2020 a total of IDR 3,146 billion.

Aspek Pengelolaan Sumber Daya Manusia

Human Resources Management Aspect



Merekruit 143 orang karyawan baru, dan melepas 435 orang karyawan, total karyawan di tahun 2020 adalah **2.955 orang** (belum termasuk top management).

Recruited 143 new employees, and released 435 employees, for a total number of employees by end of 2020 of 2,955 personnel (not including top management).



BMI menyelenggarakan 21 jenis program pelatihan
Carried out 21 types of training programs



Rata-rata 69,5 jam pelatihan/karyawan
Averaging 69.5 hours of training/employee



Merealisasikan Program Tanggap Darurat Pandemi
Realized the Quick Response Program to the Pandemic



Pelatihan Business Continuity Management
Training of Business Continuity Management

Aspek Tanggung Jawab Produk

Product Responsibility Aspect



BMI menyelesaikan 93,42% keluhan pelanggan di tahun 2020

BMI resolved 93.42% of customer grievances in 2020



BMI mencatatkan *score Customer Satisfaction Index* sebesar 97,80% dan *Net Promotor Score (NPS)* 27,50%.

BMI achieved a Customer Satisfaction Index score of 97.80% and Net Promotor Score (NPS) of 27.50%.

Aspek Lingkungan

Environmental Aspect



Konsisten menerapkan kebijakan pembiayaan ramah lingkungan untuk nasabah di sektor-sektor industri.

Consistently applying environmentally-friendly financing policy for corporate customers in various industry sectors.

Merealisasikan pelatihan keuangan keberlanjutan bekerja sama dengan WWF

Realizing training of sustainable finance in cooperation with WWF.

Mencatatkan penurunan intensitas konsumsi energi listrik 17,2% menjadi 0,87 GJoule/M2 melalui penerapan Inisiatif Operasional Ramah Lingkungan

Posted a decrease in office electricity energy consumption by 17.2% to 0.87 GJoule/M2 through the Environmentally-Friendly Operational Initiatives.

Menurunkan Intensitas Emisi GRK listrik 17,2% menjadi 0,21 ton CO₂/M²

Decreased the Intensity of Greenhouse Gas Emission from electricity by 17.2% to 0.21 tons of CO₂/M²





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Sustainability Strategy and Framework

Pengembangan Produk dan Layanan Berkualitas
Quality Product and Service Development

Kinerja Ekonomi
Economic Performance

Peristiwa Penting Keberlanjutan

Significant Events in Sustainability



Penandatanganan MoU Bank Muamalat Indonesia & Untirta Banten

Penandatanganan nota kesepahaman antara Bank Muamalat Indonesia dan Universitas Sultan Ageng Tirtayasa (Untirta) dilaksanakan di Muamalat Tower pada Senin, 6 Januari 2020.

Signing of MoU Bank Muamalat Indonesia & Untirta Banten

The signing of the MoU Bank Muamalat Indonesia and Universitas Sultan Ageng Tirtayasa (Untirta) was held at Muamalat Tower on Monday, January 6, 2020.

Februari February



Peluncuran Ballroom BJ Habibie and pemberian tanda-mata Pendiri Bank Muamalat Indonesia

Peluncuran Ballroom BJ Habibie and penggantian nama ruang rapat menjadi nama pendiri Bank Muamalat Indonesia.

Launching of the BJ Habibie Ballroom and giving a token of the Founder of Bank Muamalat Indonesia

Launching of the BJ Habibie Ballroom and changing the name of the meeting room to the name of the founder of Bank Muamalat Indonesia.

Februari February



Penandatanganan MoU JHCO, BMM, Bank Muamalat Indonesia

Bersama Baitul Maal Muamalat menjalin kerja sama dengan Jordan Hashemite Charity Organization (JHCO) untuk menghimpun dana ziswaf & kemanusiaan serta menyalurkannya untuk para pengungsi Palestina di Yordania.

Signing of the MoU between JHCO, BMM, Bank Muamalat Indonesia

Together with Baitul Maal Muamalat collaborated with the Jordan Hashemite Charity Organization (JHCO) to collect ziswaf & humanitarian funds and channel them to Palestinian refugees in Jordan.

Februari February



kerja sama Bank Muamalat Indonesia dengan Avrist

Menandatangani kerja sama produk *bancassurance* berbasis syariah yaitu Hijrah Ahsan Proteksi dan Hijrah Safa Proteksi.

Bank Muamalat Indonesia Collaboration with Avrist

Signed cooperation for sharia-based bancassurance products, namely Hijrah Ahsan Proteksi and Hijrah Safa Protection.

Maret March



Penawaran Program SUKUK SR 012

Bank Muamalat Indonesia memasarkan sukuk atau Surat Berharga Syariah Negara (SBSN) Ritel seri SR-012. Perseroan bekerja sama dengan Kementerian Keuangan melakukan sosialisasi pada tanggal 2 Maret 2020 di Denpasar, Bali.

SR 0-12 merupakan instrumen investasi yang aman karena dijamin oleh pemerintah. Bank Muamalat Indonesia memasarkan sukuk ini melalui kanal-kanal elektronik agar dapat menjangkau nasabah lebih luas.

SUKUK SR 012 Offering Program

Bank Muamalat Indonesia markets sukuk or Retail Sharia Government Securities (SBSN) series SR-012. The Company is collaborating with the Ministry of Finance to socialize on March 2, 2020 in Denpasar, Bali.

SR-012 is a safe investment instrument because it is guaranteed by the government. Bank Muamalat Indonesia markets the sukuk through electronic channels in order to reach a wider range of customer.

April April



Launching Muamalat Prioritas Lounge di 5 kota besar bertajuk Tausiyah virtual bersama Aa Gym

Event online di masa pandemi COVID-19 yang mengundang Ustadz Abdullah Gymnastiar dan nasabah MP di Jakarta, Bandung, Medan, Surabaya dan Makassar. Peresmian ini dilaksanakan melalui video conference pada 23 April 2020.

Launching of Muamalat Prioritas Lounge in 5 big cities with the theme virtual-Tausiyah with Aa Gym

An online event during the COVID-19 pandemic that invited Ustadz Abdullah Gymnastiar and MP customers from Jakarta, Bandung, Medan, Surabaya and Makassar. This inauguration was held via video conference on April 23, 2020.

April April



Launching Muamalat Prioritas Lounge di 5 kota besar bertajuk Tausiyah virtual bersama Ust. Das'ad Latif

Event online di masa pandemi COVID-19 dengan pembicara Ustadz Das'ad Latif dan nasabah Muamalat Prioritas di region Sulawesi, Maluku & Papua.

Launching of Muamalat Prioritas Lounge in 5 big cities with the theme Tausiyah virtual with Ust. Das'ad Latif

Online events during the COVID-19 pandemic with the speaker Ustadz Dasad Latif and Muamalat Prioritas customers in the Sulawesi, Maluku & Papua regions.

Mei May



Perayaan Milad ke-28 Tahun Bank Muamalat Indonesia

Perayaan ulang tahun ke-28 Tahun Bank Muamalat Indonesia (secara online).

Bank Muamalat Indonesia's 28th Anniversary Celebration

Bank Muamalat Indonesia's 28th Anniversary Celebration (online).

Mei May



Online Gathering Event Muamalat Prioritas & Sun Life Syariah bertema "Kiat Hidup Sehat dan Berkah di Bulan Ramadhan"

Online event Muamalat Prioritas & Sun Life Syariah dengan pembicara dr. Agus Rahmadi, M. Biomed MA dan dihadiri oleh ±500 Nasabah Muamalat Prioritas dari 10 Region.

Prioritas & Sun Life Syariah with the theme "Tips for Healthy Living and Blessings in the Month of Ramadan"

Online event Muamalat Prioritas & Sun Life Syariah with the speaker dr. Agus Rahmadi, M. Biomed MA and attended by ± 500 Priority Muamalat Customers from 10 Regions.

Mei May



Acara CSR bersama BMM dan Rumah Sakit

Bank Muamalat Indonesia menyumbangkan APD dan masker untuk Rumah Sakit di daerah-daerah.

CSR event with BMM and Hospital

Bank Muamalat Indonesia donated PPE and masks for hospitals.

Juni June



Economic Outlook dengan tema "Change is Inevitable": Survive and Productive in New Normal

Acara yang bertema "Change is Inevitable": Survive and Productive in New Normal dengan Keynote speaker Bpk. Adiwarman Karim sekaligus menjadi acara Halal Bi Halal Komisaris Utama & CEO dengan nasabah prioritas.

Economic Outlook with the theme "Change is Inevitable": Survival and Productivity in the New Normal

The event with the theme "Change is Inevitable": Survival and Productivity in the New Normal with Mr. Adiwarman Karim as Keynote Speaker. This event was also the Halal Bi Halal of President Commissioner & CEO with priority customers.

Juli July



Online gathering event Muamalat Prioritas dengan tema "Hijrah itu Bahagia"

Acara tausiyah bertema "Hijrah itu Bahagia" dengan narasumber Ustadz H. Abdul Somad Lc., D.E.S.A., Ph.D.

Online gathering event for Priority Muamalat with the theme "Hijrah is Happy"

Tausiyah with the theme "Hijrah is Happy" by Ustadz H. Abdul Somad Lc., D.E.S.A., Ph.D.



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Economic Performance

Peristiwa Penting Keberlanjutan Significant Events in Sustainability

Juli July



FGD dan Konferensi Pers Bank Muamalat Indonesia bersama BPKH & PT Principal Asset Management mengenai Program Perencanaan Haji

FGD bertema "Program Perencanaan Haji" dihadiri oleh undangan dari Universitas dan milenial. FGD dilanjutkan dengan konferensi pers yang dihadiri oleh CEO Bank Muamalat Indonesia Achmad K. Permana, Anggota Badan Pelaksana BPKH A. Iskandar Zulkarnain dan CEO Principal Asset Management Agung Budiono.

FGD and Press Conference of Bank Muamalat Indonesia with BPKH & PT Principal Asset Management regarding the Hajj Planning Program

The FGD with the theme "Hajj Planning Program" was attended by invitees from universities and millennials. The FGD was followed by a press conference attended by the CEO of Bank Muamalat Indonesia Achmad K. Permana, Member of the BPKH Implementing Body A. Iskandar Zulkarnain and CEO of Principal Asset Management Agung Budiono.

Agustus August



Event Muamalat Prioritas: Online Gathering bersama dengan Baitulmaal Muamalat bertema "Lebih berkah di Jalan Syariah"

Event Muamalat Prioritas Online Gathering bersama dengan BMM yang bertema "Lebih berkah di Jalan Syariah" dengan narasumber Ustadz Khalid Basalamah, yang juga disiarkan juga secara live di IG & YouTube Ustadz Khalid Basalamah.

Priority Muamalat Event: Online Gathering with Baitulmaal Muamalat with the theme "More Blessings on the Sharia Road"

Mumalat Prioritas Online Gathering together with BMM with the theme "More Blessings on the Sharia Road" with resource person Ustadz Khalid Basalamah, which was also broadcast live on IG & YouTube Ustadz Khalid Basalamah.

Agustus August



Rapat Umum Pemegang Saham Tahunan

Rapat Umum Pemegang Saham Tahunan PT Bank Muamalat Indonesia Tbk digelar secara fisik pada tanggal 31 Agustus 2020 di Ballroom, Muamalat Tower, Jakarta dengan menerapkan protokol kesehatan secara ketat di tengah pandemi COVID-19.

Annual General Meeting of Shareholders

The Annual General Meeting of Shareholders of PT Bank Muamalat Indonesia Tbk was held physically on August 31, 2020 at the Ballroom, Muamalat Tower, Jakarta by implementing strict health protocols in the midst of the COVID-19 pandemic.

September September



Event Bincang Kesehatan bersama Nasabah MP & Prodia

Dalam rangka Hari Pelanggan Nasional Muamalat Prioritas bekerja sama dengan Prodia menyelenggarakan Talkshow kesehatan secara online.

Health Talk Event with MP & Prodia Customers

In the framework of the National Priority Muamalat Customer Day, in collaboration with Prodia, held an online health talkshow.

September September



Sosialisasi SR 013

Acara Talkshow yang bertema "Cerdas Finansial di Era New Normal" dengan keynote Speaker Bpk. Ir. Padmoyo Tri Wikanto, M.M selaku Kakanwil Ditjen Bea Cukai Jateng DIY, Ibu Asti Mashita Perwakilan dari Kemenkeu.

Socialization of SR 013

The talk show with the theme "Financial Intelligence in the New Normal Era" with the keynote speaker Bpk. Ir. Padmoyo Tri Wikanto, M.M as Head of Regional Office of the Directorate General of Customs and Excise of Central Java DIY, Mrs. Asti Mashita Representative from the Ministry of Finance.

Oktober October



Bantuan Operasional Kepada BMM

Bank Muamalat Indonesia menerahkan bantuan kepada Baitulmal Muamalat (BMM) yang terdiri dari beberapa perlengkapan kantor & 1 (satu) kendaraan operasional roda empat pada tanggal 8 Oktober 2020. Bantuan ini diberikan sebagai dukungan guna menunjang kelancaran operasional BMM sebagai anak perusahaan yang bergerak di bidang Lembaga Amil Zakat Nasional.

Operational Assistance to BMM

Bank Muamalat Indonesia gave assistance to Baitulmaal Muamalat (BMM) which consists of several office tools and 1 (one) vehicle operation. This donation was to support operation of BMM as a company subsidiary engaged in the National Amil Zakat Institution.

November November



Harkornas Virtual Event 2020
Kementerian Perindustrian &
Perdagangan

Perdagangan
Event Online expo yang diikuti oleh Instansi Keuangan & UMKM.

Harkornas Virtual Event 2020 by the
Ministry of Industry & Trade

Online expo attended by Financial & MSME Agencies.

November November



Edusos CWLS Ritel SWR001

Pada tanggal 2 November 2020 *event* dilaksanakan secara virtual yang dihadiri oleh Perwakilan dari Kemenkeu.

Education & Social CWLS Retail SWR001

On November 2, 2020 the event was held virtually and attended by Representatives from the Ministry of Finance.

Desember December



Bantuan Pendidikan Kepada Mahasiswa
IPB University

Bank Muamalat Indonesia & BMM memberikan bantuan pendidikan senilai Rp319 Juta kepada mahasiswa IPB University melalui program Beasiswa Sarjana Muamalat. Seremonial penyerahan beasiswa dilakukan secara *online* pada hari Senin, 7 Desember 2020.

Educational Assistance to IPB University Students

Bank Muamalat Indonesia & BMM provided educational assistance worth Rp319 million to IPB University students through the Muamalat Undergraduate Scholarship program. The scholarship award ceremony was held online on Monday, December 7, 2020.





Penghargaan dan Sertifikasi

Awards and Certifications

Penghargaan Awards



20 Februari 2020

- 1 Kategori Satisfaction Loyalty Engagament Index 2020 Bank Syariah Peringkat ke-1
- 2 Kategori Satisfaction Index 2020 Bank Umum Syariah Peringkat ke-1
- 3 Kategori Satisfaction Index 2020: Customer Service Bank Umum Syariah Peringkat ke-1
- 4 Kategori Satisfaction Index 2020: Teller Bank Umum Syariah Peringkat 1

dalam acara Infobank 3rd Satisfaction Loyalty Engagement Awards 2020 yang diselenggarakan oleh Infobank & MRI.

February 20, 2020

1. Category of Satisfaction Loyalty Engagament Index 2020 for Sharia Bank, 1st Rank
2. Category of 2020 Sharia Commercial Bank Satisfaction Index, 1st Rank
3. Category of Satisfaction Index 2020: Sharia Commercial Bank Customer Service, 1st Rank
4. 2020 Satisfaction Index Category: Sharia Commercial Bank Teller, 1st Rank

during the Infobank 3rd Satisfaction Loyalty Engagement Awards 2020 organized by Infobank & MRI.



20 Februari 2020

- Best Customer Experience – ATM (INFAQ Pop Out)
- Highly Acclaimed: Best CX in Islamic Banking

dalam acara the Digital CX Awards 2020 yang diselenggarakan oleh Digitalbankeronline.com

February 20, 2020

- Best Customer Experience – ATM (INFAQ Pop Out)
- Highly Acclaimed: Best CX in Islamic Banking

at the Digital CX Awards 2020 organized by Digitalbankeronline.com



15 Mei 2020

- Bank Umum Syariah Modal Inti Rp1 triliun sampai dengan di Bawah Rp5 triliun (BUKU 2) Aset Rp25 triliun ke Atas Peringkat ke-1

dalam acara Infobank 9th Digital Brand Awards 2020 yang diselenggarakan oleh Infobank & Isentia.

May 15, 2020

- Sharia Commercial Banks with Core Capital from Rp1 trillion to Below Rp5 trillion (Book 2) and Assets of Above Rp25 trillion, 1st Rank

at the Infobank 9th Digital Brand Awards 2020 organized by Infobank & Isentia.



20 Juni 2020

Meraih Best Islamic Wealth Management Bank: Bank Muamalat Indonesia dalam acara 12th Annual Best Islamic Finance Awards yang diselenggarakan oleh Alpha Southeast Asia.

June 20, 2020

Received the Best Islamic Wealth Management Bank: Bank Muamalat Indonesia at the 12th Annual Best Islamic Finance Awards held by Alpha Southeast Asia.



29 Juli 2020

Meraih penghargaan 'Star 3' dalam ajang Top CSR Awards 2020 yang diselenggarakan oleh Top Business Magazine.

July 29, 2020

Awarded 'Star 3' at the Top CSR Awards 2020 organized by Top Business Magazine.



27 November 2020

Human Resources Excellence Awards 2020 di bidang Employer Branding (Gold), Graduate Recruitment and Development (Silver), dan Leadership Development (Bronze).

November 27, 2020

Human Resources Excellence Awards 2020 in the fields of Employer Branding (Gold), Graduate Recruitment and Development (Silver) and Leadership Development (Bronze).



26 Juni 2020

Meraih penghargaan sebagai Millennials Popular Digital Brand in: Mobile Banking (e-transaction) dalam ajang Most Popular Digital Financial (Millennials' Choice) 2020 yang diselenggarakan oleh Iconomics.

June 26, 2020

Received the award for Millennials Popular Digital Brand in: Mobile Banking (e-transaction) at the Most Popular Digital Financial (Millennials' Choice) 2020 held by Iconomics.



16 Desember 2020

Meraih penghargaan sebagai Bank Syariah dengan Inovasi Digital Terbaik dalam acara Anugerah Syariah Republika 2020 yang diselenggarakan oleh Republika.

December 16, 2020

Received the award for the Best Sharia Bank with Digital Innovation at the Republika Sharia Award 2020 held by Republika.

Daftar Isi

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Achmad K. Permana

Direktur Utama
President Director

Laporan Direksi

Board of Directors Report

Melalui Laporan Keberlanjutan ini kami menyampaikan berbagai capaian kinerja pada aspek ekonomi, sosial dan lingkungan sebagai realisasi peran serta Bank dalam mewujudkan pembangunan yang berkelanjutan.

In this Sustainability Report, we present the various achievements in the economic, social and environmental aspects as a manifestation of the Bank's participation in sustainable development.

**"ASSALAMUALAIKUM
WARAHMATULLAHI WABARAKATUH
BISMILLAAHIRROHMAANIRROHIIM,
ALHAMDULILLAHI RABBIL AALAMIN, WA
SHALATU WA SALAMU ALA NABIYYINA
MUHAMMAD, WA ALA AALIHI WA SHAHBIHI
WA SALLAM, AMMA BADU."**

Pemegang Saham dan seluruh Pemangku Kepentingan Bank Muamalat Indonesia yang Kami Hormati,

Alhamdulillah, puji dan syukur kita panjatkan ke hadirat Allah SWT atas nikmat, rahmat dan karunia-Nya kepada kita semua. Sebagai perbankan yang menjalankan prinsip syariah di Indonesia, PT Bank Muamalat Indonesia Tbk patut mengucapkan syukur atas perjalanan tahun 2020 yang semakin penuh tantangan dan dapat dilalui dengan hasil relatif cukup baik.

Our Valued Shareholders and Other Stakeholders of Bank Muamalat Indonesia,

Alhamdulillah, praise be to Allah SWT for His pleasure, benevolence and blessing. As a bank that follows the sharia principles in Indonesia, PT Bank Muamalat Indonesia Tbk is grateful for having gone through the challenging period of 2020 with reasonably good results.



Laporan Direksi

Board of Directors Report

Laporan Keberlanjutan ini merupakan Laporan keempat yang kami terbitkan, untuk memberi gambaran mengenai tantangan yang kami atasi dalam mewujudkan berbagai komitmen Bank dalam mendukung pencapaian tujuan keberlanjutan. Komitmen dan strategi Bank dalam mendukung pencapaian tujuan keberlanjutan kami uraikan dengan lengkap dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) edisi kedua yang disusun dan disampaikan sebagai bentuk kepatuhan Bank Muamalat Indonesia terhadap ketentuan POJK No.51/POJK.03/2017.

Aturan tersebut menegaskan bahwa, sebagai salah satu lembaga perbankan yang menyandang status badan hukum sebagai bank Penanaman Modal Asing (PMA), Bank Muamalat Indonesia wajib menerapkan keuangan berkelanjutan sejak 1 Januari 2019 sesuai pasal 3 Peraturan Otoritas Jasa Keuangan (OJK) No.51/POJK.03/2017 dimaksud.

Melalui Laporan Keberlanjutan ini kami memaparkan berbagai dinamika dalam menerapkan Keuangan Berkelanjutan guna mendukung pencapaian tujuan keberlanjutan, juga strategi dan upaya yang kami lakukan untuk menjawab dinamika tersebut serta berbagai capaian kinerja pada aspek ekonomi, sosial dan lingkungan sebagai realisasi peran serta Bank dalam mewujudkan pembangunan yang berkelanjutan.

DINAMIKA PENERAPAN KEUANGAN BERKELANJUTAN [102-14, 102-15]

Terdapat sejumlah dinamika yang telah dan akan terus kami antisipasi dan atasi dalam merealisasikan seluruh inisiatif strategis yang disampaikan dalam RAKB, mencakup:

- Upaya peningkatan pemahaman jajaran internal maupun pemangku kepentingan terhadap konsep keberlanjutan.
- Upaya peningkatan pemahaman mengenai pengenalan dan mitigasi risiko lingkungan.
- Langkah-langkah pembuatan standar operasi maupun kebijakan yang mengintegrasikan pengelolaan risiko sosial sekaligus lingkungan dengan aspek operasional perbankan dan tata kelola terkait.
- Kondisi perekonomian nasional yang tertekan karena merebaknya kondisi pandemi COVID-19.

This is our fourth Sustainability Report, which highlights the challenges that we have had to contend with in order to realize the Bank's commitments in achieving sustainability goals. Our commitment and strategy towards these goals are described and elaborated in our second edition of Sustainable Finance Action Plan that has been submitted to the Regulator as part of Bank Muamalat Indonesia compliance, pursuant to OJK Regulation No.51/POJK.03/2017.

The Regulation stipulates that, as a banking institution with the legal entity of a Foreign Investment Company, Bank Muamalat Indonesia must implement Sustainable Finance as of 1 January 2019 pursuant to article 3 of the aforementioned Financial Services Authority (OJK) Regulation No.51/POJK.03/2017.

In this Sustainability Report, we present the obstacles and challenges that we face in implementing Sustainable Finance in order to achieve our sustainability goals, as well as our strategies and efforts to overcome those challenges, to arrive at a number of achievements in the economic, social and environmental aspects as a manifestation of the Bank's participation in sustainable development.

OBSTACLES AND CHALLENGES FACED [102-14, 102-15]

There are several main challenges that we face as we strive to undertake all of our strategic initiatives in our Sustainable Finance Action Plan, as follows:

- Limited awareness and understanding among the Bank's internal staffs on the concept of sustainability.
- Limited awareness and understanding for the mitigation of environmental risk.
- Lack of operating standards and policies that integrate the management of social and environmental risks with that of banking operations and related governance.
- The depressed national economy due to the COVID-19 pandemic.

STRATEGI PENCAPAIAN TUJUAN KEBERLANJUTAN [102-14]

Kondisi dan Peluang Usaha

Pandemi COVID-19 yang mulai merebak di Indonesia sejak Maret 2020 pada akhirnya membuat perekonomian Indonesia memasuki fase resesi sejak triwulan III-2020. Sementara pada triwulan sebelumnya PDB telah terkontraksi sebesar 5,32% (yoy). Hingga akhir tahun 2020, pertumbuhan ekonomi nasional terkontraksi sebesar -2,07%, dari sebelumnya tumbuh sebesar 5,02% di tahun 2019.

Akibat kondisi resesi tersebut, sesuai data statistik lapangan usaha dari BPS, 10 dari dari 17 sektor yang dijadikan indikator mengalami kontraksi. Ini pada akhirnya berpengaruh pada melambatnya pertumbuhan kredit lembaga perbankan nasional, yang mengalami kontraksi sebesar -2,4% dari sebesar Rp5.683,8 triliun di tahun 2019 menjadi sebesar Rp5.547,6 triliun. Sekalipun CAR perbankan nasional tetap kuat, NPL Bruto meningkat menjadi 3,06% dari 2,53% di tahun sebelumnya.

Aset perbankan nasional sendiri secara total meningkat 7,2% menjadi sebesar Rp9.177,9 triliun dari Rp8.563,0 triliun di tahun sebelumnya, terutama didukung oleh naiknya simpanan dana pihak ke-3 yang naik sampai 11,1%. Ini menunjukkan adanya kecenderungan masyarakat golongan menengah ke atas yang menahan konsumsi maupun investasi di sektor riil, dan menempatkan dananya di perbankan nasional.

Kondisi perbankan syariah secara umum justru memberi gambaran yang lebih baik, mengingat saldo pembiayaan perbankan syariah justru meningkat, tumbuh 8,1% menjadi sebesar Rp383,9 triliun, dari nilai sebesar Rp355,2 triliun di tahun sebelumnya, dengan NPF rata-rata menjadi 3,13%, membaik dari 3,23% di tahun 2019. Total aset perbankan syariah di tahun 2020 tumbuh 13,2% menjadi senilai Rp593,9 triliun, dari nilai sebesar Rp524,6 triliun pada tahun sebelumnya. Sementara CAR perbankan syariah juga tetap kuat, berada di kisaran 21,64%, naik dari posisi rerata CAR 20,59% di tahun sebelumnya. Dengan kondisi-kondisi tersebut, industri keuangan secara umum hanya tumbuh sebesar 1,07 persen secara yoy.

Hal yang membesarkan hati adalah bahwa walaupun perekonomian tertekan, kondisi makroekonomi Indonesia tetap terjaga dengan baik. Neraca perdagangan 2020 mencatatkan surplus sebesar US\$21,74 miliar, cadangan devisa Indonesia tetap kuat, mencapai US\$135,9 miliar dan nilai tukar Rupiah, hanya melemah 1,5% dari Rp13.901,-/US\$ menjadi Rp14.105,-/US\$, sehingga BI memiliki ruang untuk menurunkan suku

STRATEGY TO ACHIEVE SUSTAINABILITY GOALS [102-14]

Business Conditions and Prospects

The COVID-19 pandemic that had begun to spread in Indonesia since March 2020 eventually led to an economic recession in 3Q 2020, having posted a GDP negative growth of 5.32% during the previous quarter. In 2020, the national economy contracted by minus -2.07% (y-o-y), in comparison to a growth of 5.02% in 2019.

As a result of this recession, based on data of the Central Bureau of Statistics, 10 out of 17 industry sectors chosen as the key indicators experienced a contraction. This in turn led to a slowing of bank credit growth nationwide, which declined by 2.4% from Rp5,683.8 trillion in 2019 to Rp5,547.6 trillion in 2020. Although the CAR of national banking had remained solid, Gross NPL increased to 3.06% from 2.53% the previous year.

The total assets of national banking increased by 7.2% to Rp9,177.9 trillion from Rp8,563.0 trillion the previous year, mainly driven by the increase of third-party deposits by as much as 11.1%. This indicated the trend of middle-to-upper income consumers to withhold consumption and investment in the real sector, and instead place their funds in the nation's banks.

The conditions of sharia banking generally paint a rosier picture, in which total outstanding financing increased by 8.1% to Rp383.9 trillion, from a total of Rp355.2 trillion the previous year, with average NPF 3.13%, improving from 3.23% in 2019. The total assets of sharia banking grew by 13.2% to Rp593.9 trillion in 2020, from a total of Rp524.6 trillion the previous year. While the CAR of sharia banking had also remained solid, at around 21.64%, up from the average CAR of 20.59% the previous year. With these conditions, in 2020 the financial industry as a whole grew by 1.07% year-over-year.

A silver lining in the economic recession cloud during 2020 was the fact that the macro-economic condition of Indonesia remained sound. Indonesia's balance of payment during the year was a surplus of US\$21.74 billion, foreign currency reserves remained strong at US\$135.9 billion, and the Rupiah exchange rate weakened only by 1.5% from Rp13,901,-/US\$ to Rp14,105,-/US\$, providing Bank Indonesia with room to lower its



Laporan Direksi

Board of Directors Report

bunga rujukan 7 hari *Repo Rate* menjadi 3,75% dari 5,00%. Upaya Pemerintah menjaga pasokan kebutuhan pokok juga membuat inflasi terjaga di kisaran 1,68% dari 2,72%.

Konsistensi Pemerintah dalam merealisasikan proyek-proyek infrastruktur konektivitas dan memperbaiki iklim berusaha, mencatatkan kemajuan dengan telah disahkanya UU Cipta Kerja No.11-2020 atau disebut juga Omnibus Law. Seluruh kondisi tersebut membuat peringkat utang luar negeri Indonesia yang dikeluarkan oleh lembaga-lembaga pemeringkat seperti Moody's, S&P maupun Fitch Rating, tetap masuk kategori Investment Grade.

Semua kondisi tersebut mengindikasikan perekonomian Indonesia berpotensi membaik di tahun mendatang, yang akan memberi peluang kepada Bank Muamalat Indonesia untuk meningkatkan kinerjanya.

Selain mengatasi beratnya kondisi perekonomian dan perbankan tersebut, seluruh pelaku usaha juga harus mengatasi kondisi kehidupan sosial kemasyarakatan yang terdampak pandemi COVID-19 dan harus memberi perhatian semakin besar kepada isu-isu kelestarian lingkungan. Mengingat di tahun 2020 maupun tahun-tahun sebelumnya, intensitas terjadinya bencana alam terkait dengan perubahan iklim, seperti: angin kencang/puting beliung, banjir, longsor dan rob, semakin meningkat. Bencana alam tersebut selain menimbulkan korban jiwa, juga menimbulkan kerugian materi dan hilangnya potensi ekonomi daerah yang terlanda, dan pada akhirnya mempengaruhi kesejahteraan masyarakat sekitar.

Seperti halnya pada potensi perbaikan ekonomi, meningkatnya keprihatinan terhadap isu lingkungan, juga memberi potensi perbaikan kinerja bagi Bank Muamalat Indonesia, mengingat kami telah lama menjalankan konsep pembiayaan ramah lingkungan, dan juga sejak tahun 2018 telah menjadi bagian dari Inisiatif Keuangan Berkelanjutan Indonesia (IKBI). Perkembangan ini semakin meningkatkan potensi Bank dalam mewujudkan keuangan berkelanjutan dan mengembangkan lembaga keuangan syariah yang tumbuh bersama seluruh pemangku kepentingan, sebagai wujud dukungan pencapaian tujuan keberlanjutan.

Strategi Keberlanjutan

Merespon kondisi perekonomian tersebut, dalam rangka memaksimalkan kinerja keuangan kami menerapkan tiga fokus strategis, yakni:

1. Creative Transformation
2. Swift Recovery
3. Shaping the Healthy Business.

benchmark 7-day Repo Rate to 3.75% from 5.00%. Government efforts to maintain the supply of staple goods kept inflation low, ranging from 1.68% to 2.72%.

The Government consistently realized the development of infrastructures that increase connectivity and improved the business environment, making significant progress in the enactment of Law No.11 of 2020 on Job Creation otherwise known as the Omnibus Law. These conditions provided the basis for Indonesia's international debt ratings by Moody's, Standard & Poor's and Fitch Rating to remain in Invetsment Grade category.

As a result of which the Indonesian economy is expected to improve in 2021, providing the opportunity for Bank Muamalat Indonesia to improve its performance.

In addition to facing the tough economic and banking conditions of 2020, businesses have also had to contend with the new social reality brought on by the COVID-19 pandemic, while also be increasingly aware of environmental preservation issues. We recall how in 2020 as well as in previous years, the intensity and frequency of natural disasters have increased due to climate change, inducing greater wind storms, floods, landslides and rising high tides. These natural disasters not only cost lives but also material loss as well as the loss of local livelihoods, and ultimately, affecting the welfare of surrounding communities.

Along with the potential economic recovery, the heightened interest towards environmental issues is also a boon towards Bank Muamalat Indonesia's improving performance, considering how the Bank has long been active in financing environmentally friendly projects, and since 2018, has been part of the Indonesia Sustainable Finance Initiative (ISFI). This development has increased the potential for the Bank to implement sustainable finance and evolve into a sharia-based financial institution that will grow together with all of its stakeholders, as a manifestation of its support towards sustainable development goals.

Sustainability Strategy

Responding to the current economic conditions, and in order to maximise our financial performance, we have set our sight on three stratregic focal points, which are:

1. Creative Transformation
2. Swift Recovery
3. Shaping the Sound and Healthy Business.

Sementara untuk memastikan pencapaian tujuan keberlanjutan yang dituangkan dalam RAKB, Bank telah menetapkan sejumlah inisiatif strategis yang akan dijalankan baik dalam jangka pendek maupun menengah, yakni:

1. Peningkatan Kapabilitas Sumber Daya Manusia (SDM);
2. Sinergi Kebijakan dan Prosedur termasuk Pengembangan Teknologi; dan
3. Pengembangan Produk dan Jasa Perbankan.

Bank juga telah menetapkan inisiatif program yang telah dan akan dijalankan dengan segera, yakni:

1. Program *learning* terkait Keuangan Berkelanjutan
2. Pelaksanaan *due diligence* atas aspek Lingkungan, Sosial dan Tata Kelola kepada terhadap nasabah-nasabah yang bergerak di industri yang terkait keuangan berkelanjutan.
3. Pelaksanaan program efisiensi:
 - Inisiatif OREO
 - Inisiatif As Salam
 - *Creative campaign* terkait *green lifestyle*.
4. Kerja sama dengan pihak ketiga untuk melakukan *review* atas penyusunan *Sustainability Report*.
5. Keikutsertaan dalam forum IKBI (Inisiatif Keuangan Berkelanjutan Indonesia).

KINERJA KEBERLANJUTAN

Kinerja dan Kontribusi di Bidang Ekonomi

Bank senantiasa berupaya untuk mencapai target yang telah ditetapkan di tengah kondisi perekonomian yang penuh tantangan. Kami mencatatkan kenaikan total aset 1,36% menjadi Rp51,24 triliun dari Rp50,60 triliun di tahun 2019, didukung oleh naiknya ekuitas sebesar 0,75% menjadi sebesar Rp3,97 triliun dan meningkatnya dana pihak ketiga nasabah sebesar 2,64% menjadi sebesar Rp41,42 triliun. Sementara *outstanding* pembiayaan yang diberikan Bank Muamalat Indonesia di tahun 2020 menurun 2,64% menjadi Rp29,08 triliun dari sebesar Rp29,87 triliun di tahun 2019, dengan NPF Gross dan NPF Nett Bank Muamalat Indonesia tercatat sebesar 4,81% dan 3,95%.

Dari aspek profitabilitas, Laba Sebelum Pajak (PBT) periode Desember 2020 tercatat sebesar Rp15,02 miliar, sementara laba bersih tahun berjalan Bank Muamalat Indonesia di tahun 2020 terkoreksi 38,63% menjadi sebesar Rp10,02 miliar dari tahun 2019 yang sebesar Rp16,33 miliar, sehingga *Return on Asset* (ROA) menjadi sebesar 0,03% dan *Rasio Return on Equity* (ROE) tercatat sebesar 0,29%.

At the same time, to ensure the achievement of our sustainability targets as stated in our Sustainable Finance Action Plan, the Bank has defined three strategic initiatives, both in the short and intermediate time frame, which are:

1. Enhancing Human Resources (HR) Capabilities;
2. Aligning Policies and Procedures, including Technology Development; and
3. Developing Sharia-based Banking Products and Services.

The Bank has also determined a number of programs that have been or will be launched immediately, including:

1. Arranging a learning program on Sustainable Finance
2. Implementing due diligences on the aspects of Environment, Social and Governance of customers who are engaged in industries that require Sustainable finance.
3. Executing efficiency programs, namely: .
 - OREO Initiatives
 - As Salam Initiatives
 - Creative Campaigning on green lifestyle.
4. Cooperating with a third party to undertake a review on the preparation of the Bank's Sustainability Report.
5. Participating in the ISFI (Indonesia Sustainable Finance Initiative).

SUSTAINABILITY PERFORMANCE

Economic Performance and Contribution

Amidst the highly challenging economic conditions, the Bank consistently strive to achieve its stated targets. The Bank posted a 1.36% increase in total assets to Rp51.24 trillion from Rp50.60 trillion in 2019, complemented by an equity increase of 0.75% to Rp3.97 trillion, and an increase in customer third-party funds of 2.64% to Rp41.42 trillion. Meanwhile, total outstanding financing by Bank Muamalat Indonesia as at year-end 2020 declined by 2.64% to Rp29.08 trillion from Rp29.87 trillion in 2019, with total NPF Gross and NPF Net of 4.81% and 3.95%, respectively.

From the profitability aspect, Profit Before Tax on December 2020 was Rp15.02 billion, while the net profit of Bank Muamalat Indonesia for the full year 2020 declined by 38.63% to Rp10.02 billion, from the net profit of Rp16.33 billion in 2019. This resulted in a *Return on Assets* (ROA) of 0.03% and *Return on Equity* (ROE) of 0.29%.



Laporan Direksi

Board of Directors Report

Dengan kinerja ekonomi tersebut, kami tetap memegang komitmen untuk mendistribusikan perolehan pendapatan operasional kepada mitra pendukung operasional kami, di antaranya pemilik properti yang disewa, penyedia jasa leasing kendaraan, fee untuk sistem TI yang digunakan dan berbagai biaya operasional lain, dengan total senilai Rp1,35 triliun di tahun 2020, selain mendistribusikan biaya dana bagi hasil syirkah kepada penyandang dana yang menempatkan dana dalam bentuk instrumen deposito maupun instrumen syariah lainnya sebesar Rp1,61 triliun untuk tahun 2020.

Kami juga tetap menunjukkan komitmen untuk berkontribusi langsung kepada pendapatan negara melalui pembayaran pajak maupun retribusi lainnya sebesar Rp5 miliar, turun 49,20% dari tahun 2019 sebesar Rp9,84 miliar.

Pada aspek ekonomi ini, kami memberikan kontribusi signifikan dalam bentuk penyediaan akses layanan perbankan melalui pengembangan fasilitas layanan berbasis teknologi informasi, yakni Muamalat DIN maupun peningkatan akses layanan.

Kinerja Sosial Kemasayarakatan

Pada aspek sosial kemasayarakatan, dengan mempertimbangkan beratnya dampak pandemi terhadap kehidupan sosial kemasayarakatan, kami memfokuskan pelaksanaan program tanggung jawab sosial perusahaan pada upaya pencegahan dan penanggulangan pandemi COVID-19. Baik program tersebut dilaksanakan secara mandiri maupun dalam kerangka kerja sama dengan para pihak terkait, seperti Badan Nasional Penanggulangan Bencana maupun dengan SatGas COVID-19 baik di tingkat Pemerintah Pusat maupun Pemerintah Daerah.

Kami bahkan menggagas partisipasi para nasabah dengan merealisasikan Program Tabungan Prima Berhadiah Paket Donasi COVID-19, dengan berhasil meraih partisipasi 527 nasabah, dengan penempatan dana sebesar total Rp100,3 miliar dan perolehan dana sebesar Rp1 miliar yang kemudian kami salurkan dalam bentuk bantuan berupa: APD, masker, multivitamin hingga kebutuhan pokok kepada berbagai pihak, seperti Rumah Sakit, dan yayasan-yayasan yang membutuhkan.

Dalam konteks penanggulangan dampak COVID-19 ini, kami mengalokasikan tidak kurang dari Rp1,5 miliar dana bantuan dari anggaran program CSR Bank.

With the above financial performance, we remain committed to distributing our operating income to owners of the properties that we rent, the car leasing provider, fees on the IT systems that we use, and other operating costs, totalling Rp1.35 trillion in all in 2020. This was in addition to distributing the sharia profit-sharing proceeds to depositors of the Bank either in the form of deposits or other sharia instruments, the proceeds of which amounted to Rp1.61 trillion in 2020.

We also kept our commitment to contribute directly to the state coffers through the payment of taxes and other retributions amounting to Rp5 billion in 2020, a decline of 49.20% from Rp9.84 billion in 2019.

In this economic aspect, we made a significant contribution in the form of providing greater public access to banking services through the information technology and digital means, namely the Muamalat DIN application system and other improvements to our service access.

Social and Community Performance

In the aspect of social communities, in consideration of the adverse impact that the COVID-19 pandemic has had on the livelihoods of communities, we focused our corporate social responsibility programs on efforts to the prevention and management of the COVID-19 pandemic. These programs were carried out by the Bank alone as well as in cooperation with relevant parties such as National Board on the Alleviation of Disasters and the National Task Force on COVID-19 in both the Central and Provincial Governments.

We even proposed the participation of customers by launch of the Prima Savings Program with Prizes and COVID-19 Donation Packages, generating 527 participating customers, with a total placement of Rp100.3 billion and donation funds of Rp1 billion that was distributed as aid in the form of personal protective gears for health workers, face masks, multi vitamins, and staple goods for various beneficiaries such as hospitals and social foundations that badly need the help.

In the context of fighting the COVID-19 pandemic, the Bank allocated a total of Rp1.5 billion in aid from its CSR program budget.

Kami juga tetap merealisasikan program-program CSR reguler, seperti: pemberian Beasiswa, Jaminan Sosial, Muamalat Sahabat dan sebagainya, dengan dukungan dana investasi sosial sebesar Rp9,3 miliar.

Sebagai wujud komitmen Bank terhadap kebutuhan literasi keuangan dan perbankan yang berkualitas, juga dalam rangka mendukung program inklusi keuangan, kami menyelenggarakan program literasi keuangan yang dilaksanakan secara daring dan melalui kanal-kanal media sosial ternama, karena kondisi pandemi, yang secara keseluruhan berhasil mendapatkan tidak kurang 10.000 views.

Kinerja Lingkungan

Pada aspek lingkungan, sebagai bagian dari IKBI, kami semakin aktif mengkampanyekan penerapan pembiayaan perbankan yang ramah lingkungan. Secara internal, kami terus berupaya memperbaiki kebijakan maupun prosedur *due-diligence* pemberian pembiayaan korporasi agar sesuai dengan tujuan keberlanjutan, sebagaimana telah ditetapkan dalam RAKB kami. Kami berupaya meningkatkan portofolio pembiayaan ramah lingkungan pada sektor-sektor lain, terutama pengembangan pemanfaatan energi baru dan terbarukan, selain pada sektor kelapa sawit yang telah kami jalani selama ini.

Kami juga semakin intensif dalam menerapkan konsep green banking, dengan memperkenalkan berbagai inisiatif kegiatan operasional ramah lingkungan, maupun memberlakukan kebijakan-kebijakan operasional ramah lingkungan. Beberapa yang dapat disampaikan adalah: mengurangi atau menghentikan pemberian minuman dalam kemasan, penggunaan lampu-lampu hemat energi, minimalisasi partisi blocking, meneruskan sosialisasi aktivitas hemat energi dan lain sebagainya.

Berbagai inisiatif operasional tersebut membuat kami mencatatkan penurunan konsumsi energi listrik yang cukup substansial, yang terefleksikan pada penurunan intensitas konsumsi sebesar 17,2% menjadi sebesar 0,87 GJoule/M². Kami juga berhasil menurunkan intensitas emisi GRK sebesar 17,2%. Selain itu konsumsi kertas dan timbulan limbah dari kegiatan operasional juga berhasil kami turunkan.

We also realized our regular CSR programs such as the Scholarship Program, Social Security, Muamalat Sahabat (Friends) and others, with a total allocated funds of Rp9.3 billion.

As a manifestation of the Bank's commitments towards financial literacy and financial inclusivity programs of the government, we organized a financial literacy education program through digital means and popular social media outlets, because of the pandemic, which generated more than 10,000 views.

Environmental Performance

In the environmental aspect, as a part of IFSI, we have been increasingly active in campaigning for the implementation of environmentally-friendly bank financing. Internally, we continue to enhance the Bank's policies and procedures on due diligences prior to providing corporate financing in line with sustainability goals, as defined in our Sustainable Finance Action Plan. We are keen to broaden our environmentally-friendly financing portfolio to other industry sector, especially in the areas of renewable energy, in addition to the palm oil sector with which we have been active over the years.

We have also been more active in applying the green banking concept, by introducing several initiatives in green operational activities. Some of these initiatives include the ban on packaged drinks at the office, the use of energy-saving lighting, and minimizing the use of blocking partition and others.

These green operational activities enabled the Bank to reduce its electricity consumption quite substantially, as reflected in the decline of our power consumption intensity by 17.2% to 0,87 GJoule/M². This also meant that we also reduced our greenhouse gas emission by 17.2%. In addition to that, we also reduced our paper consumption and waste volume considerably.



Laporan Direksi

Board of Directors Report

PERBAIKAN LINGKUNGAN KERJA DAN PENINGKATAN KOMPETENSI SDM

Kami menunjukkan komitmen untuk menciptakan lingkungan kerja yang kondusif melalui penerapan kebijakan kesetaraan dan persamaan kesempatan dalam pengelolaan SDM dengan senantiasa melibatkan peran Serikat Pekerja Bank Muamalat Indonesia, yakni Syarikat Pejuang Muamalat (SP Muamalat) sebagai mitra diskusi yang konstruktif dalam menetapkan berbagai kebijakan strategis berkaitan dengan pengelolaan SDM.

Pada tahun 2020, kami merealisasikan tidak kurang 21 jenis pelatihan dan pengembangan dengan rata-rata jam pelatihan 69,5 jam per karyawan. Bank menginvestasikan dana sebesar Rp31,21 miliar untuk merealisasikan berbagai program pengembangan ini.

Kami melakukan penilaian kinerja berkala terhadap seluruh karyawan, berdasarkan *Key Performance Indicator* yang telah disepakati bersama, dan mempromosikan kenaikan jabatan bagi karyawan dengan kinerja istimewa.

Selain program-program pelatihan reguler tersebut, kami juga menyelenggarakan pelatihan khusus mengenai konsep-konsep pembiayaan berkelanjutan agar mereka memahami konsep keberlanjutan secara utuh.

PENINGKATAN KUALITAS TATA KELOLA

Kami meyakini pemenuhan harapan pemangku kepentingan dan pencapaian tujuan keberlanjutan dapat berjalan lebih efisien manakala Bank mendapatkan kepercayaan penuh. Untuk itu kami menunjukkan komitmen penuh untuk senantiasa menerapkan pengelolaan perusahaan yang berkualitas, melalui perbaikan implementasi prinsip-prinsip dasar tata kelola perusahaan yang baik. Selain melakukan peninjauan dan pengkinian terhadap berbagai kebijakan, sistem dan prosedur operasional agar sesuai dengan praktik-praktik GCG terkini, seperti penyesuaian terhadap ketentuan dalam ASEAN Corporate Governance Scorecard, maupun ketentuan peraturan perundangan di Indonesia, kami juga secara berkala melakukan penilaian mandiri terhadap kualitas penerapan prinsip GCG.

Tujuan penilaian mandiri tersebut adalah mendapatkan umpan balik bagi perbaikan kualitas penerapan prinsip-prinsip GCG di masa mendatang.

IMPROVING WORKING ENVIRONMENT AND ENHANCING HR COMPETENCE

We manifest our commitments to creating a conducive working environment by implementing the policy of equality and equal opportunity in the management of HR by constantly involving the roles of the Bank Muamalat Indonesia Labor Union, namely the Syarikat Pejuang Muamalat (SP Muamalat) as a partner in constructive discussions to determine several strategic initiatives with regards to HR management.

In 2020, we realized no less than 21 different training and development programs with an average man-hour time of 69.5 hours per employee. The Bank invested a total Rp31.21 billion on these HR development programs.

We undertook regular assessments on the performance of all employees, based on mutually agreed Key Performance Indicators, and promote employees who perform exceptionally well.

In addition to the regular training programs, we also provide special training courses in the concepts of sustainability financing so that our executives have a full understanding of the sustainability concept.

ENHANCING GOVERNANCE QUALITY

We fully believe that the expectations of our stakeholders and our sustainability goals could be achieved more efficiently if the Bank could earn the full trust of stakeholders. To that end, we are fully committed to implementing a corporate governance of the highest standard, through the constant improvements in the implementation of the basic principles of good corporate governance (GCG). In addition to reviewing and updating a number of operating policies, systems and procedures to align with current best practices in corporate governance, such as the ASEAN Corporate Governance Scorecard, as well as prevailing laws and regulations in Indonesia, the Bank also carries out periodical self-assessments on the quality of implementation of the principles of GCG.

The aim of this self-assessment is to obtain feedbacks to improve the Bank's implementation quality of the GCG principles going forward.

Dalam rangka memastikan pencapaian target-target keberlanjutan dalam RAKB, kami juga meningkatkan kualitas pengelolaan risiko, dengan memasukan aspek sosial dan lingkungan dalam pengenalan, pengelolaan dan mitigasi risiko. Kami juga membenahi struktur organisasi dengan menambahkan beberapa fungsi yang relevan dengan pencapaian tujuan keberlanjutan.

In order to ensure the achievement of the sustainability goals in our Sustainable Finance Action Plan, the Bank has also enhanced the quality of its risk management, by incorporating social and environmental aspects in the understanding, managing, and mitigating of risks. We have also restructured the Bank's organization by adding several functions that are relevant to achieving sustainability goals.

APRESIASI DAN PENUTUP

Kami meyakini seluruh upaya yang telah dilakukan sepanjang tahun 2020 tersebut memberi gambaran jelas kepada para pemangku kepentingan mengenai kuatnya komitmen seluruh jajaran Bank Muamalat Indonesia dalam mendukung pencapaian tujuan keberlanjutan. Juga menegaskan tingginya komitmen untuk senantiasa memenuhi harapan para pemangku kepentingan melalui optimalisasi sumber daya yang tersedia, secara efektif dan efisien.

Atas nama seluruh jajaran Bank Muamalat Indonesia, izinkan saya memberikan apresiasi setinggi-tingginya dan terima kasih sebesar-besarnya kepada seluruh pihak yang terlibat dalam pengembangan program keuangan berkelanjutan di lingkup Bank. Melalui penerapan program-program keberlanjutan yang telah dituangkan dalam RAKB, Bank Muamalat Indonesia sungguh berharap dapat menciptakan industri keuangan yang bersinergi dengan seluruh pemangku kepentingan di Indonesia, dan mewujudkan ekonomi umat melalui ekosistem keuangan syariah yang mencerminkan konsep perbankan berkelanjutan, demi tercapainya masyarakat sejahtera sekaligus membaiknya kualitas lingkungan.

A CLOSING WORD OF APPRECIATION

We believe that all of the efforts that have been undertaken by the Bank throughout the year 2020 provide a clear picture to all stakeholders of the strong commitments of all rank and file of Bank Muamalat Indonesia in striving for our sustainability goals. These efforts also underline our highest commitments to meet the expectations and interests of our stakeholders by optimizing our available resources effectively and efficiently.

On behalf of all personnel Bank Muamalat Indonesia, allow me to express our highest appreciation to all parties that have been involved in the development of the Bank's sustainable finance programs. By implementing these sustainability programs as stated in our Sustainable Finance Action Plan, Bank Muamalat Indonesia truly aspires to create a financial industry that is in synergy with the interests of all stakeholders, and help shape an Islamic economy through a sharia-based financial ecosystem that reflects the concept of sustainability banking, for the welfare of communities as well as the improvement of environmental quality.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Hormat kami | Respectfully yours,



Achmad K. Permana

Direktur Utama
President Director



**Ikhtisar
Highlights**

**Laporan Direksi
Board of Directors Report**

**Tentang Bank Muamalat
About Bank Muamalat**

**Kerangka dan Strategi
Keberlanjutan
Sustainability**

**Pengembangan Produk
dan Layanan Berkualitas
Quality Product and**

**Kinerja Ekonomi
Economic
Performance**

Direksi

Board of Directors



Riksa Prakoso

Chief Human Capital Officer

Awaldi

Direktur Operasi
Operation Director

Andri Donny *

Direktur Kepatuhan, Risiko, dan Hukum
Compliance, Risk, and Legal Director

Achmad K. Permana

Direktur Utama
President Director

*) Sebelumnya menjabat sebagai Direktur Kepatuhan
Previously served as Compliance Director



Avianto Istihardjo **

Direktur Pembiayaan
Financing Director

Irvan Yulian Noor
Chief Wholesale Banking Officer

Hery Syafril
Direktur Keuangan
Finance Director

Purnomo B. Soetadi

Direktur Bisnis Ritel
Retail Banking Director

**) Sebelumnya menjabat sebagai Direktur Risiko
Previously served as Risk Director



Tentang Bank Muamalat

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Bank Muamalat





Identitas Perusahaan

Company Identity



Nama [102-1]
Name

**PT Bank
Muamalat
Indonesia Tbk**

Nama Panggilan
Initial Name

**Bank Muamalat
Indonesia
(BMI)**

Bidang Usaha [102-2]
Line of Business

Perbankan Syariah
Sharia Banking

Tanggal Pendirian
Date of Establishment

1 November 1991
Resmi beroperasi 1 Mei 1992
November 1, 1991
Officially operational on May 1, 1992

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta No. 1 tanggal 1 November 1991 Masehi atau 24 Rabiul Akhir 1412 H, dibuat di hadapan Yudo Paripurno, S.H., Notaris, di Jakarta. Akta pendirian tersebut telah memperoleh pengesahan Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-2413.HT.01.01 Tahun 1992 tanggal 21 Maret 1992 dan telah didaftarkan pada kantor Pengadilan Negeri Jakarta Pusat pada tanggal 30 Maret 1992 di bawah No. 970/1992 serta diumumkan dalam Berita Negara Republik Indonesia No. 34 tanggal 28 April 1992 Tambahan No. 1919A.

Deed No. 1 dated November 1, 1991 AD or Rabiul Akhir 24, 1412 H, made in the presence of Mr. Yudo Paripurno, S.H., Notary, in Jakarta. The deed of establishment has obtained the approval of the Minister of Justice of the Republic of Indonesia with the Decree No. C2-2413.HT.01.01 Year 1992 dated March 21, 1992 and was registered at the Central Jakarta District Court office on March 30, 1992 under No. 970/1992 and announced in the State Gazette of the Republic of Indonesia No. 34 dated 28 April 1992 Supplement No. 1919A.

Kepemilikan Saham
Share Ownership

- Islamic Development Bank (IDB) : 32,74%
- Boubyan Bank : 22,00%
- Atwill Holdings Limited : 17,91%
- National Bank of Kuwait : 8,45%
- IDF Investment Foundation : 3,48%
- BMF Holdings Limited : 2,84%
- Reza Rhenaldi Syaiful : 1,67%
- Dewi Monita : 1,67%
- Andre Mirza Hartawan : 1,66%
- KOPKAPINDO : 1,39%
- Pemegang Saham Lainnya | Other Shareholders : 6,19%
- Total : 100,00%

Modal Dasar
Authorized Capital

Rp4.400.000.000.000

Modal Ditempatkan
Issued Capital

Rp1.103.435.151.000



Jumlah Karyawan Tahun Buku
Number of Employees for the Fiscal Year

2.968 orang/persons

Sekretaris Perusahaan
Corporate Secretary

corporate.affairs@bankmuamalat.co.id

Alamat Kantor Pusat
Head Office Address

Muamalat Tower
Jl. Prof Dr Satrio, Kav. 18, Kuningan Timur, Setiabudi
Jakarta Selatan 12940
Tel.: (021) 8066 6000
Fax.: (021) 8066 6001
Email: info@bankmuamalat.co.id

Alamat Kantor Cabang Luar Negeri
Address of Overseas Branch Office

Kantor Cabang Kuala Lumpur, Malaysia
Suite 1.03-1.05 Ground Floor No. 67
Wisma Goldhill Jalan Raja Chulan 50200
Kuala Lumpur Malaysia 50200
Tel.: +603 2711 0807/7427

Situs
Website

www.bankmuamalat.co.id

Jaringan Layanan
Network of Services

249 Kantor Layanan, terdiri dari | Service Offices, consisting of:

- Kantor Cabang | Branch Offices : 81
- Kantor Cabang Pembantu | Sub-Branch Offices : 135
- Kantor Kas | Cash Offices : 33

| | | |
|----------------------------------|---|---------|
| ATM | : | 619 |
| Mobile Branch | : | 55 |
| Jaringan ATM Bersama & ATM Prima | : | 120.000 |

Kontak Alamat
Contact Address

Sekretaris Perusahaan | Corporate Secretary
corporate.affairs@bankmuamalat.co.id

Hubungan Investor | Investor Relations

Tel.: (021) 8066 6000
Fax.: (021) 8066 6001
E-mail: investor.relations@bankmuamalat.co.id

Call Center
1500016

Media Sosial | Social Media
Facebook : [BankMuamalatIndonesia](#)
Twitter : [@BankMuamalat](#)
Instagram : [@bank.muamalat](#)
YouTube : [Bank Muamalat](#)

Entitas Asosiasi dan Afiliasi
Associates and Affiliates

- PT Al Ijarah Indonesia Finance (ALIF)
- Baitulmaal Muamalat (BMM)
- Dana Pensiun Lembaga Keuangan (DPLK) Muamalat | Muamalat Financial Institution Pension Fund
- Muamalat Institute
- PT Syarikat Takaful Indonesia

Sekilas Bank Muamalat Indonesia

Bank Muamalat Indonesia at a Glance

Bank Muamalat Indonesia memulai perjalanan bisnisnya sebagai Bank Syariah pertama di Indonesia pada 1 November 1991 atau 24 Rabi'us Tsani 1412 H. Pendirian Bank Muamalat Indonesia digagas oleh Majelis Ulama Indonesia (MUI), Ikatan Cendekiawan Muslim Indonesia (ICMI) dan pengusaha muslim yang kemudian mendapat dukungan dari Pemerintah Republik Indonesia.

Mulai 1 Mei 1992 atau 27 Syawal 1412 H, Bank Muamalat Indonesia secara resmi beroperasi sebagai bank yang menjalankan usahanya berdasarkan prinsip syariah pertama di Indonesia. Dua tahun setelahnya, yakni pada 27 Oktober 1994, Bank Muamalat Indonesia memperoleh izin sebagai Bank Devisa setelah setahun sebelumnya terdaftar sebagai perusahaan publik yang tidak listing di Bursa Efek Indonesia (BEI).

Selanjutnya sampai dengan 2013, Bank Muamalat Indonesia telah melaksanakan serangkaian aksi korporasi berupa Penawaran Umum Terbatas (PUT) dengan Hak Memesan Efek Terlebih Dahulu (HMETD) sebanyak 5 (lima) kali dan menjadi lembaga perbankan pertama di Indonesia yang mengeluarkan Sukuk Subordinasi Mudharabah. Aksi korporasi tersebut membawa penegasan bagi posisi Bank Muamalat Indonesia di peta industri perbankan Indonesia.

Bank Muamalat Indonesia terus berinovasi dengan mengeluarkan produk-produk keuangan syariah seperti Asuransi Syariah (Asuransi Takaful), Dana Pensiun Lembaga Keuangan Muamalat (DPLK Muamalat) dan multifinance syariah (Al-Ijarah Indonesia Finance) yang seluruhnya menjadi terobosan baru di Indonesia. Selain itu, produk Bank yaitu Shar-e yang diluncurkan pada 2004, juga merupakan tabungan instan pertama di Indonesia. Produk Shar-e Gold Debit Visa yang diluncurkan pada 2011 tersebut memperoleh penghargaan dari Museum Rekor Indonesia (MURI) sebagai Kartu Debit Syariah dengan teknologi *chip* pertama di Indonesia serta layanan *e-channel* seperti *internet banking*, *mobile banking*, ATM, dan *cash management*. Seluruh produk-produk itu menjadi pionir produk syariah di Indonesia dan menjadi tonggak sejarah penting di industri perbankan syariah.

Bank Muamalat Indonesia began its business journey as the first Islamic Bank in Indonesia on November 1, 1991 or 24 Rabi'us Tsani 1412 H. The establishment of Bank Muamalat Indonesia was initiated by the Indonesian Ulema Council (MUI), the Indonesian Muslim Intellectuals Association (ICMI) and Muslim entrepreneurs who later received support from the Government of the Republic of Indonesia.

Starting May 1, 1992 or 27 Syawal 1412 H, Bank Muamalat Indonesia has officially operated as the first bank in Indonesia to run business on the first sharia principles in Indonesia. Two years later, on October 27, 1994, Bank Muamalat Indonesia obtained a license as a Foreign Exchange Bank, a year after the Bank was announced as a public company not listed on the Indonesia Stock Exchange (IDX).

Furthermore, up to 2013, Bank Muamalat Indonesia has made 5 corporate actions in the form of a Limited Public Offering (PUT) with Pre-emptive Rights (HMETD) and became the first banking institution in Indonesia to issue Mudharabah Subordinated Sukuk. This corporate action has cemented Bank Muamalat Indonesia's position on the map of the Indonesian banking industry.

Bank Muamalat Indonesia continues to innovate by issuing Islamic financial products such as Sharia Insurance (Takaful Insurance), Muamalat Financial Institution Pension Fund (DPLK Muamalat) and Sharia multifinance (Al-Ijarah Indonesia Finance) as new breakthroughs in Indonesia. In addition, the Bank's product, Shar-e, launched in 2004, is also the first instant savings in Indonesia. The Shar-e Gold Debit Visa product, which was launched in 2011, received an award from the Indonesian Record Museum (MURI) as the Sharia Debit Card with the first chip technology in Indonesia as well as e-channel services such as internet banking, mobile banking, ATM and cash management. All of these products became the pioneers of sharia products in Indonesia and important milestones in the Islamic banking industry.

Seiring kapasitas Bank yang semakin besar dan diakui, Bank Muamalat Indonesia kian melebarkan sayap dengan terus menambah jaringan kantor cabangnya tidak hanya di seluruh Indonesia, akan tetapi juga di luar negeri. Pada 2009, Bank mendapatkan izin untuk membuka kantor cabang di Kuala Lumpur, Malaysia dan menjadi bank pertama di Indonesia serta satu-satunya yang mewujudkan ekspansi bisnis di Malaysia. Hingga saat ini, Bank telah memiliki 249 kantor layanan termasuk 1 (satu) kantor cabang di Malaysia. Operasional Bank juga didukung oleh jaringan layanan yang luas berupa 619 unit ATM Muamalat, 120.000 jaringan ATM Bersama dan ATM Prima, 55 unit Mobil Kas Keliling.

Bank Muamalat Indonesia melakukan *rebranding* pada logo Bank untuk semakin meningkatkan *awareness* terhadap *image* sebagai Bank Syariah Islami, Modern dan Profesional. Bank pun terus merealisasikan berbagai pencapaian serta prestasi yang diakui, baik secara nasional maupun internasional. Kini, dalam memberikan layanan terbaiknya, Bank Muamalat Indonesia beroperasi bersama beberapa entitas anaknya yaitu Al-Ijarah Indonesia Finance (ALIF) yang memberikan layanan pembiayaan syariah, (DPLK Muamalat) yang memberikan layanan dana pensiun melalui Dana Pensiun Lembaga Keuangan, dan Baitulmaal Muamalat yang memberikan layanan untuk menyalurkan dana Zakat, Infak dan Sedekah (ZIS).

Bank Muamalat Indonesia tidak pernah berhenti untuk berkembang dan terus bermetamorfosa untuk menjadi entitas yang semakin baik dan meraih pertumbuhan jangka panjang. Dengan strategi bisnis yang terarah, Bank Muamalat Indonesia akan terus melaju mewujudkan visi menjadi "*The Best Islamic Bank and Top 10 Bank in Indonesia with Strong Regional Presence.*"

As the Bank's capacity increases, Bank Muamalat Indonesia is expanding its business by continuing its branch office network not only in Indonesia, but also abroad. In 2009, the Bank obtained permission to open a branch office in Kuala Lumpur, Malaysia and became the first bank in Indonesia and the only one to realize business expansion in Malaysia. To date, the Bank has 249 service offices including 1 (one) branch office in Malaysia. The Bank's operations are also supported by an extensive service network consisting of 619 Muamalat ATM units, 120,000 ATM Bersama and Prima ATM networks, 55 Mobile Cash Car units.

Bank Muamalat Indonesia rebranded the Bank's logo to further increase awareness of its image as an Islamic, Modern and Professional Sharia Bank. The Bank continues to realize various achievements, and has received recognition both nationally and internationally. Now, in providing its best service, Bank Muamalat Indonesia operates with several of its subsidiaries, namely Al-Ijarah Indonesia Finance (ALIF) which provides sharia financing services, DPLK Muamalat which provides pension fund services through the Financial Institution Pension Fund, and Baitulmaal Muamalat which provides services to channel funds Zakat, Infaq and Alms (ZIS).

Bank Muamalat Indonesia never ceases developing and continues evolving to become a better entity and achieve long-term growth. With a focused business strategy, Bank Muamalat Indonesia will continue to realize its vision of becoming "The Best Islamic Bank and Top 10 Banks in Indonesia with Strong Regional Presence."



Visi, Misi, dan Budaya Perusahaan

Vision, Mission, and Company Culture

VISI Vision

“Menjadi Bank Syariah Terbaik dan termasuk dalam 10 Bank Terbesar di Indonesia dengan eksistensi penguasaan yang diakui di tingkat regional.”

To be the Best Islamic and one of the Top 10 Banks in Indonesia with Strong Regional Presence.”

MISI Mission

“Membangun Lembaga Keuangan Syariah yang Unggul dan Berkesinambungan dengan penekanan pada semangat kewirausahaan berdasarkan prinsip kehati-hatian, keunggulan sumber daya manusia yang islami dan profesional serta orientasi investasi yang inovatif untuk memaksimalkan nilai kepada seluruh pemangku kepentingan.”

To develop an excellent and sustainable Islamic financial institution with emphasis on entrepreneurial spirit based on prudent principles and excellent and professional human resources with strong adherence to Islamic values, and oriented towards innovative investment to optimize values which benefit all stakeholders.”

Nilai-nilai Muamalat

Nilai-nilai Bank Muamalat Indonesia sebagai cara kerja yang harus dilaksanakan oleh seluruh karyawan Muamalat diyakini mampu mengantarkan Bank Muamalat Indonesia mencapai visi misinya. Nilai Utama Bank Muamalat Indonesia adalah Islami–Modern–Profesional, yang kemudian diturunkan menjadi 5 (lima) Perilaku Utama dimana nilai Islami diturunkan menjadi Integritas, nilai Modern diturunkan menjadi Terbuka dan Tanggap, serta nilai Profesional diturunkan menjadi Kompeten dan Prima. Ke-5 (kelima) perilaku utama tersebut untuk selanjutnya diturunkan masing-masing memiliki 7 (tujuh) indikator perilaku dan 11 *Do's and Dont's* sebagai panduan karyawan dalam penerapan nilai-nilai tersebut dalam pelaksanaan kerja sehari-hari.

Muamalat Values

The values of Bank Muamalat Indonesia are a way of working that should be implemented by all employees and are believed to be capable of delivering Bank Muamalat Indonesia to achieve its vision and mission. The Core values of Bank Muamalat Indonesia are Islami – Modern – Professional. These Core values are expanded into five main behaviours. Islami value translates into Integrity, Modern value translates into Openness and Responsiveness, and Professional value translates into Competence and Excellence. Each of these five main behaviours become the basis for seven behaviour indicators and 11 Do's and Don'ts which employees use as the guideline in performing their daily tasks.

PROFESIONAL PROFESSIONAL

Insan Muamalat adalah manusia yang selalu memberikan yang terbaik dalam melakukan pekerjaannya

Insan Muamalat always gives their best in doing their work

KOMPETEN dan bertanggung jawab terhadap tugas dan kewajiban
COMPETENT and responsible for duties and obligations

TANGGAP dan inovatif dalam memberikan solusi
RESPONSIVE and innovative in providing solutions

Berorientasi pada proses dan layanan PRIMA
Process oriented and service EXCELLENT

Berpikir positif dan TERBUKA terhadap perubahan
Think positive and OPEN to change

Menjaga **INTEGRITAS** dalam setiap aktivitas sesuai ajaran Islam, etika dan aturan yang berlaku
Maintain INTEGRITY in every activity according to Islamic teachings, ethics and applicable rules

ISLAMI ISLAMIC

Insan Muamalat adalah manusia yang memiliki integritas dan menunjukkan akhlakul karimah dalam perilakunya sehari-hari
Insan Muamalat constantly follows current development, but remains considerate towards Islamic values

MODERN

Insan Muamalat adalah manusia yang selalu mengikuti perkembangan zaman, namun tetap memperhatikan kesesuaian dengan nilai Islami

Insan Muamalat follow the latest developments, but are still concerned with Islamic values

Muamalat IDEAL

Nilai Utama Muamalat Muamalat Core Values

ISLAMI ISLAMIC

Integritas Integrity

Menjaga integritas dalam setiap aktivitas sesuai ajaran Islam, etika dan aturan yang berlaku

Maintaining integrity in every activity according to Islamic teaching, applicable ethics and rules

MODERN

Perilaku Utama Main Behaviours

Terbuka Open-Minded

Berpikir positif dan terbuka terhadap perubahan

Tanggap Responsive

Tanggap dan inovatif dalam memberikan solusi

Kompeten Competent

Kompeten dan bertanggung jawab terhadap tugas dan kewajiban

Prima Excellent

Berorientasi pada proses dan layanan prima



Produk dan Layanan [102-2]

Products and Services [102-2]

PRODUK

Bank Muamalat Indonesia membagi produk Bank ke dalam dua kategori besar yakni produk penghimpunan dana dan produk pembiayaan. Produk penghimpunan dana terdiri dari beragam produk yang disesuaikan dengan tujuan dan preferensi nasabah.

Sementara itu, produk pembiayaan merupakan sarana untuk menyalurkan dana yang dihimpun oleh Bank dalam bentuk pembiayaan, baik untuk usaha produktif maupun untuk keperluan konsumtif. Bank juga melakukan penempatan dana berkerja sama dengan mitra strategis dengan melakukan pembiayaan *channelling* maupun *executing* melalui Lembaga Keuangan Mikro Kecil yaitu, BMT (Baitul Maal Wa-Tamwil), Bank Perkreditan Rakyat Syariah (BPRS) dan perusahaan pembiayaan.

Dalam rangka menjaga posisi likuiditas jangka pendek, Bank juga melakukan penempatan dana pada bank lain serta pembelian surat-surat berharga berdasarkan prinsip syariah. Selain itu, Bank meningkatkan intensitas pembiayaan yang ditujukan pada pasar yang selama ini mempunyai kinerja pembiayaan yang baik dengan mengalokasikan porsi yang lebih besar kepada UMKM dalam realisasi portofolio pembiayaan.

Adapun uraian dari produk penghimpunan dana dan produk pembiayaan diuraikan dalam tabel sebagai berikut:

PRODUCTS

Bank Muamalat Indonesia products fell into two broad categories, namely fund-raising products and financing products. Fundraising products consist of various products tailored to customer goals and preferences.

Financing products are also the means for the bank to channel funds collected by the Bank in the form of financing, for productive businesses as well as for consumptive purposes. The Bank conducts fund placements in collaboration with strategic partners by conducting channeling and executing financing through Small Micro Financial Institutions, namely, BMT (Baitul Maal Wa-Tamwil), Sharia Rural Banks (BPRS) and financing companies.

In order to maintain a short-term liquidity position, the Bank also places funds with other banks and purchases securities based on sharia principles. The Bank increases the intensity of financing aimed at markets that have had good financing performance by allocating a larger portion to MSMEs in the realization of the financing portfolio.

The descriptions of fundraising products and financing products are described in the following table:

| No | Produk Penghimpunan Dana Fund Collection Products | Produk Pembiayaan Financing Products |
|----|---|--|
| 1 | Tabungan iB Hijrah Tabungan dalam mata uang Rupiah yang dapat digunakan untuk beragam jenis transaksi, memberikan akses yang mudah, serta manfaat yang luas. Tabungan iB Hijrah kini hadir dengan dua pilihan kartu ATM/Debit yaitu: Kartu Shar-E Reguler, Shar-E Gold, dan Shar-E ihram. | KPR iB Muamalat KPR iB Muamalat adalah pembiayaan yang akan membantu Nasabah untuk memiliki rumah tinggal/apartemen baru (<i>indent/ready stock</i>) maupun <i>secondary</i> . Pembiayaan ini juga dapat digunakan untuk pengalihan <i>take over</i> KPR dari bank lain, pembangunan, dan renovasi rumah tinggal. Diperuntukkan bagi perorangan (WNI) cakup hukum yang berusia minimal 21 tahun atau maksimal 55 tahun untuk karyawan, dan 60 tahun untuk wiraswasta atau profesional pada saat jatuh tempo pembiayaan. |
| | iB Hijrah Savings Savings in Rupiah that can be used for various types of transaction provide easy access, and broad benefits. iB Hijrah Savings now come with two choices of ATM/Debit cards namely: the Shar-E Card Regular, Shar-E Gold, and Shar-E Ihram. | KPR iB Muamalat KPR iB Muamalat, or iB Muamalat house mortgage is a financing facility to help customers purchase a new landed house/apartment unit (<i>indent/ready stock</i>) or a secondary landed house/apartment unit. This financing scheme is also available for mortgage take over from another bank, house construction, and home renovation. The product is designed for legal conscious Indonesian citizens with a minimum age of 21 years old and a maximum age of 55 years old for employees, and 60 years old for entrepreneurs or professionals at the time of the maturity date. |
| 2 | Tabungan iB Hijrah Valas Tabungan dalam denominasi valuta asing US Dollar (USD) dan Singapore Dollar (SGD) bertujuan untuk melayani kebutuhan transaksi dan investasi yang lebih beragam. | iB Muamalat Multiguna Pembiayaan untuk memenuhi kebutuhan Nasabah dalam pembelian barang halal (selain tanah, bangunan, mobil dan emas) serta sewa jasa yang dibolehkan secara syariah seperti Umrah, wisata dan lainnya |
| | iB Hijrah Valas Savings Savings denominated in foreign currencies US Dollar (USD) and Singapore Dollar (SGD) aim to serve the needs of more diverse transactions and investments. | iB Muamalat Multiguna A Financing facility to meet the needs of customers in purchasing halal goods (other than land, buildings, cars and gold) and leasing services that are permitted by sharia such as Umrah, holidays, and others. |

| No | Produk Penghimpunan Dana Fund Collection Products | Produk Pembiayaan Financing Products |
|----|--|---|
| 3 | Tabungan iB Hijrah Haji Tabungan haji dan umrah dalam mata uang Rupiah dan valuta asing US Dollar yang dikhususkan bagi Nasabah masyarakat muslim Indonesia yang berencana menuju ibadah Haji dan Umrah. iB Hijrah Haji Hajj savings and Umrah savings in Rupiah and US Dollar foreign currencies are reserved for Customers of the Indonesian Moslem community who plan to perform Hajj and Umrah services. | iB Muamalat Koperasi Karyawan Pembiayaan yang diberikan kepada koperasi karyawan untuk disalurkan kepada para anggotanya (karyawan BUMN/PNS/swasta) dengan tujuan pembelian barang halal. Diperuntukan bagi para anggota koperasi karyawan dan diajukan secara berkelompok. iB Muamalat Koperasi Karyawan A financing facility for employee cooperatives to channel to the members of the cooperative (SOE employees/civil servants/private employees) for a purchase of halal products. The financing facility is for the members of a cooperative with the proposal submitted as a collective. |
| 4 | Tabungan iB Hijrah Rencana Tabungan iB Hijrah Rencana merupakan tabungan berjangka dalam mata uang Rupiah, memiliki setoran rutin bulanan dan tidak bisa ditarik sebelum jangka waktu berakhir kecuali penutupan rekening serta pencairan dana hanya bisa dilakukan ke rekening sumber dana. Tabungan iB Muamalat Rencana dapat membantu mewujudkan berbagai rencana Nasabah di masa yang akan datang. iB Hijrah Rencana Savings iB Hijrah Rencana Savings is a time deposit in Rupiah, has a monthly routine deposit, and cannot be withdrawn before the expiration period unless the account closure and disbursement of funds can only be made to the fund source account. The Muamalat iB Savings Plan can help realize various Customer plans in the future. | iB Muamalat Pensium Pembiayaan yang diberikan kepada para pensiunan PNS/TNI/Polri/BUMN/BUMD Swasta untuk pembelian barang konsumtif yang halal (termasuk rumah tinggal dan kendaraan bermotor) atau sewa jasa halal (seperti keperluan pendidikan anak, Umrah, wisata, dan lainnya) dengan ketentuan pembayaran manfaat pensiun wajib dialihkan melalui Bank Muamalat Indonesia. iB Muamalat Pensium A financing facility for Retired Civil Servants/Soldiers/Police Officers/SOE and Region-owned Enterprise Employees/Private Employees for a purchase of halal consumptive goods (including home and motor vehicles) or halal rental services (such as for children's education, Umrah, holidays, and others). The provisions include the payment of the pension benefit must be transferred via Bank Muamalat Indonesia. |
| 5 | TabunganKu iB Tabungan syariah dalam mata uang Rupiah yang sangat terjangkau bagi Nasabah dari semua kalangan Masyarakat. TabunganKu iB Sharia-based savings in Rupiah are very affordable for customers from all circles of society. | Pembiayaan Autoloan (Via Multifinance) Pembiayaan yang diberikan kepada <i>end user</i> dengan tujuan pembelian kendaraan bermotor (mobil dan motor) melalui perusahaan <i>multifinance</i> yang bekerja sama dengan Bank Muamalat Indonesia. Pembiayaan Autoloan (Via Multifinance) Financing provided to end users with the aim of purchasing motorized vehicles (cars and motorbikes) through multi-finance companies in collaboration with Bank Muamalat Indonesia. |
| 6 | Tabungan iB Hijrah Prima Tabungan iB Muamalat Prima merupakan tabungan yang didesain bagi Nasabah yang ingin mendapatkan hasil maksimal dan kebebasan bertransaksi. iB Hijrah Prima Savings Muamalat Prima iB Savings are savings designed for customers who want to get maximum profit sharing and freedom of transaction. | iB Modal Kerja Reguler Pembiayaan jangka pendek yang diperuntukkan bagi Nasabah Perorangan atau Badan Usaha untuk memenuhi kebutuhan Modal Kerja Aset Lancar. iB Modal Kerja Reguler Short-term financing intended for Individual Customers or Business Entities to fulfill Current Asset Working Capital needs. |
| 7 | Tabungan iB Hijrah Bisnis Tabungan iB Hijrah Bisnis adalah produk tabungan yang digunakan untuk mengakomodir kebutuhan bisnis nasabah non-individu dengan memberikan kemudahan dan kenyamanan bertransaksi yang didukung oleh fasilitas <i>Cash Management System</i> . iB Hijrah Bisnis Savings iB Hijrah Bisnis Savings is a savings product that is used to accommodate the business needs of non-individual customers by providing convenience and convenience in transactions supported by the Cash Management System facility. | iB Modal Kerja Proyek Pembiayaan produktif yang diperuntukkan bagi Nasabah untuk memenuhi kebutuhan Modal Kerja Proyek atas pembangunan, pemeliharaan, atau pengadaan, dan lain-lain. iB Modal Kerja Proyek Productive financing that is intended for Customers to fulfill Project Working Capital needs for construction, maintenance or procurement, etc. |
| 8 | Deposito iB Hijrah Deposito syariah dalam mata uang Rupiah dan US Dollar yang fleksibel dan memberikan hasil investasi yang optimal bagi Nasabah. Deposito Mudharabah diperuntukkan bagi Nasabah perorangan dan institusi yang memiliki legalitas badan. iB Hijrah Deposit Sharia-based deposits in Rupiah and US Dollar are flexible and provide optimal investment results for the customer. Mudharabah deposits are intended for individual customers and institutions that have legal entities | iB Modal Kerja Konstruksi Developer Pembiayaan modal kerja khusus bagi <i>Developer</i> guna pembangunan properti residensial/non-residensial, sarana & prasarana perumahan, dll. iB Modal Kerja Konstruksi Developer Special working capital financing for developers to build residential/non-residential property, housing facilities, infrastructure, etc. |



Produk dan Layanan

Products and Services

| No | Produk Penghimpunan Dana Fund Collection Products | Produk Pembiayaan Financing Products |
|----|--|---|
| 9 | Giro iB Hijrah Attijary Giro syariah dengan akad Wadiyah dalam mata uang Rupiah dan US Dolar yang memudahkan semua jenis kebutuhan transaksi bisnis maupun transaksi keuangan personal Nasabah. Giro ini diperuntukan bagi Nasabah perorangan dan intitusi yang memiliki legalitas badan | iB Modal Kerja Lembaga Keuangan Syariah Pembiayaan yang diberikan bagi Lembaga Keuangan Syariah (seperti BPRS, Modal Ventura, KopSyah) untuk memenuhi kebutuhan modal kerja yang akan disalurkan kembali ke <i>end user</i> dengan pola <i>executing</i> . |
| 10 | iB Hijrah Attijary Current Account A Sharia-based current account with Wadiyah contract in Rupiah and US Dollar currency which facilitates all types of business transaction needs and customer's personal financial transactions. This current account is intended for individual and institutional clients which are legal entities. | iB Modal Kerja Lembaga Keuangan Syariah Financing facilities to be given to Islamic Financial Institutions (such as BPRS, venture company, KopSyah) to fulfill working capital needs that will be channelled back to the end-users with a financing executing model. |
| 11 | Giro iB Hijrah Ultima Giro syariah dengan akad Mudharabah dalam mata uang Rupiah dan US Dolar yang memudahkan semua jenis kebutuhan transaksi bisnis maupun transaksi keuangan personal Nasabah. Giro ini diperuntukan bagi Nasabah perorangan dan intitusi yang memiliki legalitas badan | iB Investasi Reguler Pembiayaan jangka panjang yang disediakan dalam rangka pemuatan pembelian aset tetap, pembelian mesin produksi, atau investasi lainnya selain properti dalam rangka peremajaan, perluasan, peningkatan kapasitas usaha, dan/ atau pendirian unit usaha baru (<i>business expansion</i>). |
| 12 | iB Hijrah Ultima Current Account A Sharia-based current account with Mudharabah agreement in Rupiah and US Dollar currency which facilitates all types of business transaction needs and customer's personal financial transactions. This current account is intended for individual and institutional clients who have legal entities. | iB Investasi Reguler Long-term financing which is provided in the context of fulfilling fixed asset purchases, purchasing machinery, or other non-property investments in the context of rejuvenation, expansion, increasing business capacity, and/or the establishment of new business units (<i>business expansion</i>). |
| 13 | Dana Pensiun Muamalat DPLK Muamalat dapat diikuti oleh Nasabah yang berusia minimal 18 tahun, atau sudah menikah, dengan pilihan usia pensiun dan iuran pensiun yang terjangkau, yaitu minimal Rp20.000 (dua puluh ribu rupiah) per bulan dan pembayarannya dapat didebet secara otomatis dari rekening Bank Muamalat Indonesia atau dapat ditransfer dari bank lain. | iB Properti Bisnis Pembiayaan yang disediakan kepada nasabah untuk memenuhi kebutuhan akan pembelian Properti Bisnis sebagai investasi ataupun untuk peremajaan/renovasi dan pembangunan properti bisnis baru di atas lahan milik nasabah. |
| 14 | Muamalat Pension Fund The Muamalat Pension Fund can be followed by customers who are at least 18 years old, or already married, with a choice of retirement age and affordable pension contributions, which is a minimum of Rp20,000 (twenty thousand Rupiah) per month and the payment can be debited automatically from the Bank Muamalat Indonesia account or can be transferred from another bank. | iB Properti Bisnis Financing for customers to fulfill the need to purchase Business Property as an investment or for renovation and construction of new business properties on the customer's land. |
| 15 | | iB Muamalat Usaha Mikro Pembiayaan dalam bentuk modal kerja dan investasi yang diberikan kepada pengusaha mikro baik untuk perorangan maupun badan usaha non-hukum. |
| 16 | | iB Muamalat Usaha Mikro Financing in the form of working capital and investment provided to micro entrepreneurs both for individuals and non-legal business entities. |
| 17 | | iB Rekening Koran Muamalat Pembiayaan jangka pendek untuk modal kerja yang bersifat fluktuatif dengan perputaran transaksi yang cepat dengan penarikan dana yang dapat dilakukan sesuai kebutuhan melalui Cek atau Bilyet Giro. |
| 18 | | iB Rekening Koran Muamalat Short-term financing for fluctuating working capital with fast transaction turnover with withdrawals of funds that can be done as needed through Checks or Bilyet Giro. |

LAYANAN

Guna memberikan pelayanan yang maksimal, Bank Muamalat Indonesia memiliki tiga layanan untuk diberikan kepada para nasabahnya yakni layanan perbankan internasional, layanan *trade financing* dan layanan 24 jam. Berikut adalah uraiannya:

1. Perbankan Internasional (Remitansi)

- a. Kas Kilat
- b. *Incoming Muamalat Remittance iB*
- c. *Outgoing Muamalat Remittance iB*

2. Trade Financing

- a. Eksport
 - i. *Advising L/C*
 - ii. *Outward Bills*
 - iii. *Negotiation*
 - iv. *L/C Transfer*
- b. Impor
 - i. *Letter of Credit (L/C)*
 - *Sight L/C*
 - *Usance L/C*
 - *Usance Payable at Sight (UPAS) L/C*
 - *Usance Payable at Usance (UPAU) L/C*
 - ii. Surat Berdokumen dalam Negeri (SKBDN)
 - iii. Bank Garansi
 - *Bid Bond* (Jaminan Penawaran)
 - *Performance Bond* (Jaminan Pelaksanaan)
 - *Advance Payment Bond* (Jaminan Uang Muka)
 - *Retention Bond* (Jaminan Pemeliharaan)
 - *Payment Bond* (Jaminan Pembayaran)
 - *Custom Bond*
 - *Shipping Guarantee*
 - *Counter Guarantee*
 - iv. Klaim Bank Garansi
 - v. *Standby L/C*
 - vi. Deposito Plus
 - vii. LC Murabahah
 - viii. *Buyer Financing*
 - ix. *AR Financing*
 - x. *Value Chain Financing*

3. Layanan 24 Jam

- a. ATM Muamalat
- b. Muamalat Mobile/Digital Islamic Network (DIN)
- c. Internet Banking Muamalat
- d. Cash Management System
- e. SalaMuamalat

SERVICES

To provide customers with maximum services, Bank Muamalat Indonesia has three services to provide to its customers, namely international banking services, trade financing services and 24-hour services. The following is the description:

1. International Banking (Remittance)

- a. Flash Cash
- b. Incoming Muamalat Remittance iB
- c. Outgoing Muamalat Remittance iB

2. Trade Financing

- a. Export
 - i. Advising L/C
 - ii. Outward Bills
 - iii. Negotiation
 - iv. Transfer L/C
- b. Import
 - i. Letter of Credit (L/C)
 - Sight L/C
 - Usance L/C
 - Usance Payable at Sight (UPAS) L/C
 - Usance Payable at Usance (UPAU) L/C
 - ii. Surat Berdokumen dalam Negeri (SKBDN)
 - iii. Bank Guarantee
 - Bid Bond
 - Performance Bond
 - Advance Payment Bond
 - iv. Retention Bond
 - v. Payment Bond
 - vi. Custom Bond
 - vii. Shipping Guarantee
 - viii. Counter Guarantee
- iv. Bank Guarantee Claims
- v. Standby L/C
- vi. Deposit Plus
- vii. LC Murabahah
- viii. Buyer Financing
- ix. AR Financing
- x. Value Chain Financing

3. 24-Hour Services

- a. Muamalat ATM
- b. Muamalat Mobile/Digital Islamic Network (DIN)
- c. Muamalat Internet Banking
- d. Cash Management System
- e. SalaMuamalat



Bentuk Hukum, Informasi tentang Seri Saham dan Kepemilikan Saham Bank [102-5]

Legal Form, Information Concerning Bank Share Ownership and Shareholding Series [102-5]

Bank Muamalat Indonesia berbentuk badan hukum Perseroan Terbatas (PT) dengan status Perusahaan Terbuka (Tbk) yang memperdagangkan sahamnya kepada masyarakat dengan prinsip Syariah.

Bank Muamalat Indonesia mengeluarkan 2 (dua) seri saham, yaitu saham Seri A dan Seri B dengan hak suara dan hak dividen yang sama, sebagai berikut:

- Saham seri A adalah saham pendiri yang hanya dapat dimiliki atau dipindahkan haknya kepada warga negara Indonesia atau badan hukum yang berkedudukan di Indonesia yang didirikan menurut perundang-undangan Indonesia dan para pengurusnya mayoritas mutlak adalah warga negara Indonesia.
- Saham Seri B adalah saham biasa yang dikeluarkan kemudian yang dapat dimiliki baik oleh warga negara Indonesia maupun warga negara asing atau badan hukum Indonesia maupun badan hukum asing.

Kepemilikan Saham Bank Muamalat Indonesia Per 31 Desember 2020:

Bank Muamalat Indonesia is a Limited Liability Company (PT) with a Public Company (Tbk) status which trades its shares to the public on the basis of Sharia principles.

Bank Muamalat Indonesia issued 2 (two) series of shares, namely Series A and Series B shares with the same voting rights and dividend rights, elaborated below:

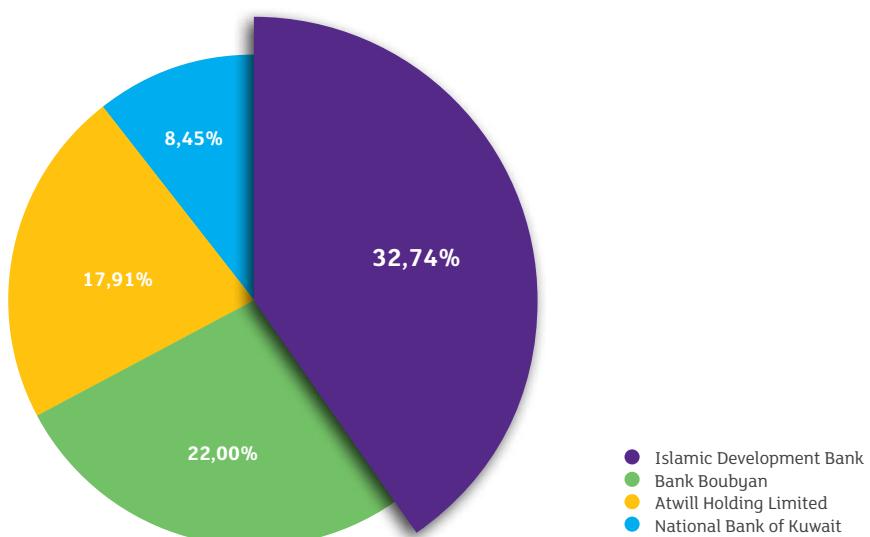
- Series A shares are the founder's shares that can only be held by or transferred to Indonesian citizens or legal entities domiciled in Indonesia, established according to Indonesian law and whose management is dominated by Indonesian citizens.
- Series B Shares are ordinary shares issued later that can be owned by either Indonesian or foreign citizens or Indonesian or foreign legal entities.

Bank Muamalat Indonesia Share Ownership As of December 31, 2020

| Nama Pemegang Saham Name of Shareholders | Status | Jumlah Saham (lembar) Number of Shares (pages) | Percentase Kepemilikan Percentage of Ownership |
|--|-----------------|---|---|
| Islamic Development Bank | Asing Foreign | 3.341.894.294 | 32,74 |
| Bank Boubyan | Asing Foreign | 2.245.694.513 | 22,00 |
| Atwill Holdings Limited | Asing Foreign | 1.828.090.034 | 17,91 |
| National Bank of Kuwait | Asing Foreign | 862.755.656 | 8,45 |
| IDF Investment Foundation | Asing Foreign | 355.461.941 | 3,48 |
| BMF Holdings Limited | Asing Foreign | 289.985.977 | 2,84 |
| Reza Rhenaldi Syaiful | Lokal Local | 170.527.590 | 1,67 |
| Dewi Monita | Lokal Local | 170.250.000 | 1,67 |
| Ir. Andre Mirza Hartawan, Mba | Lokal Local | 169.500.000 | 1,66 |
| Koperasi Perkayuan Apkindo – Mpi (Kopkapindo) | Lokal Local | 142.012.245 | 1,39 |
| Masyarakat (masing-masing <5%) Public (each <5%) | Lokal Local | 631.530.085 | 6,19 |
| Jumlah Modal Ditempatkan dan Disetor Penuh Total Issued and Paid Up Capital | | 10.207.702.335 | |
| Saham dalam Portofel Shares in Portfolio | | 32.965.648.490 | |
| Total | | 43.173.350.825 | 100,00 |

**Empat Pemegang Saham Terbesar PT Bank
Muamalat Indonesia Tbk per 31 Desember
2020**

**Four Largest Shareholder of PT Bank Muamalat
Indonesia Tbk as per 31 December 2020**



Pasar yang Dilayani dan Jangkauan Operasi Bank [102-4, 102-6]

Markets Served and The Bank's Scope of Operations [102-4, 102-6]

Bank melayani pasar Perbankan Syariah di Indonesia dan Malaysia. Per 31 Desember 2020, jangkauan operasi Bank Muamalat Indonesia mencakup hampir seluruh kawasan Indonesia dan 1 (satu) di luar negeri yaitu di Kuala Lumpur, Malaysia.

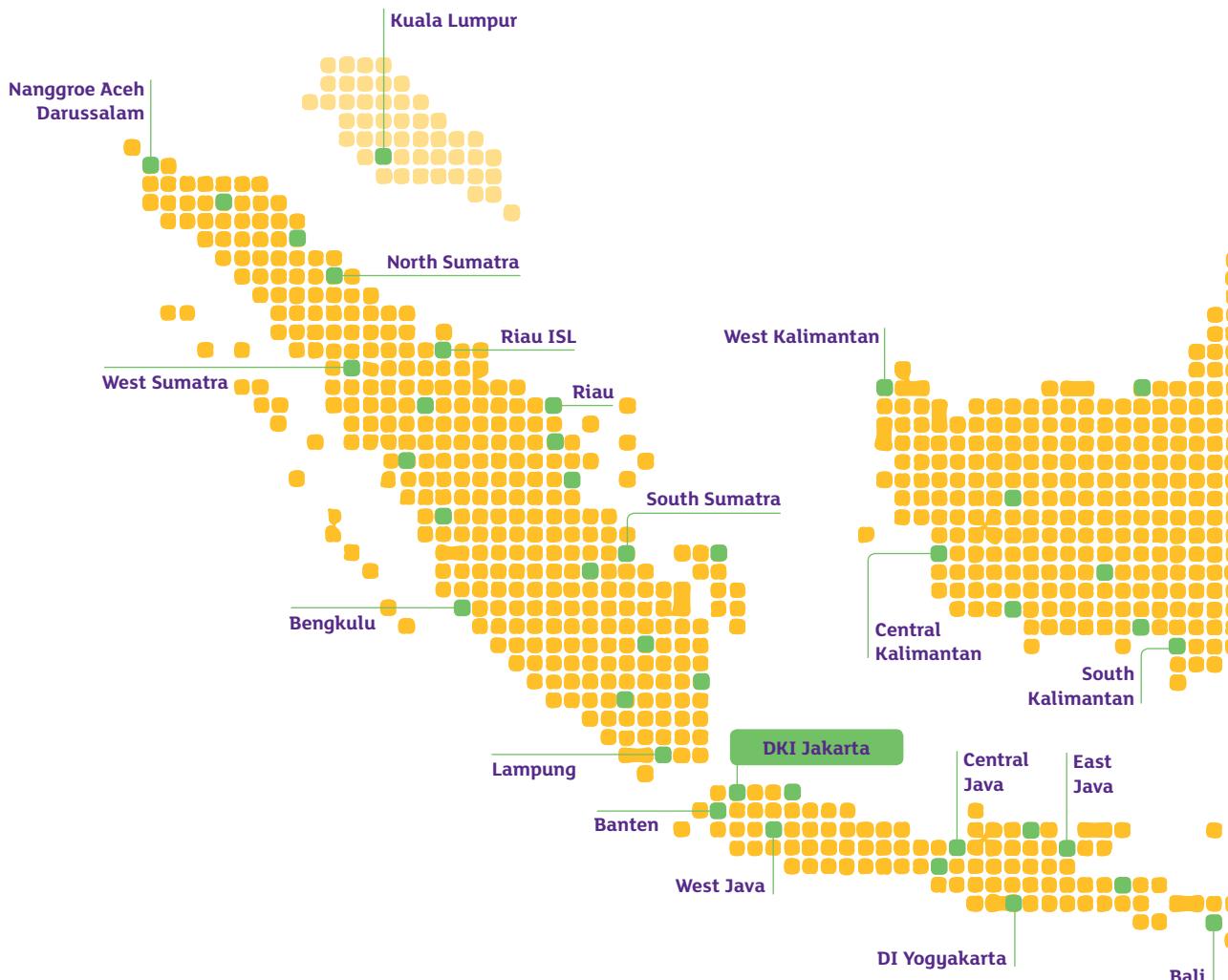
Kantor Pusat Bank beralamatkan di Gedung Muamalat Tower, Jl. Prof. Dr. Satrio Kav. 18 Jakarta 12940, Indonesia.

The Bank serves the sharia market in Indonesia and Malaysia. As of December 31, 2020, Bank Muamalat Indonesia's scope of operational reach almost the entire territory of Indonesia and 1 (one) overseas, in Kuala Lumpur, Malaysia.

The Bank's Head Office is located at Muamalat Tower Building, Jl. Prof. Dr. Satrio Kav. 18 Jakarta 12940, Indonesia.

Peta Jaringan Bisnis dan Wilayah Operasi

Map of Business Network and Operating Areas



| Jenis Kantor | 2020 | 2019 | 2018 | 2017 | 2016 | Type of Office |
|------------------------|------------|------------|------------|------------|------------|------------------------|
| Kantor Pusat | 1 | 1 | 1 | 1 | 1 | Head Office |
| Kantor Cabang Utama | 81 | 83 | 83 | 83 | 83 | Main Branch Office |
| Kantor Cabang Pembantu | 135 | 150 | 150 | 152 | 202 | Sub Branch Office |
| Kantor Kas | 33 | 43 | 43 | 43 | 778 | Cash Office |
| Kantor Luar Negeri | 1 | 1 | 1 | 1 | 1 | Overseas Branch Office |
| Jumlah | 249 | 276 | 276 | 278 | 363 | Total |





Skala Bank Muamalat Indonesia [102-7]

Scale of Bank Muamalat Indonesia [102-7]

| Uraian Description | Satuan Unit | Tahun Year | | |
|--|----------------------------------|---------------|------------|------------|
| | | 2020 | 2019 | 2018 |
| Jumlah Pekerja Headcount | Orang People | 2.968 | 3.260 | 4.131 |
| Skala Operasi Operational Scale | | | | |
| Jumlah Kantor Cabang Dalam Negeri Total Domestic Branches | Kantor Office | 81 | 83 | 83 |
| Jumlah Kantor Cabang Luar Negeri Total Overseas Branches | Kantor Office | 1 | 1 | 1 |
| Jumlah Kantor Cabang Pembantu Total Supporting Branches | Kantor Office | 135 | 150 | 150 |
| Jumlah Kantor Kas Total Cash Branches | Kantor Office | 33 | 43 | 43 |
| Jumlah ATM Muamalat Total Muamalat ATM | Unit | 619 | 710 | 710 |
| Jumlah Mobil Kas Keliling Total Mobile Cash | Unit | 55 | 103 | 95 |
| Jumlah Rekening Total Accounts | Juta Rekening Million Account | 2.053.589 | 2.008.591 | 1.854.347 |
| Skala Usaha Business Scale | | | | |
| Jumlah Pinjaman Qardh Total Qardh Financing | Rp juta In Rp million | 898.332 | 577.470 | 742.213 |
| Jumlah Pembiayaan Mudharabah Total Mudharaba Financing | Rp juta In Rp million | 620.075 | 748.457 | 431.872 |
| Jumlah Pembiayaan Musyarakah Total Musharaka Financing | Rp juta In Rp million | 14.478.476 | 14.008.300 | 15.856.148 |
| Jumlah Simpanan Total Saving | Rp juta In Rp million | 7.359.213 | 7.003.756 | 6.030.144 |
| Jumlah Simpanan dari Bank Lain Total Saving at Other Bank | Rp juta In Rp million | 86.763 | 117.315 | 48.200 |
| Rasio Kecukupan Modal Capital Adequacy Ratio | % | 15,21 | 12,42% | 12,62% |
| Pendapatan Revenues | | | | |
| Pendapatan Bunga & Syariah Interest & Sharia Income | Rp juta In Rp million | 2.431.607 | 2.779.691 | 3.220.190 |
| Laba Bersih Net Profit | Rp juta In Rp million | 10.020 | 16.326 | 46.002 |
| Aset, Liabilitas dan Ekuitas Asset, Liability, and Equity | | | | |
| Jumlah Aset Total Assets | Rp juta In Rp million | 51.241.304 | 50.555.519 | 57.227.276 |
| Jumlah Liabilitas Total Liabilities | Rp juta In Rp million | 9.518.089 | 9.454.878 | 9.985.547 |
| Jumlah Dana Syirkah Temporer Total Temporary Shirkah Fund | Rp juta In Rp million | 37.756.504 | 43.850.731 | 46.166.006 |
| Jumlah Ekuitas Total Equity | Rp juta In Rp million | 3.966.710 | 3.921.667 | 5.545.367 |



Bank Muamalat

Pertama Murni Syariah

*Rasakan Aman Bertransaksi,
Tanpa Banyak Interaksi*

**Dengan Kartu Shar-E Debit Muamalat,
Segala Transaksi Pembayaran
Lebih Nyaman dan Cepat**



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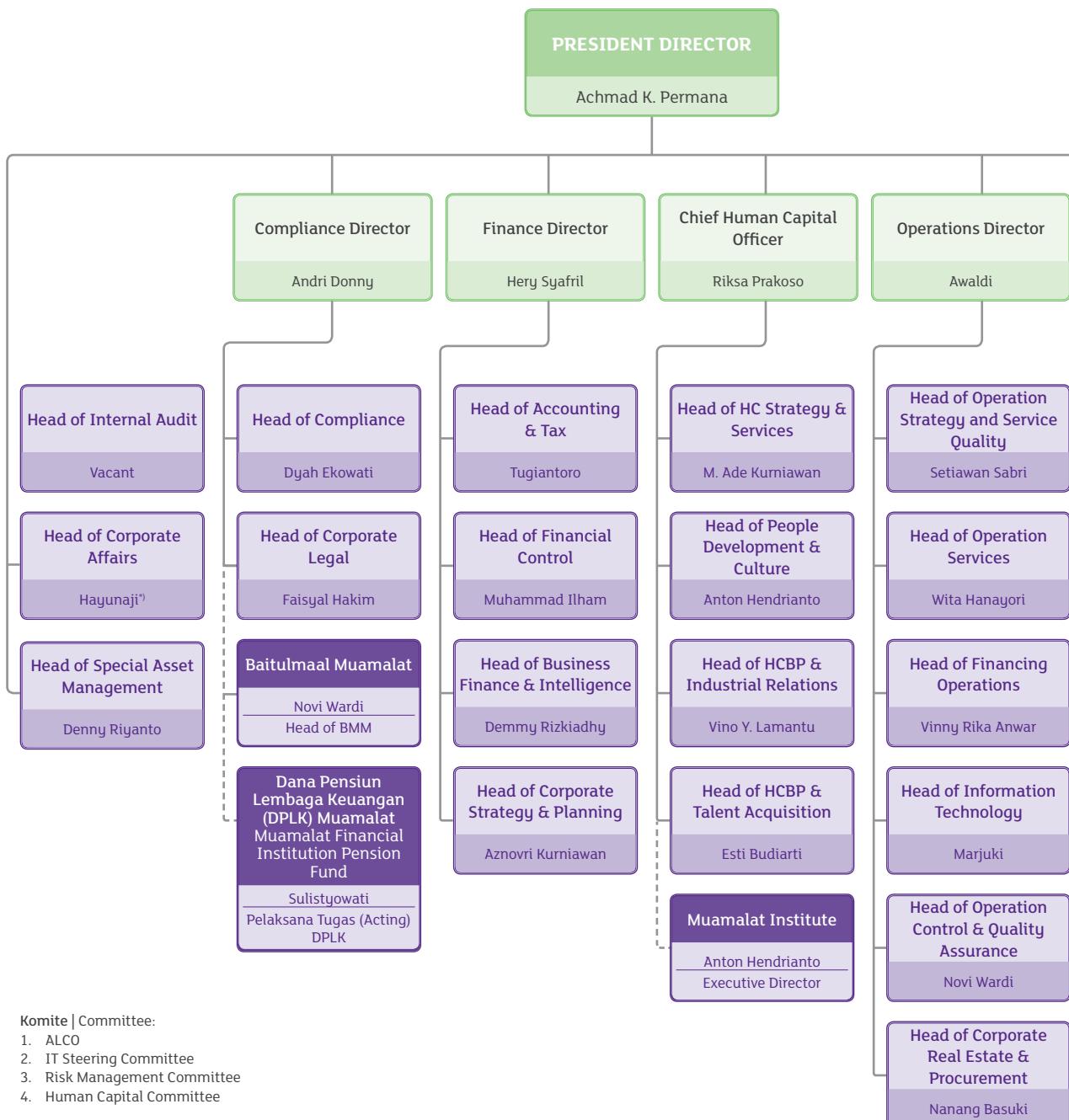
BankMuamalatIndonesia BankMuamalat @Bank.Muamalat BankMuamalat

Bank Muamalat Indonesia terdaftar dan diawasi oleh Otoritas Jasa Keuangan dan

#AyoHijrah

Struktur Organisasi [102-18]

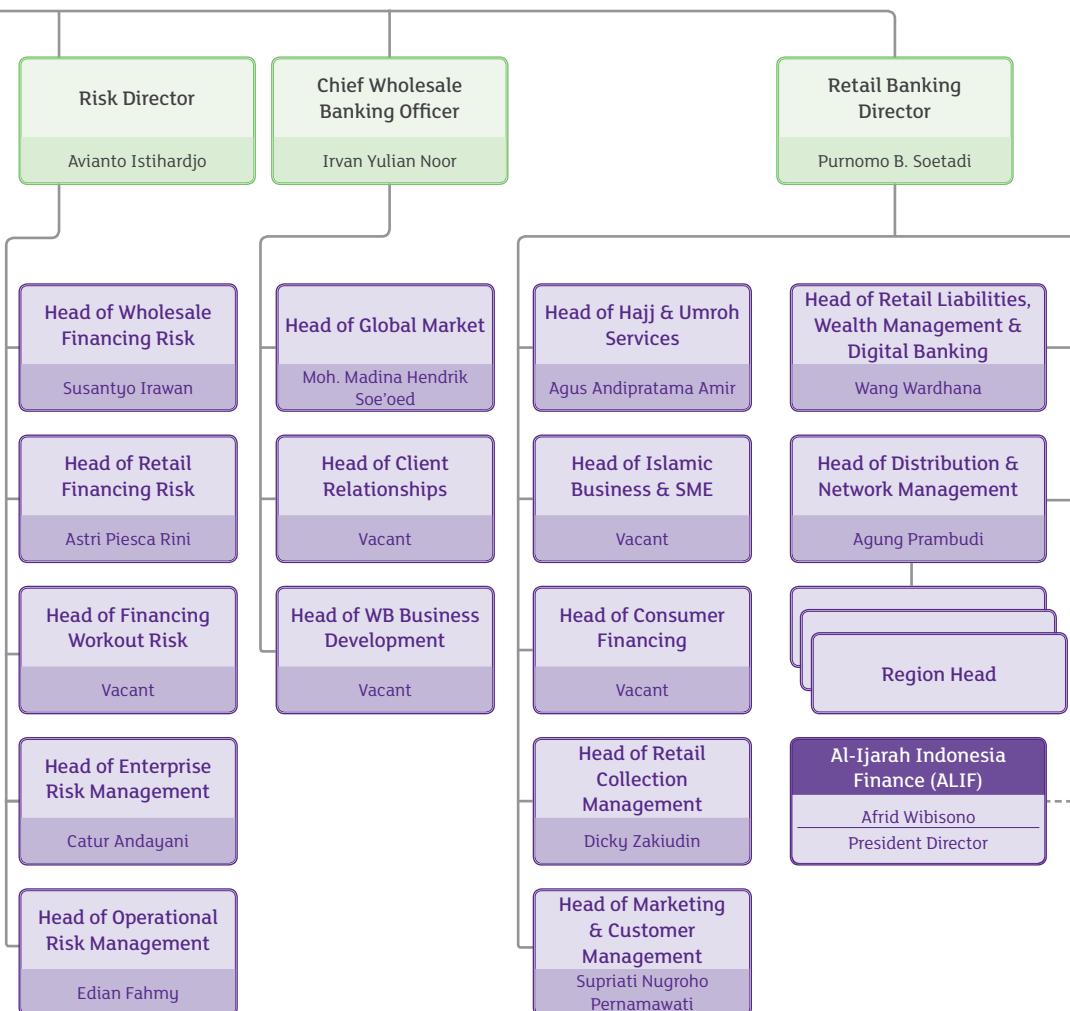
Organisational Structure [102-18]



Komite | Committee:

1. ALCO
2. IT Steering Committee
3. Risk Management Committee
4. Human Capital Committee

*) Merangkap sebagai Sekretaris Perusahaan
Also act as Corporate Secretary

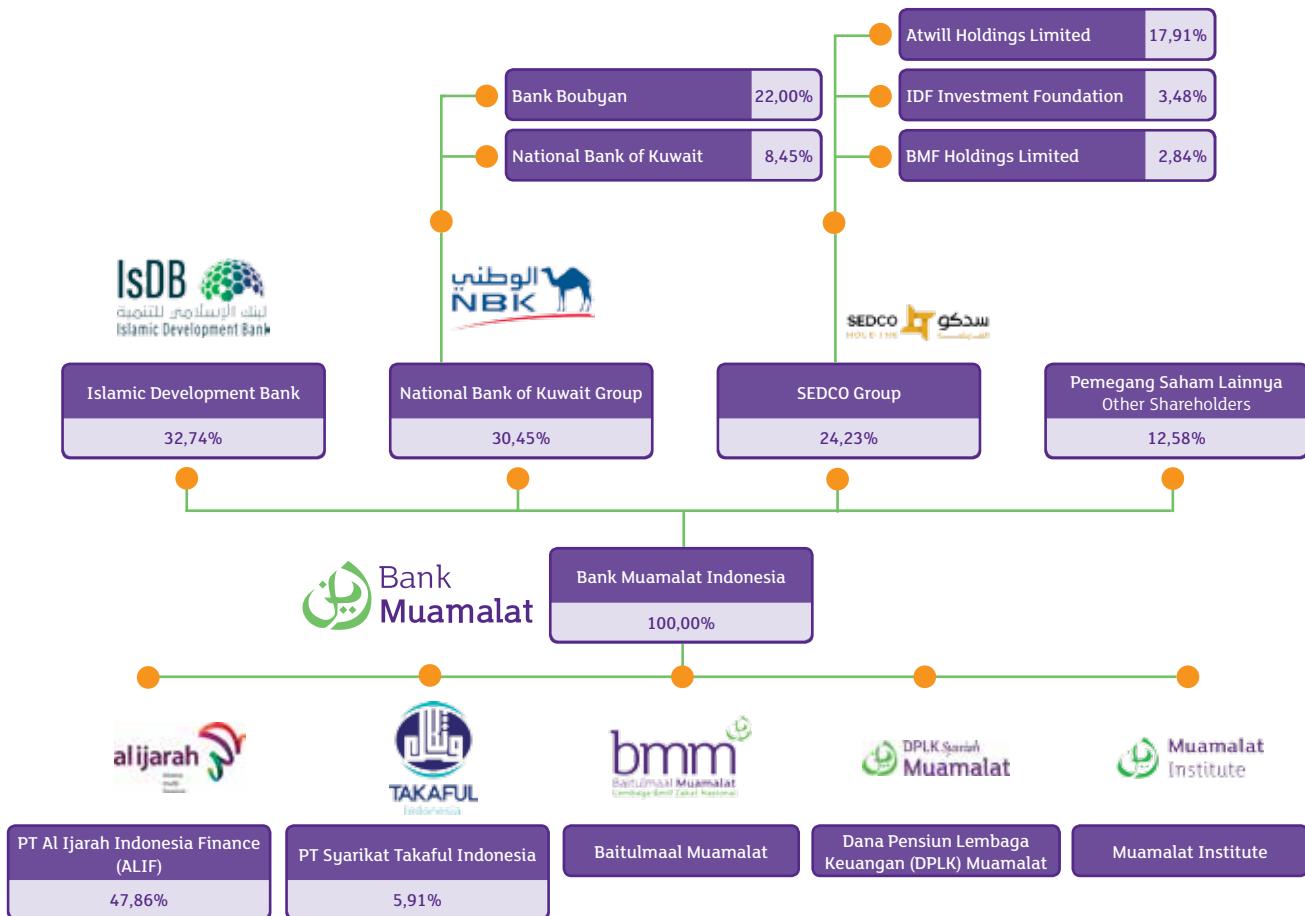


Struktur Organisasi sesuai dengan Surat Keputusan Direksi Nomor 019/B/DIR-KPTS/XI/2020 tentang Penyempurnaan Struktur Organisasi PT Bank Muamalat Indonesia Tbk tanggal 30 November 2020 yang berlaku sampai dengan 31 Desember 2020.

Organizational Structure in accordance with Directors Decree No. 019/B/DIR-KPTS/XI/2020 concerning Improvement of the Organizational Structure of PT Bank Muamalat Indonesia Tbk dated November 30, 2020 which is valid up to December 31, 2020.

Struktur Grup Perusahaan

Company Group Structure



Rantai Pasok [102-9]

Supply Chain [102-9]

Proses bisnis Bank Muamalah pada dasarnya adalah pengelolaan jasa perbankan yang ditopang dengan kekuatan layanan yang prima kepada nasabah khususnya melalui 249 jaringan kantor, didukung infrastruktur 619 unit ATM Muamalah, 120.000 jaringan ATM Bersama dan ATM Prima, 11.000 unit ATM Malaysia Electronic Payment System (MEPS), 55 unit Mobil Kas Keliling, serta aplikasi telepon pintar Muamalah Mobile, sebagaimana tampak pada bagan berikut.



Untuk dapat memberikan layanan yang prima kepada nasabah, Bank Muamalah Indonesia menggandeng sejumlah pemasok untuk mendukung operasional usaha, baik pemasok barang maupun jasa. Dalam menggandeng pemasok, Bank Muamalah Indonesia berupaya semaksimal mungkin mencari mitra lokal yang lokasinya dekat dengan kantor operasional yang dimiliki Bank Muamalah Indonesia. Selain akan memberdayakan pemasok lokal, sekaligus menggerakkan roda ekonomi setempat, Bank Muamalah Indonesia akan bisa mendapat harga yang lebih terjangkau karena lokasi pemasok secara geografis lebih dekat.

Hingga akhir 2020, Bank Muamalah Indonesia memiliki beberapa kelompok jenis pemasok, misalnya konsultan, penyedia barang-barang kebutuhan kantor, penyedia sarana transportasi, dan jasa keamanan. Bank Muamalah Indonesia telah memiliki pemasok/rekanan yang terdaftar setelah melalui proses seleksi sesuai dengan bidang usaha dan kebutuhan Badan.

Adapun jumlah total rekanan pada tahun 2020 adalah sebesar 195 perusahaan, di mana 17 di antaranya adalah perusahaan yang terdaftar sebagai rekanan baru. Jumlah total rekanan di tahun 2019 mengalami kenaikan 9,55% jika dibandingkan dengan jumlah total rekanan pada tahun 2019 yaitu sebesar 178 perusahaan.

Bank Muamalah's business process is basically the management of banking services that are supported by excellent services to the customers, especially through 249 office networks, supported by a wide infrastructure of 619 Muamalah ATM units, 120,000 ATM Bersama and ATM Prima networks, 11,000 ATM Malaysia Electronic Payment System (MEPS) units, 55 Mobile Cash, and Muamalah Mobile smartphone application, as shown in the following chart.

In order to provide excellent service to customers, Bank Muamalah Indonesia collaborates with a number of both goods and services suppliers to support business operations. In cooperating with suppliers, Bank Muamalah Indonesia makes every effort to find local partners who run their business locations near the operational offices of Bank Muamalah Indonesia. In addition to empowering local suppliers while driving the local economy, Bank Muamalah Indonesia will get more affordable prices because the supplier's location is geographically closer.

By the end of 2020, Bank Muamalah Indonesia had several groups of supplier types e.g. consultants, providers of office supplies, providers of transportation facilities, and security services. Bank Muamalah Indonesia already has registered all of its suppliers/partners after strict selection process based on line of business and needs.

The Bank had 195 partners as of the 2020, 17 of which were newly registered. The total number of partners in 2020 increased 9.55% from the total number of partners in 2019, which was 178 partners.



Rantai Pasok

Supply Chain

| Jenis Pemasok Supplier Type | 2020 | 2019 | Perubahan % Change |
|--------------------------------------|------------|------------|-----------------------|
| Barang dan Jasa Goods and Services | 174 | 143 | 21,7% |
| <i>Outsourcing</i> | 7 | 10 | -30,0% |
| ATK Barcer | 14 | 25 | -44,0% |
| Jumlah Total | 195 | 178 | 9,6% |

Adapun jumlah nilai kontrak yang dikeluarkan untuk pemasok pada tahun 2020 adalah sebesar Rp251,21 miliar. Angka tersebut mengalami penurunan jika dibandingkan dengan nilai kontrak sebesar Rp271,98 miliar di tahun 2019.

| Jenis Pemasok Supplier Type | 2020 (Rp juta) (in Rp million) | 2019 (Rp juta) (in Rp million) | Perubahan % Change |
|--------------------------------------|-----------------------------------|-----------------------------------|-----------------------|
| Barang dan Jasa Goods and Services | 157.036 | 170.590 | -7,9% |
| <i>Outsourcing</i> | 88.250 | 92.987 | -5,1% |
| ATK Barcer | 5.933 | 8.405 | -29,4% |
| Jumlah Total | 251.219 | 271.982 | -7,6% |

The amount of the total contracts issued to suppliers in 2020 reached Rp251.21 billion. This figure decreased from Rp271.98 billion in 2019.

Perubahan Signifikan di Tahun Operasional [102-10]

Significant Changes in Operational Year [102-10]

Di sepanjang tahun 2020 Bank melakukan perubahan signifikan dan mendasar terhadap operasional proses bisnis dengan prinsip syariah yang dijalankan. Perubahan pola operasional tersebut dilakukan sebagai respons terhadap kondisi pandemi yang dihadapi, dan dilakukan untuk mencegah penularan dan menjaga kesehatan serta keselamatan para karyawan.

Adapun beberapa perubahan yang dilakukan di antaranya mencakup: pemberlakuan *Work From Home* (WFH) pada berbagai kegiatan operasional yang memungkinkan, intensifikasi penggunaan aplikasi digital dalam bekerja dan melayani nasabah, dan sebagainya.

Namun demikian, Bank tidak melakukan perubahan kebijakan terhadap proses seleksi suplai barang/jasa dari para vendor. Yang berubah adalah proses realisasi *supply* barang yang harus memenuhi protokol kesehatan.

Throughout 2020, the Bank made significant and fundamental changes to the operational process of the business with sharia principles. This change in operational patterns was made as a response to the current pandemic, and was intended to prevent virus contagion and protect the health and safety of employees.

Some of the changes made include: work from home (WFH) in various possible operational activities, intensifying the use of digital applications in working and serving customers, etc.

However, the Bank did not make any policy changes to the selection process for the supply of goods/services from vendors. What the Bank has changed is that its supplies of goods must all comply with health protocols.

Keanggotaan Asosiasi [102-13]

Membership in Associations [102-13]

Hingga akhir 2020, Bank Muamalat Indonesia berpartisipasi aktif dalam lebih kurang 12 asosiasi, yakni:

- Asosiasi Bank Syariah Indonesia (Asbisindo)
- Persatuan Perbankan Nasional (Perbanas)
- Ikatan Bankir Indonesia (IBI)
- Forum Komunikasi Industri Jasa Keuangan (FKIJK)
- Indonesian Corporate Secretary Association (ICSA)
- Forum Komunikasi Kearsipan Perbankan (FKKP)
- iB Marcomm Working Group – OJK
- Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)
- Indonesia Islamic Global Market Association (IIGMA)
- Association Cambiste Internationale - Financial Market Association Indonesia (ACI FMA Indonesia)
- Forum Komunikasi Bank Penerima Setoran Biaya Perjalanan Ibadah Haji (FK BPS BPIH)
- Lembaga Alternatif Penyelesaian Sengketa Perbankan Indonesia (LAPSPI)
- Inisiatif Keuangan Berkelanjutan Indonesian (IKBI)

Until the end of 2020, Bank Muamalat Indonesia actively participated in approximately 12 associations, namely:

- Indonesian Sharia Bank Association (Asbisindo)
- National Banking Union (Perbanas)
- Indonesian Bankers Association (IBI)
- Financial Services Industry Communication Forum (FKIJK)
- Indonesian Corporate Secretary Association (ICSA)
- Banking Archive Communication Forum (FKKP)
- iB Marcomm Working Group - OJK
- The Communication Forum of Banking Compliance Directors (FKDKP)
- Indonesia Islamic Global Market Association (IIGMA)
- Association Cambiste Internationale - Indonesian Financial Market Association (ACI FMA Indonesia)
- The Communication Forum of Recipient Banks for Hajj Travel Expenses (FK BPS BPIH)
- Alternative Institute for Indonesian Banking Dispute Resolution (LAPSPI)
- Indonesian Sustainable Finance Initiative (IKBI)



Kerangka dan Strategi Keberlanjutan

Sustainability Strategy and Framework



Kinerja Pengamatan
Masjid dan
Komunitas
religius



Kerangka dan Strategi Keberlanjutan

Sustainability Strategy and Framework



**Bank berupaya untuk
mengintegrasikan aspek
sosial & lingkungan hidup
ke dalam pengelolaan
risiko serta orientasi
investasi yang inovatif
dan berwawasan
lingkungan.**



The Bank seeks to integrate social & environmental aspects into risk management as well as an innovative and environmentally friendly investment orientation.

TUJUAN PEMBANGUNAN BERKELANJUTAN SKALA GLOBAL

Sejak awal tahun 2016 hingga akhir tahun 2030 seluruh negara di dunia sepakat untuk mulai menerapkan konsep pembangunan berkelanjutan skala global sebagaimana dirumuskan dalam *Sustainable Development Goals* (SDGs). Rumusan tujuan pembangunan berkelanjutan skala global dalam SDGs dibahas dan ditetapkan oleh hampir seluruh negara dunia yang menjadi anggota PBB.

Untuk memastikan pencapaian beragam rumusan tujuan dalam SDGs, kemudian dilakukan pertemuan reguler melalui forum *Cooperation of Parties* (COP) yang dikordinasikan oleh *The United Nations Framework Convention on Climate Change* (UNFCCC).

GLOBAL SUSTAINABLE DEVELOPMENT GOALS

Starting the beginning of 2016 until the end of 2030, all countries in the world have agreed to start implementing global sustainable development concept as formulated in Sustainable Development Goals (SDGs). The formulation of global sustainable development goals within the SDGs is discussed and agreed by almost all countries in the world which are members of UNO.

To ensure the achievement of SDGs various goal formulations, regular meetings are held through Cooperation of Parties (COP) forum coordinated by *The United Nations Framework Convention on Climate Change* (UNFCCC).

Rumusan tersebut, meliputi lima aspek dasar dalam prinsip keberlanjutan, yakni 5-P, *People, Planet, Partnership, Peace, Prosperity* yang kemudian dijabarkan kedalam 17 rumusan tujuan, sebagai berikut:

The formulations cover five basic aspects of sustainability principles, namely 5-P, People, Planet, Partnership, Peace, Prosperity which are then broken down into 17 goal formulations, as follows:

| | |
|---|--|
|  | Menghapus Kemiskinan No Poverty Mengakhiri Kemiskinan dalam segala bentuk dimanapun End poverty in all its forms everywhere |
|  | Mengakhiri Kelaparan Zero Hunger Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan End hunger, achieve food security and improved nutrition and promote sustainable agriculture |
|  | Kesehatan yang Baik dan Kesejahteraan Good Health and Well-Being Memastikan kehidupan yang sehat dan mendukung kesejahteraan bagi semua untuk semua usia Ensure healthy lives and promote well-being for all at all ages |
|  | Pendidikan Bermutu Quality Education Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all |
|  | Kesetaraan Gender Gender Equality Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan Achieve gender equality and empower all women and girls |
|  | Akses Air Bersih dan Sanitasi Clean Water and Sanitation Memastikan ketersediaan dan manajemen air bersih yang berkelanjutan dan sanitasi bagi semua Ensure availability and sustainable management of water and sanitation for all |

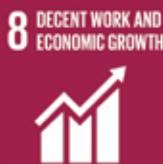


**Kerangka dan Strategi Keberlanjutan
Sustainability Strategy and Framework**



Energi Bersih dan Terjangkau | Affordable and Clean Energy

Memastikan akses terhadap energi yang terjangkau, dapat diandalkan, berkelanjutan dan modern bagi semua
Ensure access to affordable, reliable, sustainable and modern energy for all



Pekerjaan Layak dan Pertumbuhan Ekonomi | Decent Work and Economic Growth

Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua
Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all



Infrastruktur, Industri dan Inovasi | Industry, Innovation and Infrastructure

Membangun infrastruktur yang tahan lama, mendukung industrialisasi yang inklusif dan berkelanjutan dan membantu perkembangan inovasi
Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation



Mengurangi Ketimpangan | Reduced Inequalities

Mengurangi ketimpangan didalam dan antar negara
Reduce inequality within and among countries



Kota dan Komunitas yang Berkelanjutan | Sustainable Cities and Communities

Membangun kota dan pemukiman inklusif, aman, tahan lama dan berkelanjutan
Make cities and human settlements inclusive, safe, resilient and sustainable



Konsumsi dan Produksi yang Bertanggung Jawab

Responsible Consumption and Production

Memastikan pola konsumsi dan Produksi yang berkelanjutan
Ensure sustainable consumption and production patterns



Penanganan Perubahan Iklim | Climate Action

Mengambil aksi segera untuk memerangi perubahan iklim dan dampaknya
Take urgent action to combat climate change and its impacts



Menjaga Ekosistem Laut | Life Below Water

Mengkonservasi dan memanfaatkan secara berkelanjutan sumber daya laut, samudra dan maritim untuk pembangunan yang berkelanjutan
Conserve and sustainably use the oceans, seas and marine resources for sustainable development



Menjaga Ekosistem Darat | Life on Land

Melindungi, memulihkan dan mendukung penggunaan yang berkelanjutan terhadap ekosistem daratan, mengelola hutan secara berkelanjutan, memerangi desertifikasi (penggurunan), dan menghambat dan membalikkan degradasi tanah dan menghambat hilangnya keanekaragaman hayati
Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss



Perdamaian, Keadilan dan Kelembagaan yang Kuat

Peace, Justice, And Strong Institutions

Mendukung masyarakat yang damai dan inklusif untuk pembangunan berkelanjutan, menyediakan akses terhadap keadilan bagi semua dan membangun institusi-institusi yang efektif, akuntabel dan inklusif di semua level.
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels



Kemitraan untuk Mencapai Tujuan | Partnership for the Goals

Menguatkan ukuran implementasi dan merevitalisasi kemitraan global untuk pembangunan yang berkelanjutan

Strengthen the means of implementation and revitalize the global partnership for sustainable development

Sebagai salah satu negara di kawasan ekuator dengan luas hutan tropis cukup besar, Indonesia merupakan salah satu dari banyak negara yang telah menyatakan komitmennya untuk bersama-sama warga dunia lainnya, mendukung upaya pencapaian beragam rumusan tujuan pembangunan berkelanjutan skala global dalam SDGs tersebut.

Indonesia bahkan telah menetapkan tekadnya untuk mengurangi emisi CO₂ dalam pengelolaan pembangunan ekonominya hingga sebesar 29% dengan upaya sendiri, atau hingga 41% jika mendapatkan bantuan internasional di tahun 2030 mendatang. Basis pengukuran sebagai standar adalah perhitungan *business as usual*, dengan dasar perhitungan emisi tahun 2016.

Indonesia menunjukkan komitmen tinggi dalam menerapkan agenda pembangunan berkelanjutan dengan telah mengeluarkan Peraturan Presiden (PerPres) No.59 tahun 2017 tentang "Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan." PerPres ini kemudian diikuti dengan dibuatnya Rencana Aksi Nasional (RAN) Tujuan Pembangunan Berkelanjutan (TPB/SDGs) – RAN TPB, maupun Rencana Aksi

As one of the countries in equatorial region with substantially vast tropical forest, Indonesia constitutes one of the many countries which has declared its commitment to collaboratively with other world citizens supporting the efforts to achieve various goal formulations of sustainable development in the SDGs' global scale.

Indonesia even has declared its determination to reduce CO₂ emissions in its economic development management for up to 29% with its self-efforts, or up to 41% with international aids towards the coming 2030. Basic measurement standard is business as usual calculation, with emissions calculation basic year of 2016.

Indonesia shows its high commitment to implementing sustainable development agenda by issuing Presidential Regulation No.59 of the year 2017 regarding "Sustainable Development Goal Achievement Execution." This Presidential Regulation then followed by the issuance of Sustainable Development Goal National Action Plan (SDGs – NAP), as well as Sustainable Development Goal Provincial Action Plan



Kerangka dan Strategi Keberlanjutan

Sustainability Strategy and Framework

Daerah (RAD) Tujuan Pembangunan Berkelenjutan (TPB/SDGs) – RAD TPB, suatu dokumen yang memuat program dan rencana kerja 5 (lima) tahunan bagi pelaksanaan berbagai kegiatan yang secara langsung dan tidak langsung mendukung pencapaian TPB sesuai dengan potensi masing-masing daerah.

Sebagai bagian dari implementasi program RAN TPB dan RAN TPB tersebut, pada awal kuartal IV-2018, Kementerian Keuangan mendeklarasikan SDG Indonesia One, suatu platform rencana kerja sebagai wujud implementasi berbagai upaya yang dapat dilakukan untuk mendukung pencapaian rumusan tujuan dalam TPB melalui ketersediaan akses pendanaan.

MENDUKUNG PENCAPAIAN GLOBAL GOALS DENGAN PENERAPAN AKSI KEUANGAN BERKELANJUTAN

Pemerintah Indonesia, melalui Otoritas Jasa Keuangan, kemudian mengeluarkan Peraturan OJK 51/POJK.03.2017 tentang “Penerapan Keuangan Berkelaanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik,” lengkap dengan target waktu implementasi bagi seluruh perusahaan di bidang keuangan, dan bagi perusahaan yang telah *listing* di BEI.

Ada 5 tujuan utama pemberlakuan POJK 51, yakni:

- Terciptanya lingkungan Bisnis Keuangan maupun non-Keuangan di lingkup pasar modal/keuangan yang pro-lingkungan dan pro-sosial.
- Mendukung terciptanya pertumbuhan ekonomi berkelanjutan
- Mendorong pelaku pasar modal/keuangan menjalankan bisnis berdasarkan prinsip 3P (*Profit, Planet, People*).
- Mendorong terjadinya proses pengambilan keputusan dengan mempertimbangkan aspek ekonomi, lingkungan dan sosial.
- Mendorong pelaku bisnis di pasar modal/keuangan untuk menerbitkan dan mempublikasikan Laporan Keberlanjutan.

Selain itu, sebagaimana dijelaskan dalam POJK Nomor 51 tahun 2017, tujuan Keuangan Berkelaanjutan secara spesifik, adalah untuk:

- Menyediakan sumber pendanaan yang dibutuhkan untuk mencapai tujuan pembangunan berkelanjutan dan pendanaan terkait perubahan iklim dalam jumlah yang memadai;

(SDGs – PAP), namely documents containing 5 (five) yearly work plan and program for the execution of various activities which directly or indirectly support the achievement of SDGs in accordance with each province's potentials.

As part of the implementation of SDGs - NAP and SDGs - PAP programs, at the beginning of quarter IV-2018, the Ministry of Finance launches Indonesia One SDGs, a work plan platform as the form of the implementation of various efforts which may be done to support the SDGs achievement formulations through the availability of funding access.

SUPPORTING GLOBAL GOAL ACHIEVEMENT THROUGH SUSTAINABLE FINANCIAL ACTION IMPLEMENTATION

The Government of Indonesia, through the Financial Services Authority, then issues FSA Regulation No. 51/POJK.03.2017 Regarding “The Implementation of Sustainable Finance By Financial Service Institutions, Issuers, and Public Companies,” together with the implementation time targets for all companies engaged in financial services, and companies listed in IDX (Indonesia Stock Exchange).

There are 5 main goals of the effectiveness of FSA Regulation No. 51/POJK.03.2017 namely:

- Creating Financial as well as non-Financial Business environments in the scope of capital/financial markets which are pro-environment and pro-social.
- Supporting the creation of sustainable economic growth.
- Encouraging capital/financial market players to run their businesses based on 3 P or three principles (*Profit, Planet, People*).
- Encouraging that decision making process to take into account economic, environment, and social aspects.
- Encouraging capital/financial market business players to issue and publish Sustainability Report.

Other than that, as described by the FSA Regulation No. 51/POJK.03.2017, Sustainable Financial goals, are specifically intended to:

- Provide funding sources which are needed to achieve sustainable development goals and those related to climate change in an adequate amount;

- Meningkatkan daya tahan dan daya saing LJK, Emiten, dan Perusahaan Publik melalui pengelolaan risiko sosial dan Lingkungan Hidup yang lebih baik dengan cara mengembangkan produk dan/atau jasa keuangan yang menerapkan prinsip Keuangan Berkelanjutan sehingga mampu berkontribusi positif pada stabilitas sistem keuangan;
- Mengurangi kesenjangan sosial, mengurangi dan mencegah kerusakan Lingkungan Hidup, menjaga keanekaragaman hayati, dan mendorong efisiensi pemanfaatan energi dan sumber daya alam; dan
- Mengembangkan produk dan/atau jasa keuangan yang menerapkan prinsip Keuangan Berkelanjutan.

Seluruh tujuan tersebut, pada hakekatnya selaras dengan berbagai rumusan tujuan yang terdapat dalam SDGs. Oleh karenanya, Bank Muamalat Indonesia mendukung dan siap melaksanakan butir-butir ketentuan dalam aturan tersebut, termasuk merintis penyesuaian pola pengeleloaan kegiatan operasional dan penyusunan pelaporannya.

STRATEGI DAN INISIATIF PENGEMBANGAN USAHA BERKELANJUTAN [102-15, FS1, FS4]

Bank Muamalat Indonesia berkomitmen penuh untuk mendukung upaya pencapaian beragam rumusan tujuan pembangunan berkelanjutan tersebut, dengan menyusun dan bertekad menerapkan Rencana Aksi Keuangan Berkelanjutan (RAKB), yang disajikan dalam periode satu tahun dan lima tahun.

Rencana Aksi Keuangan Berkelanjutan (RAKB) Bank Muamalat Indonesia disusun sebagai panduan Bank dalam menjalankan kegiatan bisnis yang tidak hanya memperhatikan aspek ekonomi tetapi juga aspek lingkungan dan sosial. Hal ini sejalan dengan upaya Bank untuk menciptakan kegiatan bisnis yang bertanggung jawab dan berkelanjutan.

- Improve resilience and competitiveness power of Financial Service Institutions, Issuers, and Public Companies through better social and environment risk management by developing those financial products and/or services which implement Sustainable Financial principles so that they are able to contribute positively to financial system stability;
- Reduce social gap, reduce and prevent environment degradation, maintain bio- diversity, and encourage energy and natural resource utilization efficiency; and
- Develop financial products and/or services which implement Sustainable Financial principles.

In principle, all of the goals are harmonious with various SDGs formulations. Then, Bank Muamalat Indonesia supports and is ready to implement those points in the regulation, including initiating adjustments to operational activities management pattern and its reporting preparation.

SUSTAINABLE BUSINESS DEVELOPMENT INITIATIVE AND STRATEGY [102-15, FS1, FS4]

Bank Muamalat Indonesia is fully committed to supporting the various sustainable development goal formulation achievement efforts, by preparing and implementing Sustainable Finance Action Plan (SFAP), which is presented in one year and five year periods.

Bank Muamalat Indonesia's Sustainable Finance Action Plan (SFAP) is prepared as Bank guideline in running its business activities which are not only taking into account economic aspects but also environment and social aspects. This is in line with the Bank's efforts to create sustainable and responsible business activities.

Kerangka dan Strategi Keberlanjutan Sustainability Strategy and Framework

Visi dan Misi Keberlanjutan

Sebagai bagian dari komitmen untuk mendukung pencapaian tujuan keberlanjutan, Bank telah menetapkan Visi Misi Keberlanjutan sebagai landasan dalam mengimplementasikan keuangan berkelanjutan, yaitu:

Visi Vision

Menjadi bank syariah terbaik di Indonesia dalam hal implementasi Keuangan Berkelanjutan yang sesuai dengan standar Internasional.

To become the Best Sharia Bank in Indonesia in implementing Sustainable Finance in accordance with International Standards.

Sustainability Vision and Missions

As part of its commitment to supporting sustainability goal achievements, the Bank has determined its Sustainability Vision and Missions as the platform in implementing financial sustainability, namely:

Misi Missions

1. Membangun lembaga keuangan syariah yang unggul dan berkesinambungan dalam membangun dan melayani ekonomi umat dalam ekosistem keuangan syariah yang berkelanjutan.
 2. Keunggulan sumber daya manusia yang Islami dan Profesional.
 3. Orientasi investasi yang inovatif dan ramah lingkungan.
1. To build a superior and sustainable sharia financial institution in developing and serving the economy of the people in a sustainable Islamic financial ecosystem.
 2. Excellence in Islamic and professional human capital.
 3. Innovative and environment friendly investment orientation.

Tujuan RAKB

Dalam rangka mendukung upaya bersama tersebut, Bank juga telah merumuskan tujuan pelaksanaan Keuangan Berkelanjutan yang selaras dengan bidang usahanya, sebagai berikut.

- Menjadi bank syariah yang terbaik di Indonesia di tahun 2024 dengan membangun dan melayani ekonomi umat pada ekosistem keuangan syariah yang berkelanjutan dan sesuai standar global melalui keunggulan sumber daya manusia yang Islami dan Profesional.
- Bank berupaya untuk mengintegrasikan aspek sosial & lingkungan hidup ke dalam pengelolaan risiko serta orientasi investasi yang inovatif dan berwawasan lingkungan.

SFAP Goals

In order to support this joint efforts, the Bank has also formulated Sustainable Financial execution goals which are in line with its line of business, as follows:

- To become the best sharia bank in Indonesia in 2024 by developing and serving the economy of the people in a sustainable Islamic financial ecosystem in accordance with global standards through Superior, Islamic, and Professional human capital.
- To integrate social & environmental aspects into risk management and innovative as well as environmental-friendly investment orientation to realise the target as the best sharia bank in implementing SFAP.

Program-Program

Sebagai bagian dari dukungan terhadap pencapaian tujuan keberlanjutan dan sebagai wujud implementasi rumusan tujuan Keuangan Berkelaanjutan tersebut, Bank juga telah menetapkan beberapa inisiatif program yang telah dan akan dilaksanakan dalam beberapa tahun mendatang. Inisiatif yang dirumuskan dan dilaksanakan tersebut selaras dengan kegiatan usaha yang selama ini dijalankan dan juga selaras dengan strategi pengembangan usaha Bank. Beberapa inisiatif program yang akan dijalankan dalam satu tahun mendatang, di antaranya, mencakup:

1. Program *Learning* terkait Keuangan Berkelaanjutan
2. Pelaksanaan *due diligence* atas aspek Lingkungan, Sosial dan Tata Kelola kepada terhadap nasabah-nasabah yang bergerak di Industri yang terkait keuangan berkelaanjutan.
3. Pelaksanaan program efisiensi: .
 - Inisiatif OREO
 - Inisiatif As Salam
 - *Creative Campaign* terkait *green lifestyle*.
4. Kerja sama dengan pihak ketiga untuk melakukan *review* atas penyusunan Laporan Keberlanjutan.
5. Keikutsertaan dalam forum IKBI (Inisiatif Keuangan Berkelaanjutan Indonesia)

Bank Muamalat Indonesia juga telah menetapkan program-program terkait RAKB dalam 5 tahun mendatang. Secara keseluruhan, Bank telah menetapkan 3 langkah strategis yang akan dilaksanakan dalam rangka menerapkan keuangan berkelaanjutan, yang juga bermakna mendukung pencapaian tujuan berkelaanjutan melalui perannya sebagai lembaga intermediasi, yakni:

1. Peningkatan Kapabilitas Sumber Daya Manusia (SDM);
2. Sinergi Kebijakan dan Prosedur termasuk Pengembangan Teknologi; dan
3. Pengembangan Produk dan Jasa Perbankan.

Melalui langkah-langkah strategi tersebut, Bank Muamalat Indonesia berusaha menciptakan manfaat dan nilai jangka panjang bagi perbaikan kondisi lingkungan dan bagi seluruh pemangku kepentingan.

Programs

As part of the supports to sustainability goal achievements and as the form of Sustainable Financial goal formulations implementation, the Bank has also determined some program initiatives which have been and/or to be executed within the coming years. The formulated and executed initiatives are harmonious with the current business activities and also with the Bank's business development strategy. Some program initiatives to be executed in the coming one year, amongst other, cover:

1. Learning Program related to Sustainable Finance.
2. Environment, Social and Governance aspects due diligence execution to those customers engaged in sustainable financial related Industry.
3. Efficiency program execution:
 - OREO initiatives.
 - As Salam initiatives.
 - Creative Campaign related to green lifestyle.
4. Collaboration with third party to review Sustainability Report preparation.
5. Participation in ISFI (Indonesian Sustainable Financial Initiatives) forum.

Bank Muamalat Indonesia has also determined SFAP related programs for the coming 5 years. In general, the Bank has determined 3 strategic steps that will be executed to implement sustainable finance, which also mean a support to sustainable goal achievements through its role as an intermediary institution, namely:

1. Human Capital (HC) Capability Improvement;
2. Procedure and Policy Synergy including Technology Development; and
3. Banking Service and Product Development.

Through these strategic steps, Bank Muamalat Indonesia strives to create long-term benefits and values for environment condition improvement and all stakeholders.



Pengembangan Produk dan Layanan Berkualitas

Quality Product and Service Development

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Tanggung Jawab Produk dan Layanan

Product and Service Responsibility



Bagi Bank Muamalat Indonesia, kepuasan nasabah menjadi parameter utama dalam mengukur kualitas layanan yang diberikan, karena nasabah merupakan salah satu penentu keberlangsungan bisnis Bank.



For Bank Muamalat Indonesia, customer satisfaction is the main parameter in measuring the quality of services provided, because customers are one of the determinants of the Bank's business continuity.

KOMITMEN DAN KEBIJAKAN [103-1, 103-2, 103-3]

Komitmen [103-1, 103-2]

Lebih dari sekedar melaksanakan tanggung jawab terhadap nasabah, Bank Muamalat Indonesia berkomitmen untuk menjalankan misi Bank Muamalat Indonesia dengan memberikan pelayanan terbaik bagi seluruh nasabah. Bank menjadikan kepuasan nasabah terhadap produk dan layanan Bank Muamalat Indonesia sebagai indikator keberhasilan Bank sebagai dalam melayani nasabah secara islami, profesional dan sepenuh hati.

Kepuasan nasabah menjadi parameter utama dalam mengukur kualitas layanan Bank, mengingat nasabah merupakan salah satu pemangku kepentingan yang sangat signifikan perannya dalam menentukan keberlangsungan bisnis Bank Muamalat Indonesia. Oleh karenanya, Bank senantiasa mengerahkan seluruh jajaran pegawai mulai level Manajemen hingga petugas keamanan di seluruh pusat layanan untuk senantiasa memberikan pelayanan terbaik saat berinteraksi dengan nasabah.

COMMITMENTS AND POLICIES [103-1, 103-2, 103-3]

Commitments [103-1, 103-2]

More than simply exercising a responsibility towards customers, Bank Muamalat Indonesia is committed to carrying out the Bank's mission to provide all of its customers with the best possible services. The Bank regards customer satisfaction over the products and services of Bank Muamalat Indonesia as an indicator of the success of the Bank in serving its customers wholeheartedly, professionally and in the ways of Islam.

Customer satisfaction thus becomes the key parameter by which the Bank measures the quality of its services, bearing in mind that customers constitute one of the stakeholders whose roles are significant in determining the business continuity of Bank Muamalat Indonesia. Therefore, the Bank constantly directs all of its employees from the Management staff to the security personnel in all service contact points to provide the best service when interacting with the customer.

Kebijakan [103-3]

Dalam menjalankan tanggung jawab perusahaan kepada nasabah, Bank mengacu pada kebijakan dan regulasi yang berlaku di Indonesia, yaitu:

- Peraturan OJK No.1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan
- Peraturan Bank Indonesia No.7/7/PBI/2005 tentang Penyelesaian Pengaduan Nasabah, sebagaimana telah diubah dengan PBI No. 10/10/ PBI/2008 tentang Perlindungan Nasabah.

Untuk meningkatkan kualitas hubungan dengan para nasabah, Bank juga mensosialisasikan beberapa kebijakan khusus, sehingga nasabah dari target *market* tertentu memiliki pengertian yang sama, saat akan menjalin kerja sama dalam rangka mendapatkan dukungan pemberian kredit maupun layanan lainnya.

1. Kebijakan Khusus Penerapan Aspek Lingkungan dan Sosial dalam Kegiatan Perbankan. [FS1]

Bank menerapkan ketentuan khusus, berupa Petunjuk Teknis Formulir Pembiayaan Berkelanjutan dimana untuk pembiayaan *segment corporate* dan *commercial* (saat ini *wholesale banking*). Officer terkait diharuskan mengisi formulir Pembiayaan Berkelanjutan yang bertujuan untuk melakukan penilaian atas risiko Lingkungan, Sosial dan Tata Kelola nasabah pada saat pengajuan fasilitas pembiayaan.

Petunjuk Teknis ini sudah disetujui, serta akan diberlakukan pada Tahun 2021. Sebelumnya, ketentuan *assessment* risiko LST tercantum dalam SE Direksi yang dikhususkan untuk pembiayaan sektor industri kelapa sawit. Selain itu, di dalam kebijakan umum pembiayaan serta pedoman dan prosedur pembiayaan terdapat ketentuan-ketentuan spesifik dimana bank menghindari pembiayaan yang merusak lingkungan, bank meminta AMDAL untuk pembiayaan pada industri yang terkait, dan sebagainya.

Petunjuk Teknis Formulir Pembiayaan Berkelanjutan disetujui oleh *Head of Enterprise Risk Management* dengan diketahui oleh *Risk Director*. Petunjuk Teknis ini di-review juga oleh Unit Bisnis, *Analyst* dan *Financing Risk*.

Policies [103-3]

In carrying out its responsibilities to the customer, the Bank refers to the prevailing policies and regulations in Indonesia, namely:

- OJK Refulation No.1/POJK.07/2013 on Consumer Protection in the Financial Services Sector.
- Bank Indonesia Regulation (PBI) No.7/7/PBI/2005 on the Resolution of Customer Complaints, as amended to PBI No. 10/10/ PBI/2008 on Bank Customer Protection.

In order to enhance the quality of relationships with customers, the Bank also implements a number of specific policies so that customers of certain market segments have a common understanding with the Bank, when they are engaged with the Bank to receive financing or other services.

1. Specific Policy on Implementing Social and Environmental Aspects to Banking Activities. [FS1]

The Bank applies a specific rule, in the form of a Technical Guideline Form for Sustainability Financing wherein for the financing within the corporate and commercial market segments (currently Wholesale Banking), the officer in charge has to fill out the form on Sustainability Financing with aim of evaluating the customer's associated risks on Environmental, Social, and Governance (ESG) when applying for the financing facility.

This Technical Guideline has been approved, and will take effect in 2021. Prior to this, assessment on ESG risks is stated in the Circular Letter of the Board of Directors that is specially applied to financing in the palm oil industry sector. In addition to this, in the Bank's policy on financing and the guideline and procedure on financing in general, there are specific clauses in which the Bank refrain from financing industries that are harmful to the environment, or that the Bank will request for AMDAL (analysis on environmental impact) from the industry in question, and the likes.

The Technical Guideline on the Sustainability Financing was approved by the Head of Enterprise Risk Management with the knowledge of the Risk Director. This Technical Guideline was also reviewed by the Business, Analyst and Financing Risk Unit.



Tanggung Jawab Produk dan Layanan

Product and Service Responsibility

Dengan adanya petunjuk teknis ini, Bank dapat memberikan peringatan langsung terhadap nasabah korporasi yang teridentifikasi melakukan pelanggaran terhadap peraturan di bidang lingkungan yang telah tercakup dalam *covenant* perjanjian pembiayaan saat dilaksanakannya *client visit* rutin. Bank juga dapat memberi catatan khusus pada saat dilaksanakannya evaluasi kinerja nasabah yang dilakukan secara rutin.

With the enforcement of this technical guideline, the Bank will have the recourse to send direct notice to corporate debtors who fail to comply with prevailing regulations on the environment, which are stipulated as part of the covenants of the financing agreement, when such debtors are found out during routine customer visit by the Bank. BMI could also cite a qualifying note in the evaluation report on the performance of the customer that is carried out routinely.

2. Bank menerapkan proses *monitoring* terhadap ketataan nasabah korporasi terhadap kepatuhan lingkungan dan sosial dengan ringkasan sebagai berikut [FS2, FS3]:

- Dalam proses pemberian kredit terdapat proses evaluasi persetujuan kredit, dimana Komite Kredit wajib memastikan bahwa analisa kredit yang dilaksanakan telah memastikan *Risk Acceptance Criteria*, salah satunya adalah memastikan bahwa calon debitur bukan merupakan target market yang dilarang. Komite Kredit wajib menerapkan *four eyes principle* dalam menetapkan *covenant* atas keputusan persetujuan kredit.
- Selanjutnya, *Credit Admin* melakukan pengecekan atas pinjaman yang telah disetujui dan diteruskan oleh bagian operasional kredit yang melakukan pencairan. Kemudian pengawasan kualitas pinjaman/kredit dilakukan oleh QA dan audit internal maupun eksternal dan regulator dalam hal ini pengawasan oleh OJK.
- Bank kemudian melakukan kunjungan ke debitur secara berkala untuk segmen tertentu dan atas hasil kunjungan tersebut wajib dilaporkan dalam "*call report*".

3. Kebijakan Produk yang Adil dan Aman [FS15]

Dalam membuat produk/layanan yang akan ditawarkan kepada nasabah, Bank memperhatikan, antara lain hal-hal sebagai berikut berikut:

- Kesesuaian produk/layanan dengan kebutuhan dan kemampuan nasabah dan sesuai dengan Visi dan Misi Bank Muamalat Indonesia. Serta wajib membuat suatu mekanisme untuk memastikan bahwa target konsumen terkait mempunyai itikad baik dalam pemberian informasi dan/atau dokumen.
- Bank senantiasa mencantumkan ringkasan informasi mengenai produk/layanan yang disampaikan pada nasabah pada saat awal penawaran dan/atau pada

2. The Bank implements a monitoring process over the compliance of corporate customers on environmental and social matters, as follows [FS2, FS3]:

- Within the process of credit disbursement, there is an evaluative process prior to credit approval, in which the Credit Committee must ascertain that the credit analysis on the credit application has covered the Risk Acceptance Criteria, one of the criteria of which is to ensure that the debtor candidate does not fall under the restricted market category. Moreover, the Credit Committee must apply the four eyes principle when deciding on the covenants that apply to the credit approval.
- Subsequently, Credit Administration has to check up on credit that has been approved before handing the process over to Credit Operations that will disburse the credit. Thereafter, the quality of credit assets is monitored by Quality Assurance (QA) and by internal and external audits, as well as by the Regulator, namely the supervision of OJK.
- The Bank then undertakes routine visits to debtors of certain market segments, and from those visits, prepares what is known as the "call report".

3. Policies on Fair and Safe Products [FS15]

In developing products and services that are offered to customers, the Bank considers, among others, the following matters:

- The relevance of products/services with the needs and affordability of customers and in alignment with the Vision and Mission of Bank Muamalat Indonesia. The Bank is also required to establish a system to ensure that its consumer targets have the goodwill to provide valid information and/or documents.
- The Bank always attaches brief information on the products/services that are conveyed to customers at the beginning of the offering and/or at the time an

- saat terjadi kesepakatan dengan nasabah, sesuai ketentuan OJK yang berlaku.
- Selain itu, Bank juga menyesuaikan produknya sesuai kebutuhan nasabah di antaranya Salam Hijrah Proteksi yang memberikan fitur asuransi terkait COVID-19 yang terjadi sepanjang 2020 serta produk-produk terkait donasi lainnya.

4. Kebijakan Pengendalian Kualitas Layanan

Bank menetapkan suatu ukuran *Service Level Arrangement* (SLA) tertentu yang harus dipenuhi seluruh jajaran dalam memberikan layanan kepada para nasabah.

Bank melaksanakan seluruh kebijakan peluncuran produk/jasa tersebut untuk menunjukkan komitmennya dalam memenuhi seluruh aturan perundungan terkait yang berlaku. Sehingga dalam tahun pelaporan Bank tidak pernah mencatatkan adanya insiden pelanggaran terhadap peraturan dan perundungan yang disampaikan regulator, baik terkait pengembangan produk maupun terkait aspek sosial dan lingkungan. [419-1]

- agreement is struck with the customer, pursuant to prevailing OJK regulations.
- In addition, the Bank also aligns its products with the needs of the customer, such as in the case of Salam Hijrah Protection that provides insurance coverage with respect to COVID-19 that transpired throughout 2020 and donations that are tied to other products.

4. Policies on Maintaining Service Quality

The Bank has defined certain Service Level Agreements (SLA) that have to be met by the rank-and-file of the Bank when providing services to customers.

The Bank undertakes all of the above policies on products/services launch to show its commitments in complying with all prevailing rules and regulations related to banking. During the year under review, and in all of its previous reporting period, the Bank had never had an incident of non-compliance to the rules and regulations stipulated by the Regulator, whether in terms of product development or those related to social and environmental aspects. [419-1]

UPAYA MENJANGKAU DAN MENDEKATI NASABAH

Mempertimbangkan perluasan segmen usaha, pertumbuhan skala usaha, kebutuhan tiap segmen yang berlainan dan perkembangan teknologi informasi terkini, Bank Muamalat Indonesia menerapkan berbagai inisiatif dalam rangka menjangkau dan mendekati para nasabah agar mereka dapat menyadari kehadiran Bank, mengakses serta memanfaatkan produk dan layanan Bank dalam memenuhi kebutuhan finansial dan dukungan pengembangan sesuai syariah Islam yang disediakan.

Pengembangan Akses

Bank mengembangkan akses layanan perbankan dengan mempertimbangkan kebutuhan dan karakter masing-masing segmen nasabah yang dituju. Bank membangun dan menyediakan beragam akses, mulai dari kantor pusat, kantor cabang, kantor cabang pembantu, *payment points*, jaringan ATM dan pengembangan *Mobile Banking* Muamalat DIN.

Bank menyediakan akses fisik seperti kantor pusat, kantor cabang, kantor cabang pembantu hingga *payment points* untuk memenuhi dan mendukung kebutuhan nasabah-nasabah UKM hingga korporasi maupun nasabah individual. Seiring dengan perkembangan mobilitas nasabah, jumlah kantor-kantor ini disesuaikan.

EFFORTS TO REACH OUT TO AND BE CLOSER TO THE CUSTOMER

Considering the expansion of its business segment, the growth of its scale of business, the needs of different market segments, and the latest technology development, Bank Muamalat Indonesia has carried out a number of initiatives in an effort to react out to, and be closer to customers, so that they become aware of the Bank's presence, accessing and capitalising on the benefits of the Bank's products and services in meeting their financial needs and supporting their growth in accordance with the Islamic sharia as provided for by the Bank.

Expanding Access

The Bank is expanding the access to its banking services by considering the needs and characteristics of the different market segments that it is aiming at. The Bank develops and provides a multitude of access, from its head office to branch offices, sub-branch offices, payment points, ATM network, and development of the DIN Muamalat Mobile Banking.

The Bank provides physical access through its head office, branch office, sub-branch office to payment points to serve the needs of SME customers, corporate customers and individual customers. The Bank aligns the number of branch offices to the growing number and mobility of its customers.



Tanggung Jawab Produk dan Layanan

Product and Service Responsibility

Bank menyediakan dan mengembangkan jaringan ATM dan pengembangan Mobile Banking Muamalat DIN untuk mendukung kebutuhan nasabah milenial dengan mobilitas tinggi.

Penyediaan Informasi Produk dan Layanan yang Menyeluruh [417-1]

Dalam memberikan informasi kepada nasabahnya, Bank melakukan hal-hal yang mencakup:

1. Informasi secara tertulis mengenai produk Bank yang memenuhi persyaratan minimal sebagaimana ditentukan. Informasi tertulis atas produk Bank antara lain terdapat pada brosur yang tersedia di cabang, informasi pada website, serta tampilan pada *sales kit* saat disampaikan kepada nasabah.
2. Petugas Bank (*customer service* dan *marketing*) telah menjelaskan informasi-informasi produk kepada nasabah. Informasi tersebut dijelaskan oleh petugas Bank saat menawarkan produk atau melayani nasabah baik untuk permohonan pembukaan rekening, permintaan informasi, ataupun saat menyampaikan keluhan.
3. Informasi produk yang disampaikan sesuai dengan kondisi yang sebenarnya. Dalam penyampaian informasi produk, petugas bank memiliki *guidance* yang telah disampaikan oleh *product owner* serta *marketing tools* maupun *sales kit* yang dipersiapkan unit *operation strategy & service quality*, dimana informasi yang disampaikan meliputi fitur, benefit, biaya dan juga risiko dari produk dimaksud (jika ada).
4. Bank menyampaikan kepada nasabah jika terdapat perubahan-perubahan informasi produk. Perubahan informasi disampaikan minimal 30 hari sebelum diberlakukannya perubahan dimaksud. Informasi disampaikan antara lain melalui pengumuman di kantor layanan, website maupun media sosial BMI dan pada layar mesin ATM, layar MB dan IB.
5. Informasi-informasi produk dapat terbaca dengan jelas dan dapat dimengerti. Seluruh informasi pada *sales kit*, informasi melalui website, brosur yang dipersiapkan bagi nasabah terdapat standar huruf yang harus dapat terbaca oleh nasabah dan apabila terdapat hal yang tidak dipahami nasabah maka terdapat *contact* yang dapat dihubungi nasabah baik kepada *call center* salamuamalat 1500016 ataupun e-mail info@bankmuamalat.co.id dan kepada kantor layanan terdekat.
6. Bank memiliki layanan informasi produk yang dapat diperoleh dengan mudah oleh masyarakat misalnya melalui brosur, website, salamuamalat, media sosial dan media lainnya.

The Bank provides and expands its ATM network and development of the DIN Muamalat Mobile Banking in support of the needs of millennial customers with their high mobility.

Providing Comprehensive Information on Products and Services [417-1]

In disseminating information to customers, the Bank undertakes the following steps:

1. Written information is provided with the Bank's products, meeting the minimum requirements as stipulated by regulations. Written information on the Bank's products are provided in brochures that are made available in branch offices, information on the website, and in sales kit that are presented to customers.
2. Bank officials (either customer service or marketing staffs) will further inform customers on the Bank's products and services. The information is explained by officials when they are offering the product to the customers, or when they are serving the customer in opening an account, replying to inquiries, or even when filing a complaint.
3. Product information is provided in accordance with the real condition. In disseminating product information, bank officials follow guidelines that have been prepared by the product owner as well as marketing tools or sales kits that have been prepared by the operation strategy & service quality unit, wherein the information provided would cover the product features, benefits, cost, as well as the risk associated with the product (if any).
4. The Bank will inform customers of any change in product information, at least 30 days prior to the change being made effective. Such information is provided among other things through notices in servicing offices and outlets, the Bank's website and other social media, and on the screens of ATM, mobile banking and Internet banking.
5. Product information is clearly legible and understood. All information in sales kits, website and brochures are typed using standard letters (fonts) that must be legible to readers, to be read and understood clearly. Should there be any question on the part of customers, a contact number will always be provided for customers to call the Salamuamalat Call Center at 1500016, or write to the Bank's e-Mail address: info@bankmuamalat.co.id, or visit the nearest service office or outlet of Bank Muamalat Indonesia.
6. The Bank has a product information service that is easily accessible by the general public through brochures, website, salamuamalat, social media and other media.

7. Terkait penyebaran data pribadi nasabah kepada pihak ketiga yang berkerja sama dengan Bank, Bank menjelaskan tujuan dan konsekuensi penyebaran data pribadi tersebut kepada nasabah saat nasabah dimintakan persetujuan pemberian data pribadi dimaksud. Nasabah yang data pribadinya disebarluaskan telah memberikan persetujuan atas pemberian data pribadinya tersebut. Persetujuan ini terdapat pada bagian khusus di formulir pembukaan rekening yang harus diisi nasabah baik menyetujui ataupun tidak menyetujui penyebaran data.

7. With regards to the sharing of customer personal data to third parties that cooperate with the Bank, the customer is made aware of the purpose and consequence of said sharing at the time the customer is asked to approve the sharing of his/her personal data. Customers whose personal data is shared by the Bank to third parties have given their consent. This consent is provided for in a special section of the application form to open an account, which has to be filled by the customer either consenting or not consenting to the sharing of his/her personal data.

Pengembangan Produk dan Layanan Khusus (FS13, FS14)

Bank mengembangkan produk dan layanan khusus untuk mendukung berkembangnya segmen mikro maupun segmen ultra mikro berbasis syariah yang kebutuhannya terus berkembang. Melalui produk dan layanan ini, Bank menyediakan akses bagi masyarakat marginal.

Dalam rangka membuka akses seluas-luasnya bagi masyarakat marginal, Bank Muamalat Indonesia menerapkan strategi penempatan ATM Bank Muamalat Indonesia selama ini adalah di lokasi yang padat penduduk dan padat industri namun belum atau masih sedikit dijangkau ketersediaan fasilitas tarik tunai, sementara kebutuhan uang tunai di lokasi tersebut besar. Misalnya di area sekitar pabrik dan perumahan disekitar pabrik yang umumnya berada di daerah pinggiran kota dan penggunanya adalah karyawan pabrik/penduduk perumahan sekitar yang membutuhkan uang kas. Bank menerapkan pendekatan ini terhadap penempatan tidak kurang 121 ATM nya.

Komunikasi dan Edukasi Nasabah (FS16)

Dalam rangka mengomunikasikan semua informasi dari setiap produk dan layanan Bank Muamalat Indonesia kepada nasabah secara jelas dan mendalam, Bank merealisasikan pendekatan komunikasi interaktif serta memberikan informasi yang transparan yang dituangkan melalui penyediaan brosur, leaflet produk, newsletter dan website Bank Muamalat Indonesia.

Untuk meningkatkan pemahaman nasabah mengenai layanan dan produk perbankan, Bank Muamalat Indonesia melakukan edukasi nasabah melalui:

1. Media Sosial.
2. Siaran Radio dan Iklan Ad Libs Radio.
3. SMS Blast, E-mail Blast, SMS Notification.
4. Video Youtube.
5. Situs web Bank Muamalat Indonesia
www.bankmuamalat.co.id

Development of Special Products and Services (FS13, FS14)

The Bank had developed a special product and service in support of the development of the micro business segment as well as the ultra-micro business segment that are based on the sharia principles, and whose needs continue to grow. Through this service, the Bank is opening access to banking for marginal communities.

In the effort to open up the broadest access to banking services for these marginal communities, Bank Muamalat Indonesia has adopted a strategy of installing Muamalat ATM terminals at locations with high density of population and industries, but are still underserved by cash withdrawal facilities, although the need for cash in the area is quite substantial. An example of such areas would be residential areas that are adjacent to major factories, often in the fringes of large cities, and whose population is made up of workers of the factories and residents of the surrounding areas who will always have a need for cash. The Bank has deployed 121 of its ATM terminals in such areas.

Educating and Communicating with Customers (FS16)

In order to communicate all information on all products and services of Bank Muamalat Indonesia to customers in a clear and in-depth manner, the Bank has resorted to an interactive communication approach, while also providing transparent information through brochures, product leaflets, newsletters, and the website of Bank Muamalat Indonesia.

To increase customer understanding of the Bank's products and services, Bank Muamalat Indonesia carries out a customer education program through the following:

1. Social Media.
2. Radio programs and ad-lib advertisements.
3. SMS Blast, E-mail Blast, SMS Notification.
4. Video Youtube.
5. The website of Bank Muamalat Indonesia
www.bankmuamalat.co.id



Tanggung Jawab Produk dan Layanan

Product and Service Responsibility

6. Material cetak seperti gimmick/merchandise, brosur, *billing*, dan struk ATM.

Sementara edukasi terkait pengetahuan layanan dan produk perbankan kepada masyarakat, khususnya bagi nasabah, dilaksanakan melalui:

1. Sosialisasi pada saat nasabah *on-site* di kantor cabang.
2. Sosialisasi melalui *flyer*, brosur, dan situs *web* Bank

6. Print materials such as gimmicks/merchandising, brochure, billing and ATM receipts.

Meanwhile, education that relates to knowledge in banking products and services to the public, especially the Bank's customers, is carried out through:

1. Socialization when the customer is on-site at Bank premises.
2. Socialization through flyers, brochures, and the Bank's website.

PRIVASI NASABAH [418-1]

Bank Muamalat Indonesia menempatkan privasi nasabah sebagai salah satu prioritas layanannya. Sebagai bagian dari pelaku industri perbankan nasional, Bank Muamalat Indonesia tunduk terhadap peraturan dan perundang-undangan yang berlaku di Indonesia, baik yang diterbitkan oleh Otoritas Jasa Keuangan, Bank Indonesia maupun oleh Pemerintah melalui Kementerian dan Lembaga lainnya dalam melindungi privasi data nasabah.

CUSTOMER PRIVACY [418-1]

Bank Muamalat Indonesia places the privacy of customers as one of the Bank's service priorities. As a proponent and part of the national banking sector in Indonesia, Bank Muamalat Indonesia fully adheres to the prevailing laws and regulations of the country, whether those issued by the Financial Services Authority, Bank Indonesia or the Government of Indonesia through its ministries and other institutions in the protection of the privacy of customer data.

PROGRAM DAN AKTIVITAS LAYANAN NASABAH DI TAHUN 2020

Selama tahun 2020, Bank melaksanakan berbagai program peningkatan kualitas layanan sesuai ekspektasi nasabah. Tujuannya adalah memberikan yang terbaik kepada nasabah sesuai indikator dari PROFESSIONAL, yaitu "Berorientasi pada proses dan layanan PRIMA" dari Muamalat IDEAL, agar loyalitas nasabah meningkat dan memberi dampak *net promoter score* yang semakin baik. Program-program dimaksud adalah:

1. Melaksanakan penilaian kualitas fisik kantor layanan, antara lain: luar *banking hall*, *banking hall*, *counter CS*, *counter Teller*, *counter Supervisor*, toilet dan musholla yang meliputi kebersihan, kerapihan, serta fungsinya.
2. Penilaian kualitas fisik mesin ATM, meliputi kebersihan serta fungsinya.
3. Pelaksanaan tes MIC (Muamalat *Internal Certification*) bagi *frontliner* dan *supervisor* layanan dengan berbagai macam materi yang diujikan.
4. Penilaian kualitas layanan *frontliner* berdasarkan parameter standar industri layanan menggunakan metode survei telepon (dilakukan secara internal) kepada nasabah yang baru saja bertransaksi di kantor layanan.

CUSTOMER SERVICE PROGRAMS AND ACTIVITIES IN 2020

Throughout the year 2020, the Bank had carried out a number of programs to enhance the quality of services as per the expectation of customers. The aim was to provide the best service to customers by being professionally oriented towards prime processes and services, while being strongly rooted to the Muamalat ideals, in order to increase the loyalty of customers, and thereby improving the net promoter score. Those programs are as follow:

1. Evaluating the physical appearances of service offices, including: the exterior of banking hall, the banking hall, customer-service counters, teller counters, supervisor counters, toilets and praying rooms in terms of cleanliness, orderliness and functionality.
2. Evaluating the quality and appearances of ATM terminals, in terms of cleanliness and functionality.
3. Implementing the test for MIC (Muamalat Internal Certification) for frontliners and service supervisors with various materials to be tested.
4. Evaluating the quality of services by frontliners on the basis of the standard parameters of the service industry through a telephone survey method (undertaken internally) to customers who had just been served in the service office.

STRATEGI MENJAGA KEPUASAN NASABAH

Bank Muamalat Indonesia merealisasikan berbagai inisiatif yang ditujukan untuk meningkatkan kualitas layanan (*service quality*) kepada para nasabah. Bank berupaya meningkatkan jumlah *Customer Engagement* dengan cara membangun *Service Soul HIJRAH* didalam setiap *Frontliner* serta menjaga konsistensi layanan prima di antaranya adalah dengan:

1. Menyelenggarakan *Customer Centricity Training* bagi *Frontliner* dan *Supervisor Layanan* agar memiliki *Service Mindset Customer Centricity* serta mampu memberikan layanan prima.
2. Internalisasi *Service Soul HIJRAH* kepada seluruh *Frontliner* dan *Supervisor Layanan* pada tahap awal dan seluruh karyawan Bank Muamalat Indonesia pada tahap berikutnya.
3. Program *Roleplay* Bersama guna menjaga konsistensi dalam memberikan layanan prima.
4. Pengukuran kualitas layanan melalui metode *mystery shopper* yang dilakukan oleh pihak internal ataupun eksternal sebagai bahan evaluasi internalisasi *Service Soul HIJRAH* dan layanan prima.
5. Simplifikasi metode pengukuran kualitas layanan kantor cabang serta pengembangan parameter.
6. Program *Branch Service Champion* dengan tujuan membentuk *Frontliner of The Month* yang akan menjadi *rolemodel* serta *service duty* pada setiap kantor cabang.
7. Melaksanakan serangkaian kegiatan *Service Champion Awards* sebagai sarana seleksi bagi *Frontliner* dan *Supervisor Layanan* terbaik Nasional dan membentuk Duta Layanan.
8. Mengadakan acara khusus (*seasonal event*) pada hari-hari besar Islam dan nasional sebagai upaya untuk meningkatkan positif *branding* kepada masyarakat.
9. *Program Service Campaign* yang dibuat secara berkala untuk meningkatkan kesadaran seluruh karyawan terhadap pentingnya layanan prima.
10. Standardisasi aspek tampilan area pelayanan pada kantor cabang serta monitoring berkala guna menjaga tampilan serta fungsi yang ada.
11. Percepatan layanan pembukaan rekening bagi *Walk-in Customer*.

STRATEGY TO MAINTAIN CUSTOMER SATISFACTION

Bank Muamalat Indonesia has realized a number of initiatives aimed at improving the quality of service the Bank provides to its customers. The Bank continues to strive to increase the number of engagements with customers by instilling the HIJRAH Service Soul in every Frontliners, and by consistently delivering prime services, through among other things:

1. Carrying out Customer Centricity Training for all Frontliners and Service Supervisors to have a Customer Centricity Service Mindset and able to deliver prime services to customers.
2. Internalizing the HIJRAH Service Soul in all Frontliners and Service Supervisors in the initial stage, and subsequently to all Bank Muamalat Indonesia employees in the next stage.
3. Enacting the Joint Roleplay Program to maintain consistency in delivering prime services.
4. Measuring the quality of service through the mystery shopper method undertaken by both internal and external parties as a means to evaluate the internalization of the HIJRAH Service Soul and prime service.
5. Simplifying the method of measurement of the service quality at branch offices and expanding the parameters.
6. Initiating the Branch Service Champion Program with the aim of appointing the Frontliner of the Month who will become the role model and service duty in all branch offices.
7. Undertaking the Service Champion Awards as a means to select the Best National Frontliner and Service Supervisor and appoint a Service Ambassador.
8. Carrying out seasonal events on Islamic holidays or national days as an effort to instill positive branding in the public's mind.
9. Carrying out periodic Service Campaign Programs to increase the awareness of employees on the importance of a prime service.
10. Standardizing the appearances of the service areas at all branch offices and monitoring their consistency over time to maintain the intended appeal and function.
11. Expediting service on account opening for walk-in customers.



Tanggung Jawab Produk dan Layanan

Product and Service Responsibility

PENANGANGAN PENGADUAN NASABAH

Bank Muamalat Indonesia menjalankan kebijakan transparansi tata cara pengaduan nasabah dan penyelesaian sengketa bagi para nasabah. Sosialisasi penanganan pengaduan nasabah dilakukan melalui website dan media sosial Bank Muamalat Indonesia. Pengembangan penanganan pengaduan nasabah terus dilakukan dengan mengacu peraturan perundungan yang berlaku serta merujuk pada hasil survei kepuasan nasabah. Dengan adanya sistem penanganan pengaduan nasabah yang komprehensif, sistematis, responsif, cepat dan tuntas diharapkan dapat meningkatkan kualitas layanan baik di cabang maupun *contact point* Bank Muamalat Indonesia lainnya.

Penanganan dan penyelesaian pengaduan nasabah dilakukan bersama-sama dengan unit-unit terkait baik dalam langkah penyelesaian pengaduan maupun perbaikan dari sisi proses, prosedur maupun produk dan layanan yang diberikan.

Jumlah Keluhan Nasabah. [417-2, 417-3, 418-1]

Selama tahun 2020, Bank menerima 10.716 keluhan dari para nasabah, mengalami penurunan dari total 17.570 keluhan di tahun sebelumnya. Dari seluruh keluhan tersebut, tidak terdapat kategori keluhan yang terjadi karena adanya insiden ketidaksesuaian dengan informasi dan label produk dimaksud, insiden ketidaksesuaian dengan keterangan dari komunikasi pemasaran maupun insiden karena adanya kebocoran kerahasiaan pelanggan dan hilangnya data nasabah.

Keluhan dari nasabah mayoritas berupa kegagalan dan keterlambatan transaksi yang terjadi karena adanya kendala jaringan transaksi dengan pihak eksternal. Hampir seluruh pengaduan yang diterima telah ditindaklanjuti dan diselesaikan sesuai SLA yang ditetapkan.

Berikut rekapitulasi jumlah pengaduan yang masuk dan statistik penyelesaiannya untuk tahun 2018-2020.

RESOLUTION OF CUSTOMER COMPLAINTS

Bank Muamalat Indonesia implements policies on transparencies and the protocols for customer complaints and the resolutions thereof. Information on the management of customer complaints is made available in the official website and other social media of Bank Muamalat Indonesia. Improvements to the management of customer complaints continue to be undertaken by the Bank pursuant to prevailing laws and regulations and by referring to the results of surveys on customer satisfaction. With the availability of a system to manage customer complaints comprehensively, systematically, responsively, promptly and thoroughly, the Bank expects to increase the quality of services at the Bank's branch offices and other contact points.

The management and resolution of customer complaints are carried out jointly by the relevant operating units both in terms of resolving the issues as well as improving the processes, procedures and the products and services on offer.

Number of Customer Complaints [417-2, 417-3, 418-1]

Throughout the year 2020, the Bank had received a total of 10,716 complaints from customers, which was less than the 17,570 complaints it had received in the previous year. Out of all of those complaints, however, none was related to issues of inaccurate product information on the labelling, inaccurate product information from marketing communications, or issues related to the privacy or loss of customer data.

Complaints from the majority of customers were in the form of transaction failures and delays that occurred due to transaction network constraints with external parties. Almost all complaints received have been followed up and resolved according to the stipulated SLA.

The following is a recapitulation of the total number of complaints that was handled by the Bank between 2018 and 2020:

| Keterangan Description | 2020 | 2019 | 2018 |
|--|--------|--------|--------|
| Jumlah Pengaduan Diterima Total number of Complaints | 10.716 | 17.570 | 18.736 |
| Jumlah Pengaduan Ditangani dan Diselesaikan Sesuai SLA Rate of Resolutions as per SLA | 93,42% | 98,84% | 97,98% |

Sesuai dengan data pada tabel di atas, Terjadi penurunan jumlah pengaduan yang diiringi dengan penurunan SLA IN atas penanganan pengaduan dibandingkan tahun 2019.

Penurunan jumlah pengaduan tersebut karena Bank Muamalat Indonesia senantiasa melakukan perbaikan dan pengembangan atas produk, sistem dan proses yang berkaitan dengan transaksi nasabah. Penurunan SLA IN pengaduan tidak terlepas dari kondisi pandemi yang terjadi sejak Maret 2020 yang menyebabkan dilakukannya pembatasan operasional pada beberapa unit dan kantor layanan seiring dengan di berlakukannya ketentuan WFH oleh pemerintah dan institusi guna mencegah penyebaran virus di tengah masyarakat.

Ketentuan WFH ini pun mempengaruhi proses penyelesaian pengaduan, terutama penutupan pengaduan oleh unit penerima pengaduan. Hal itu terjadi lantaran keterbatasan akses kepada jaringan kantor (untuk menutup dan memutakhirkan status pengaduan di sistem pencatatan pengaduan Bank Muamalat Indonesia).

Mekanisme Penyelesaian Pengaduan Nasabah

1. Complaint Handling Forum

Melakukan forum penanganan pengaduan nasabah yang dihadiri oleh *product owner*, *business owner*, *unit risk*, *legal*, dan *supporting unit*. Pada forum disepakati langkah perbaikan yang akan dilakukan oleh setiap unit dalam rangka penanganan pengaduan nasabah.

2. Complaint Handling Improvement

Memberikan masukan kepada *product owner* dan *service owner* terkait hasil analisa atas issue complaint handling sehingga dapat dilakukan peningkatan atas produk maupun proses terkait unit dimaksud.

3. System Improvement

Pengembangan Aplikasi Pencatatan dan Penanganan Pengaduan Nasabah (APPN) sesuai dengan kebutuhan industri terkini. APPN dikembangkan dengan tujuan optimalisasi fungsi sentralisasi penanganan pengaduan *from front to end*, serta *monitoring* waktu pemrosesan pengaduan (SLA) pada setiap unit terkait dan *timely feedback* kepada *user*.

As seen from the table above, there was a significant decline in the number of complaints in 2020 compared to those of the previous two years. This was due in large part to the reduced level of SLA IN on the management of complaints.

Lesser number of complaints was also due to the continuous improvement and development that the Bank had applied to its products, systems and processes related to customer transactions. Meanwhile, reduction of the SLA IN for complaints management was mainly due to pandemic conditions that had transpired since March 2020, resulting in the limitation placed on operational activities in several branch offices and servicing units of the Bank due to the Work-from-Home (WFH) directive from the government and various institutions to prevent the spread of Covid-19 further in the communities.

This WFH rule had also affected the process of resolving customer complaints, especially with regards to the service termination of the complaints servicing unit. This was due to limitations on access to Bank network (to close and update complaint status in the Bank's complaints recording system).

The Mechanics of Resolving Customer Complaints

1. Complaint Handling Forum

Forums on managing customer complaints are regularly held by the Bank, attended by the product owner, business owner, risk-taking unit, legal and other supporting units. In these forums, corrective steps are agreed upon by the participating units to resolve issues and complaints from customers.

2. Complaint Handling Improvement

Inputs are provided to the product owners and service owners from the results of analyses on various complaints issues and their management, such that improvements could be made to the products or processes in question.

3. System Improvement

Development of the Application for the Recording and Resolving of Customer Complaints (ARRCC) in line with current industry standards. The ARRCC is developed with the aim to optimise the centralized functions of complaints handling from front to end, as well as to monitor the length of processing time (SLA) within the respective units, and timely feedback to users.



Tanggung Jawab Produk dan Layanan

Product and Service Responsibility

4. *People Development on Complain Handling Management*
 Bank melakukan sosialisasi dan *refreshment* kepada unit penerima pengaduan nasabah (CS, Marketing maupun Agent SalaMuamalat) terkait penanganan pengaduan nasabah. Selain itu dilakukan pula MIC (Muamalat Internal Certification) bagi *frontliner* dan supervisor layanan terkait materi penanganan pengaduan nasabah.

5. Customer Education

Bank Muamalat Indonesia melakukan edukasi kepada nasabah terkait himbauan menjaga kerahasiaan data pribadi dan perbankan, tips menghindari *card skimming*, himbauan untuk menjaga aktivitas rekening agar terhindari dari dormansi.

KOMUNIKASI PEMASARAN

Program Komunikasi Pemasaran

Bank Muamalat Indonesia menyusun dan menerapkan strategi pemasaran untuk membangun komunikasi yang efektif dengan para nasabahnya. Strategi Pemasaran yang dilakukan Bank Muamalat Indonesia antara lain peningkatan layanan cabang dan *e-channel* Bank Muamalat Indonesia, pengembangan aliansi/sinergi, dan peningkatan pangsa pasar.

Di tahun 2020, Bank Muamalat Indonesia merealisasikan beberapa kegiatan utama terkait dengan komunikasi pemasaran Bank, di antaranya:

1. Komunikasi Melalui Media Sosial

Komunikasi pemasaran di tahun 2020 difokuskan melalui kanal media sosial yang dimiliki Bank Muamalat Indonesia antara lain Instagram, Facebook, Twitter, Youtube dan Website dengan alamat resmi sebagai berikut:

4. People Development on Complain Handling Management
 The Bank trains and refreshes the skills and knowledge of the complaints receiving units (CS, Marketing and SalaMuamalat Agents) on the management of complaints handling. In addition to this, the Bank issues the Muamalat Internal Certification (MIC) to frontliners and supervisors of services, denoting their qualification to handle customer complaints.

5. Customer Education

Bank Muamalat Indonesia educates customers on issues related to the security of personal and bank data, tips on detecting and avoiding card skimming by unscrupulous parties, and reminder to keep bank accounts active to avoid dormancy.

MARKETING COMMUNICATION

Marketing Communications Program

Bank Muamalat Indonesia formulates and undertakes a marketing strategy to build effective communications with its customers. The marketing strategy of Bank Muamalat Indonesia includes among other things to enhance its services either through branch-office or e-channel deliveries, strategic alliances/synergies, and increasing market share.

In 2020, Bank Muamalat Indonesia realized a number of key activities in connection with its marketing communications, as follows:

1. Communication through Social Media

Marketing communications in 2020 had focused on using the social media channels of Bank Muamalat Indonesia, including Instagram, Facebook, Twitter, Youtube and Website with the following official addresses:

| No | Media Sosial Social Media | Akun Media Sosial Social Media Accounts | Link Media Sosial Social Media Links |
|----|------------------------------|--|--|
| 1 | Instagram | @bank.muamalat @Muamalat.Hijrah.People | https://www.instagram.com/bank.muamalat/ https://www.instagram.com/muamalat.hijrah.people/ |
| 2 | Facebook | Bank Muamalat Indonesia | https://www.facebook.com/BankMuamalatIndonesia/ |
| 3 | Twitter | @bankmuamalat | https://twitter.com/BankMuamalat |
| 4 | Website | bankmuamalat | https://www.bankmuamalat.co.id/ |
| 5 | Youtube | Bank Muamalat Kajian Muamalat | https://www.youtube.com/channel/UCtqkVl3ce3k2PoIITVQJ8_g https://www.youtube.com/channel/UCTEEwMREpdldISjcBG-Y_nA |

Sosialisasi pemasaran melalui kanal-kanal media sosial di atas antara lain meliputi produk, layanan, maupun *event corporate*. Pada produk dan layanan perbankan, di sepanjang tahun 2020 Bank Muamalat Indonesia fokus terhadap produk tabungan dan kartu debit.

Untuk produk tabungan antara lain Tabungan iB Hijrah, Tabungan iB Hijrah Haji, Tabungan iB Hijrah Rencana, Tabungan iB Hijrah Rencana Berhadiah, Tabungan iB Hijrah Prima, dan Tabungan iB Hijrah Prima Berhadiah. Sedangkan untuk kartu debit fokus pada Shar-E Debit 1HRAM yaitu kartu ATM/Debit yang dapat digunakan untuk bertransaksi di dalam dan luar negeri dengan program khusus untuk transaksi di Arab Saudi.

2. Aplikasi Ayo Hijrah

Guna mendukung kampanye dan semangat #AyoHijrah, Bank Muamalat Indonesia meluncurkan aplikasi AyoHijrah. Dengan inisiatif ini, masyarakat semakin mudah untuk hijrah ke perbankan syariah karena calon nasabah bisa membuka rekening tanpa datang ke kantor cabang. Aplikasi AyoHijrah merupakan aplikasi layanan *online* bagi nasabah Bank Muamalat Indonesia agar dapat melakukan pembukaan rekening maupun pembiayaan melalui website Bank Muamalat Indonesia yang dapat diakses melalui link <https://www.bankmuamalat.co.id/AyoHijrah>.

3. Muamalat DIN

Selanjutnya pada November 2019 Bank Muamalat Indonesia juga telah resmi meluncurkan layanan *Mobile Banking* terbaru: Muamalat DIN.

Seluruh materi produk dan layanan tersebut dikemas dalam bentuk visual, audio maupun video yang kemudian dipublikasikan melalui seluruh kanal media sosial Bank Muamalat Indonesia di atas.

Keterbukaan Informasi Produk dan Jasa [417-1]

Bank Muamalat Indonesia menjamin kelayakan berbagai produk dan layanan yang diluncurkan oleh Bank dan bahwa seluruh produk Bank telah mematuhi seluruh perundang-undangan serta peraturan yang ditentukan oleh pihak regulator terkait.

The marketing communications through these social media channels include various information of products, services, as well as corporate events. In marketing its banking products and services, in 2020 Bank Muamalat Indonesia focused on savings products and the debit card.

The savings product category includes the Hijrah iB Savings, Hijrah Haji iB Savings, Hijrah Plan iB Savings, Hijrah Plan iB Savings with Prizes, Prime Hijrah iB Savings, and the Prime Hijrah iB Savings with Prizes. Whereas in the debit card category, the focus was on marketing the Shar-E Debit 1 HRAM, the Muamalat ATM/Debit Card that can be used for transactions at home and abroad, with a special program for transactions in Saudi Arabia.

2. Ayo Hijrah Application

To support the campaign and spirit of #AyoHijrah (a call to consumers to move to sharia banking), Bank Muamalat Indonesia launches the AyoHijrah Application, enabling the general public to open an account with Bank Muamalat conveniently without having to come to a branch office. The AyoHijrah Application is an on-line banking service for Bank Muamalat Indoneia customers to open a bank account, make banking transactions or obtain financing through the official website of the Bank, accesible through the link, <https://www.bankmuamalat.co.id/AyoHijrah>.

3. Muamalat DIN

Subsequently in November 2019, Bank Muamalat Indonesia officially launched its latest mobile banking service: Muamalat DIN.

All of the above products and services was packaged in the form of audio-visual, and broadcasted in all of the aforementioned social media channels of Bank Muamalat Indonesia.

Transparent Disclosures on Products and Services [417-1]

Bank Muamalat Indonesia ensures the viability of all of the products and services that the Bank had launched, and that, furthermore, all of the Bank's products comply with prevailing laws and regulations set by the relevant regulators.



Tanggung Jawab Produk dan Layanan

Product and Service Responsibility

Bank Muamalat Indonesia berupaya untuk selalu memberikan informasi yang jelas, akurat, transparan, dan lengkap melalui pemberian label di tiap produk dan layanan Bank Muamalat Indonesia. Selain itu, seluruh kegiatan operasi dan usaha yang dilakukan Bank Muamalat Indonesia diawasi oleh OJK dan patuh terhadap peraturan yang dikeluarkan baik oleh OJK maupun Bank Indonesia; termasuk persyaratan pelabelan dan informasi produk dan jasa yang dimiliki Bank.

Informasi rinci mengenai produk dan layanan Bank Muamalat Indonesia dapat diakses melalui situs Bank Muamalat Indonesia (www.bankmuamalat.co.id)

Sepanjang periode pelaporan di tahun 2020, tidak ditemukan pelanggaran terkait informasi produk dan jasa maupun komunikasi pemasaran, baik yang menimbulkan kerugian bagi nasabah maupun pelanggaran terhadap peraturan dan perundang-undangan yang berlaku. [417-2, 417-3]

KEPATUHAN BANK TERHADAP PERATURAN DAN PERUNDANG-UNDANGAN [419-1]

Bank Muamalat Indonesia tunduk terhadap peraturan dan perundang-undangan yang berlaku di Indonesia, baik yang diterbitkan oleh Otoritas Jasa Keuangan, Bank Indonesia maupun oleh Pemerintah melalui Kementerian dan Lembaga lainnya.

Beberapa aspek kepatuhan Bank Muamalat Indonesia yang menjadi prioritas adalah sebagai berikut:

- **Prinsip Kehati-hatian Bank [102-11]**

Selama tahun 2020, Bank Muamalat Indonesia tidak melakukan pelanggaran dan pelampaunan Batas Minimum Pemberian Kredit (BMPK) baik terhadap pihak terkait maupun pihak tidak terkait dengan Bank. Giro Wajib Minimum (GWM) baik valas maupun Rupiah selalu dijaga sesuai ketentuan. Demikian juga Posisi Devisa Neto (PDN) dijaga di bawah batas ketentuan dari regulator.

- **Sengketa Pajak.**

Sepanjang tahun 2020, tidak terdapat sengketa pajak yang dihadapi Bank Muamalat Indonesia.

- **Perkara yang Melibatkan Dewan Komisaris dan Direksi Bank.**

Sepanjang tahun 2020 tidak ada perkara hukum yang melibatkan Dewan Komisaris dan Direksi Bank Muamalat Indonesia.

Bank Muamalat Indonesia continuously strives to provide clear, accurate, transparent and comprehensive information on the label of all of the Bank's products and services. In addition to that, all of the Bank's operational and business activities are monitored by OJK, and fully comply with the regulations issued by either OJK or Bank Indonesia; including the rules on labeling and product/service information of the Bank.

Detailed information on the products and services of Bank Muamalat Indonesia can be accessed through the Bank's official website, (www.bankmuamalat.co.id)

Throughout the reporting period of 2020, there was no fault related to the Bank's information on its products and services, whether that which might have caused financial loss for the customer, or that which could be deemed as non-compliance to prevailing laws and regulations. [417-2, 417-3]

BANK COMPLIANCE TO PREVAILING LAWS AND REGULATIONS [419-1]

Bank Muamalat Indonesia fully adheres to all prevailing laws and regulations in Indonesia, whether those issued by the Financial Services Authority, Bank Indonesia or by the Government of Indonesia through its Ministries and other Institutions.

Some of the aspects of compliance that Bank Muamalat Indonesia places importance upon are as follows:

- **Bank Prudential Principles [102-11]**

Throughout the year 2020, Bank Muamalat Indonesia did not overstep the Legal Lending Limit, whether to related parties or non-related parties. Its Minimum Reserves Requirement either Rupiah or foreign currency was also kept within the statutory requirement; as was the case for the Bank's Net Open Position.

- **Tax Dispute**

Throughout the 2020, the Bank did not have a dispute with the Tax Authorities.

- **Litigation Case Facing Board Members**

In 2020, none of the members of the Board of Commissioners or Board of Directors of the Bank had any court cases against them.

- **Sanksi Regulator**

Selama tahun 2020 Bank Muamalat Indonesia pernah mendapatkan sanksi dari Regulator namun tidak mempengaruhi bisnis Bank Muamalat Indonesia secara keseluruhan.

- **Penyimpangan Internal**

Selama tahun 2020 tidak ditemukan adanya penyimpangan yang bersifat kecurangan yang dilakukan oleh karyawan Bank Muamalat Indonesia.

SURVEI KEPUASAN NASABAH

Untuk mendapatkan umpan balik bagi peningkatan kualitas layanan, secara berkala Bank Muamalat Indonesia mengadakan survei *Net Promoter Score (NPS)* dan *Customer Satisfaction Index (CSI)* untuk mengukur tingkat rekomendasi nasabah dan tingkat kepuasan nasabah terhadap kualitas layanan.

Metode yang digunakan adalah dengan *Computer Aided Telephone Interview (CATI)* yaitu menggunakan kuesioner dengan metode *phone interview* kepada nasabah eksisting secara acak sesuai dengan kategori yang ditentukan yang dilakukan oleh agen SalaMuamalat.

Per Desember 2020, hasil survei atas tingkat rekomendasi nasabah (NPS) adalah sebanyak 27,50% (2019: 27%) nasabah menyatakan ingin merekomendasikan produk dan layanan Bank kepada pihak lain; sementara berdasarkan hasil survei tingkat kepuasan nasabah (CSI) adalah sebesar 97,80% (2019: 97,99%) nasabah menyatakan puas dan sangat puas akan layanan yang diberikan Bank.

- **Sanction of the Regulator**

In 2020, Bank Muamalat Indonesia had received a sanction from the Regulator, which did not affect the business of Bank Muamalat Indonesia as a whole.

- **Internal Misdemeanor**

In 2020, there was no misdemeanor that qualified as a fraudulent activity by any of the Bank's employees. .

SURVEY ON CUSTOMER SATISFACTION

In order to obtain feedbacks on how to improve the quality of service, Bank Muamalat Indonesia periodically undertakes a Net Promoter Score (NPS) and Customer Satisfaction Index (CSI) surveys to gauge how much the customer is willing to promote the services of the Bank or how much the customer is satisfied with the quality of the Bank's services.

The methodology employs a Computer Aided Telephone Interview (CATI) by using a questionnaire and a telephone interview with existing customers that had been randomly selected in accordance with the parameters set by the SalaMuamalat Agents who are also conducting the interviews.

As of December 2020, result of the survey on the willingness of customer to promote the Bank's services was 27.50% (2019: 27%), who had indicated their willingness to promote the Bank to other parties; while the survey on customer satisfaction gave a result of 97.80% (2019: 97.99%), with many customers stating they were either satisfied or highly satisfied with the Bank's services.



Kinerja Ekonomi

Economic Performance

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Kinerja Ekonomi

Economic Performance



**Komitmen Bank
untuk melaksanakan
manajemen risiko
pembiayaan dengan baik,
serta tetap menerapkan
penerapan prinsip kehati-
hatian dan pelaksanaan
prinsip GCG telah
membuat hasil yang
menggembirakan.**



The Bank's commitment to carry out financing risk management properly, as well as continue to apply prudential principles and implementation of GCG principles has yielded encouraging results.

Bank telah menyusun strategi pengembangan usaha, termasuk strategi pencapaian tujuan keberlanjutan yang dituangkan dalam dokumen Rencana Bisnis Bank dan Rencana Aksi Keuangan Berkelanjutan. Tujuan dari pelaksanaan Misi dan penyusunan strategi tersebut adalah optimalnya kinerja pada aspek sosial, ekonomi dan lingkungan secara berimbang dari seluruh kegiatan operasional yang dijalankan

The Bank has developed a business development strategy, including a strategy for achieving sustainability goals as outlined in the Bank's Business Plan and Sustainable Finance Action Plan documents. The objective of implementing the Mission and formulating the strategy is optimal performance in social, economic and environmental aspects in a balanced manner from all operational activities carried out

KOMITMEN DAN KEBIJAKAN [103-1, 103-2, 103-3]

Bank Muamalat Indonesia berkomitmen penuh untuk menjalankan misinya: "Membangun lembaga keuangan Syariah yang unggul dan berkesinambungan dengan penekanan pada semangat kewirausahaan berdasarkan prinsip kehati-hatian, keunggulan sumber daya manusia yang Islami dan profesional serta orientasi investasi yang inovatif untuk memaksimalkan nilai kepada seluruh pemangku kepentingan".

COMMITMENTS AND POLICIES [103-1, 103-2, 103-3]

Bank Muamalat Indonesia is fully committed to carrying out its mission: "To build a leading and sustainable Sharia financial institution that emphasises the entrepreneurial spirit founded upon the principles of prudence, competent human resources who are Islamic and professional, and orientated towards innovative investments to maximise stakeholders value."

Untuk menjalankan Misi Perusahaan dengan sebaik-baiknya, Bank telah menyusun strategi pengembangan usaha, termasuk strategi pencapaian tujuan keberlanjutan yang dituangkan dalam dokumen Rencana Bisnis Bank dan Rencana Aksi Keuangan Berkelanjutan. Tujuan dari pelaksanaan Misi dan penyusunan strategi tersebut adalah satu, yakni optimalnya kinerja pada aspek sosial, ekonomi dan lingkungan secara berimbang dari seluruh kegiatan operasional yang dijalankan.

Bank Muamalat Indonesia melakukan upaya-upaya antisipatif guna memastikan tercapainya visi dan misi perusahaan, selain tercapainya pertumbuhan skala usaha yang sehat dan berkesinambungan dengan cara:

1. Menjaga *Non Performing Financing* (NPF) dalam rangka menjaga kualitas aset.
2. Proaktif menangani debitur yang masuk kategori *watchlist*.
3. Restrukturisasi kredit bagi debitur yang mengalami kesulitan.
4. Lebih selektif dalam menyalurkan kredit dengan tetap memperhatikan target pertumbuhan sesuai rencana bisnis, kualitas calon debitur dan kondisi sektor usaha.
5. Mengendalikan biaya dengan memprioritaskan anggaran sesuai kebutuhan bisnis.

In order to carry out its mission in the best possible way, the Bank has formulated its business development strategy, including the strategy to achieve sustainability goals that have been defined in the documents of the Bank's Business Plan and Sustainable Finance Action Plan. The aim of this mission and strategy is one: To optimise the Bank's performances in all aspects of social, economic and environment in a balanced manner out of all operational activities.

Bank Muamalat Indonesia has taken anticipative measures to ensure the achievement of its vision and mission, in addition to achieving sound and sustainable business growth by way of:

1. Managing Non Performing Financing (NPF) in order to maintain asset quality.
2. Proactively managing debtors that are on the watchlist category.
3. Restructuring the credit of debtors who are in trouble.
4. Disbursing credit more selectively while still aiming for growth targets in line with the business plan, and carefully assessing the quality of potential debtors and condition of business sectors.
5. Managing cost by prioritizing budgets that are in line with business needs.

TINJAUAN PEREKONOMIAN NASIONAL

Pandemi COVID-19 yang merebak sejak awal Maret 2020 dan hingga saat ini masih belum teratasi membuat perekonomian hampir di seluruh negara di dunia, termasuk Indonesia, mencatatkan resesi. Sekalipun perekonomian nasional sejak kuartal ke III, mulai menunjukkan perbaikan pada akhirnya Indonesia mencatatkan kontraksi pertumbuhan perekonomian sebesar 2,07% di tahun 2020.

Hal yang masih positif adalah bahwa walaupun perekonomian tertekan, berkat sinergi kebijakan makro prudensial oleh Pemerintah (dari sisi fiskal), Bank Indonesia (dari sisi moneter) dan OJK (dari sisi pengawasan pasar modal/pasar keuangan), kondisi makroekonomi Indonesia tetap terjaga dengan baik.

OVERVIEW OF THE NATIONAL ECONOMY

The COVID-19 pandemic that has proliferated since early March 2020 and continues to this day has caused economic recessions in most countries around the world, including Indonesia. Although the national economic has begun to show improvements since Q3 2020, Indonesia registered an economic contraction of 2.07% for the full year 2020.

What has remained positive, however, despite the depressed economic condition, was that the synergistic macro-prudential policies of the government (on the fiscal side), Bank Indonesia (on the monetary side), and the Financial Services Authority - OJK (on the regulatory side of the capital market and money market), blended effectively to maintain stable macroeconomic conditions in Indonesia.



Kinerja Ekonomi

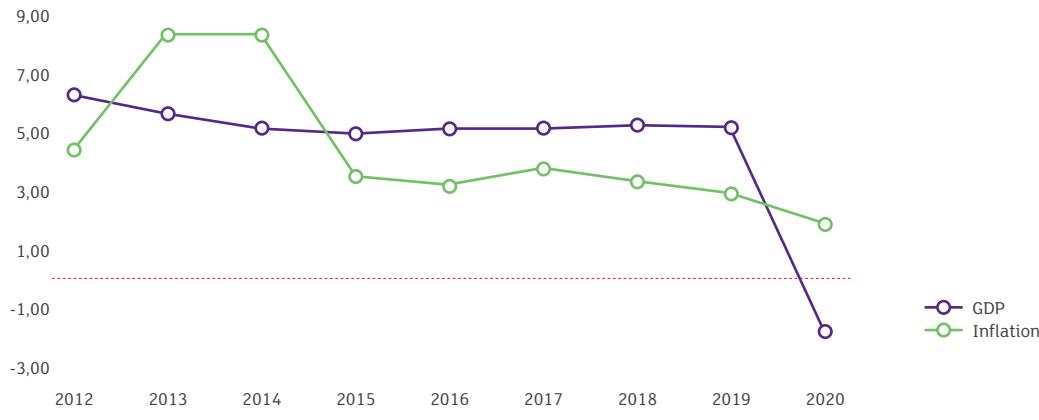
Economic Performance

Neraca perdagangan 2020 mencatatkan surplus sebesar US\$21,74 miliar, cadangan devisa Indonesia tetap memadai, mencapai US\$135,9 miliar dan nilai tukar Rupiah, sekalipun sempat tertekan, hanya melemah 1,5% dari Rp13.901,-/US\$ menjadi Rp14.105,-/US\$. Hal ini membuat BI memiliki ruang untuk menurunkan suku bunga rujukan 7 hari *Repo Rate* menjadi 3,75% dari 5,00%. Upaya Pemerintah menjaga pasokan kebutuhan pokok juga membuat inflasi terjaga di kisaran 1,68% dari 2,72%.

Konsistensi Pemerintah Indonesia dalam merealisasikan proyek-proyek infrastruktur konektivitas, meliputi pembangunan jalan, jembatan, bandara maupun pelabuhan, juga memberi dampak positif bagi pertumbuhan industri logistik. Sementara upaya Pemerintah Indonesia dalam memperbaiki iklim berusaha, mencatatkan kemajuan dengan telah disahkannya UU Cipta Kerja No.11-2020 atau disebut juga Omnibus Law. Seluruh kondisi tersebut membuat peringkat utang luar negeri Indonesia yang dikeluarkan oleh lembaga-lembaga pemeringkat seperti Moody's, S&P maupun *Fitch Rating*, tetap masuk kategori *Investment Grade*.

Grafik Indikator Makro Ekonomi Indonesia

Graph of Indonesia's Macroeconomic Indicators



Sumber : BPS

Sumber : BPS | Source: BPS (Central Bureau of Statistics)

TINJAUAN KONDISI PERBANKAN NASIONAL DAN PERBANKAN SYARIAH

Sementara itu data-data dari Otoritas Jasa Keuangan (OJK) menunjukkan, kondisi sektor jasa keuangan Indonesia sepanjang 2020 relatif stabil. Hasil tersebut merupakan buah dari implementasi *prudential banking* yang ditetapkan oleh Bank Indonesia dan dilaksanakan dengan baik oleh seluruh insan perbankan dengan pengawasan OJK.

In 2020, the nation's balance of payment posted a surplus of US\$21.74 billion, foreign currency reserves remained adequate at US\$135.9 billion, and the Rupiah exchange rate, while at one point reeling under heavy pressure, rebounded to weaken by just 1.5% from Rp13.901,-/US\$ to Rp14.105,-/US\$. This provided room for Bank Indonesia to lower its benchmark 7-day Repo Rate to 3.75% from 5.00%. Government efforts to maintain the supply of staple goods kept inflation low, ranging from 1.68% to 2.72%.

The consistent efforts by the Government to realise connectivity infrastructure projects such as the construction of roads, bridges, airports and harbours have also been positive for the growth of the logistics industry. Meanwhile, efforts to improve the business climate made significant progress with the enactment of Law No.11 of 2020 on Job Creation, otherwise known as the Omnibus Law. These conditions provided the basis for Indonesia's sovereign debt ratings by the international rating agencies of Moody's, Standard & Poor's and Fitch Rating to remain in the Investment Grade category.

OVERVIEW OF NATIONAL BANKING AND SHARIA BANKING CONDITIONS

Data of the Financial Services Authority (OJK) show that the condition of the financial services sector in Indonesia was relatively stable throughout 2020. This was due to the implementation of prudential banking that was mandated by Bank Indonesia and executed well by the banking sector under the watchful eyes of OJK.

Total Aset perbankan nasional meningkat 7,2% menjadi sebesar Rp9.177,9 triliun dari Rp8.563,0 triliun di tahun sebelumnya, terutama didukung oleh naiknya simpanan dana pihak ke-3 yang naik 11,1% dari Rp5.998,6 triliun menjadi sebesar Rp6.665,4 triliun. Sementara saldo kredit perbankan nasional justru menunjukkan penurunan sebesar 2,4% dari sebesar Rp5.683,8 triliun di tahun 2019 menjadi sebesar Rp5.547,6 triliun. Kondisi ini menunjukkan, bahwa kondisi pandemi membuat masyarakat golongan menengah ke atas, cenderung mengurangi investasi maupun konsumsi, dan menempatkan kelebihan dananya di sistem perbankan nasional.

Rasio kecukupan modal CAR perbankan nasional di akhir 2020 tetap kuat, yakni berada di kisaran 23,89% dengan NPL bruto sedikit meningkat, yakni 3,06% dari NPL sebesar 2,53% di tahun sebelumnya.

Suku bunga deposito perbankan nasional cenderung melemah, dari kisaran 6,02%-6,92% di tahun 2019, menjadi di kisaran 4,22%-5,80% demikian pula dengan suku bunga kredit investasi, menunjukkan tren penurunan dari sebesar 9,90% menjadi sebesar 8,88%. Suku bungan kredit konsumsi dan modal kerja perbankan nasional juga menunjukkan tren penurunan. Ini sejalan dengan penurunan suku bunga rujukan *Repo Rate 7 Hari BI* yang terus menurun.

Data dari OJK juga menunjukkan simpanan surat berharga dari perbankan nasional cenderung meningkat, di saat saldo kredit menurun. Kondisi tersebut merupakan respons atas sulitnya perbankan menyalurkan kredit karena belum kondusifnya dunia usaha yang terimbas oleh menurunnya pertumbuhan perekonomian nasional maupun global akibat merebaknya pandemi COVID-19.

Kondisi Perbankan Syariah

Sementara itu kondisi perbankan syariah secara umum justru memberi gambaran yang lebih baik, mengingat seluruh indikator pertumbuhan mencatatkan hasil positif.

Total aset perbankan syariah (Bank Umum Syariah - BUS dan Unit Usaha Syariah – UUS) di tahun 2020 tumbuh 13,2% menjadi senilai Rp593,9 triliun, dari nilai sebesar Rp524,6 triliun pada tahun sebelumnya. Berbeda dengan bank umum Nasional konvensional yang mencatatkan penurunan, perbankan syariah mencatatkan pertumbuhan saldo pembiayaan sebesar 8,02% menjadi sebesar Rp385,0 triliun, dari nilai sebesar Rp356,4 triliun di tahun sebelumnya. Sementara simpanan Dana Pihak Ke-3 pada perbankan syariah menunjukkan pertumbuhan sebesar 12,0% menjadi senilai Rp465,9 triliun dari sebesar Rp416,6 triliun di tahun sebelumnya.

The total assets of national banking increased by 7.2% to Rp9,177.9 trillion from Rp8,563.0 trillion the previous year, mainly driven by the increase of third-party deposits by as much as 11.1% from Rp5,998.6 trillion to Rp6,665.4 trillion. Whereas aggregate outstanding credit of national banking declined by minus 2.4% from Rp5,683.8 trillion in 2019 to Rp5,547.6 trillion. The condition indicated the trend of middle-to-upper income consumers to withhold consumption and investment in the real sector, and instead place their funds in the nation's banks.

The CAR of national banking as of year-end 2020 had remained solid, ranging around 23.89% with gross NPL rising slightly to 3.06% from the NPL ratio of 2.53% a year before.

The interest rate on deposits in national banking tended to weaken, from a range of 6.02%-6.92% in 2019 to a range of 4.22%-5.80%, as well as that of investment credit, which declined from 9.90% to 8.88%. The interest rate on consumption credit and working capital credit also showed a downward trend. This was in line with the benchmark 7-day Repo Interest Rate of Bank Indonesia that continued to decline throughout the year.

Data from OJK also showed that placement in securities by national banking increased as total outstanding credit decreased. The condition was a response to the difficulty for banks to extend credit amid the inconducive economic environment that was impacted by the economic recessions both in Indonesia and globally as a result of the COVID-19 pandemic.

Sharia Banking Condition

Meanwhile, the condition of sharia banking in general showed a rosier picture, with all key indicators pointing to positive growth.

The total aggregate assets of sharia banking (both sharia commercial bank/SCB and sharia business unit/SBU) grew by 13.2% to Rp593.9 trillion in 2020, from Rp524.6 trillion the year before. Unlike the national conventional banking that posted declining outstanding credit, The financing portfolio in the sharia banking sector recorded a growth of 8.02% to reach Rp385.0 trillion, compared with Rp356.4 trillion a year previously. Meanwhile, sharia banking third party funds amounted to Rp465.9 trillion, up 12.0% from Rp416.6 trillion in the previous year.



Kinerja Ekonomi Economic Performance

Dari sisi kecukupan modal, perbankan syariah juga menunjukkan kondisi yang cukup kuat, dengan rerata CAR di tahun 2010 adalah 21,64%, naik dari posisi rerata CAR 20,59% di tahun sebelumnya. Sementara kualitas pembiayaan juga relatif terjaga, dengan NPF rata-rat di kisaran 3,13%, membaik dari 3,23% di tahun 2019.

Data tersebut menunjukkan bahwa di masa pandemi, sektor-sektor yang berhubungan langsung dengan pemenuhan kebutuhan pokok masyarakat menengah bawah, yang menjadi pasar dari perbankan syariah tumbuh lebih baik dari sektor-sektor ekonomi yang berhubungan dengan produk-produk *fashion, durable goods, lifestyle* maupun investasi yang menjadi pasar dari perbankan nasional.

KINERJA BANK MUAMALAT INDONESIA TAHUN 2020

Di tahun 2020, total aset Bank Muamalat Indonesia naik 1,4% menjadi Rp51,24 triliun dari Rp50,56 triliun di tahun 2019, didukung oleh naiknya ekuitas sebesar 0,6% menjadi sebesar Rp3,96 triliun dan meningkatnya dana pihak ketiga nasabah sebesar 2,6% menjadi sebesar Rp41,42 triliun. Jumlah *outstanding* pembiayaan yang diberikan Bank Muamalat Indonesia di tahun 2020 menurun 2,7% menjadi Rp29,08 triliun dari sebesar Rp29,88 triliun di tahun 2019. Komitmen Bank untuk melaksanakan manajemen risiko pembiayaan dengan baik, serta tetap menerapkan penerapan prinsip kehati-hatian dan pelaksanaan prinsip GCG membawa hasil, sebagaimana tercermin pada rasio NPF-gross (*Non-Performing Financing/NPF-gross*) secara konsolidasi di tahun 2020 adalah sebesar 4,81% sementara di tahun 2019 adalah sebesar 5,22%. Kemudian NPF-netto secara konsolidasi di tahun 2020 menjadi sebesar 3,95% membaik dari posisinya di tahun 2019 yang tercatat sebesar 4,30%.

Adapun pendapatan penyaluran dana pada tahun pelaporan mencapai nilai sebesar Rp2,43 triliun, turun 12,5% dibandingkan tahun 2019 yang sebesar Rp2,80 triliun. Penurunan ini tersebut sebagian besar disebabkan karena kondisi pandemi COVID-19 yang menyebabkan kondisi ekonomi mengalami pertumbuhan negatif dan berimbas kepada performa keuangan pelaku industri perbankan secara umum. Secara keseluruhan, laba bersih tahun berjalan Bank Muamalat Indonesia di tahun 2020 turun 38,6% menjadi sebesar Rp10,02 miliar dari tahun 2019 yang sebesar Rp16,33 miliar. Pembahasan lebih mendetail mengenai kinerja keuangan Bank dapat dilihat pada uraian Bab Diskusi dan Analisis Manajemen pada Laporan Tahunan Bank Muamalat Indonesia.

In terms of capital adequacy, sharia banking also showed a considerably solid condition, with average CAR in 2020 of 21.64%, increasing from a CAR average of 20.59% a year before. While the quality of financing was also largely maintained, with average NPF in the range of 3.13%, improving from 3.23% in 2019.

These data indicate that amid the pandemic, industry sectors that are directly related to meeting the staple needs of the mid-to-low income group, which constitute the core markets of sharia banking, had performed better than those sectors that are involved with fashion products, durable goods, lifestyle and investment that are the core markets of the national conventional banking.

PERFORMANCE OF BANK MUAMALAT INDONESIA IN 2020

In 2020, total assets of Bank Muamalat Indonesia increased by 1.4% to Rp51.24 trillion from Rp50.56 trillion in 2019, while its equity grew 0.6% to Rp3.96 trillion, and deposits from customers rose 2.6% to Rp41.42 trillion. The amount of financing disbursed by Bank Muamalat Indonesia in 2020 declined by 2.7% to Rp29.08 trillion, from Rp29.88 trillion in 2019. The Bank's commitment to implementing proper credit risk management, prudent principle and the practice of Good Corporate Governance have resulted in consolidated gross NPF (*Non-Performing Financing*) ratio of 4.81% in 2020, improving from 5.22% in 2019. Likewise, consolidated NPF-net in 2020 has improved to 3.95% from 4.30% in 2019.

The revenue from disbursement of financing in the reporting year amounted to Rp2.43 trillion, down 12.5% compared to 2019 which amounted to Rp2.80 trillion. This decline was largely due to the COVID-19 pandemic, which caused the economy to experience negative growth and had an impact on the financial performance of banking industry players in general. Overall, Bank Muamalat Indonesia's net profit for the year 2020 decreased by 38.6% to Rp10.02 billion from 2019 which amounted to Rp16.33 billion. A more detailed discussion of the Bank's financial performance is presented in the Management Discussion and Analysis chapter in this Annual Report.

Adapun ringkasan perubahan posisi neraca dan tabel rugi laba Bank Muamalat Indonesia yang menggambarkan kinerja Bank di tahun 2019 adalah sebagai berikut.

A summary of the changes in financial position and profit-and-loss statements of Bank Muamalat Indonesia in 2019 and 2020 is shown in the following table:

Tabel Ringkasan Kinerja Ekonomi Bank Muamalat Indonesia 2019-2020

Table of Economic Performance Highlights of Bank Muamalat Indonesia 2019-2020

(Dalam Rp juta, kecuali dinyatakan lain)
(In millions of Rupiah, except stated otherwise)

| Uraian Description | 2020 | 2019 | Perubahan Change | |
|---|------------|------------|--------------------|---------|
| | | | Nilai Value | % |
| Ringkasan Neraca Financial Position Highlights | | | | |
| Total Aset Total Assets | 51.241.304 | 50.555.519 | 685.785 | 1,4% |
| Total Pembiayaan Total Financing | 29.083.963 | 29.877.007 | (793.044) | (2,65) |
| Total Dana Pihak Ketiga Third-party Funds | 41.424.249 | 40.357.212 | 1.067.037 | 2,6% |
| Total Dana Syirkah Temporer Total Temporary Syirkah Funds | 37.756.504 | 36.995.457 | 761.047 | 2,1% |
| Total Liabilitas Total Liabilities | 9.518.089 | 9.622.884 | -104.795 | -1,1% |
| Jumlah Ekuitas Total Equity | 3.966.710 | 3.937.178 | 29.532 | 0,8% |
| Ringkasan Laba Rugi Statement of Income Highlights | | | | |
| Total Pendapatan Bank Total Income of the Bank | 2.431.607 | 2.779.691 | -348.084 | -12,5% |
| Hak Bagi Hasil Milik Bank Bank's Share in Revenue Sharing | 821.560 | 382.970 | 438.590 | 114,5% |
| Pendapatan Operasional Lainnya Other Operational income | 574.640 | 647.444 | -72.804 | -11,2% |
| Beban Operasional Operational Expenses | -1.345.475 | -1.550.288 | 204.813 | -13,2% |
| Beban Cadangan Kerugian Expense of Allowance for Impairment | -64.414 | 507.382 | -571.796 | -112,7% |
| Beban Operasional Lainnya Other Operating Expenses | -1.374 | 6.658 | -8.032 | -120,6% |
| Laba Usaha Income from Operations | 16.392 | 19.509 | -3.117 | -16,0% |
| Laba Bersih Tahun Berjalan Net Income for the Year | 10.020 | 16.326 | -6.306 | -38,6% |
| Jumlah Laba Komprehensif Comprehensive Total Profit | 29.532 | 15.511 | 14.021 | 90,4% |

PEMBIAYAAN MENURUT SEKTOR DAN SEGMENT USAHA

Pembiayaan Menurut Sektor Usaha [FS6]

Sebagai wujud kontribusi terhadap pembangunan nasional dan pembangunan industri, Bank Muamalat Indonesia Nasional merealisasikan dukungan pembiayaan pada berbagai sektor ekonomi. Sesuai data, terdapat tidak kurang 16 sektor ekonomi yang mendapatkan dukungan pembiayaan dari Bank. Namun demikian, Bank Muamalat Indonesia lebih memfokuskan pemberian pembiayaan pada sektor-sektor yang memiliki *multiplier effect* yang besar bagi umat dan pada akhirnya mendorong pertumbuhan ekonomi nasional seperti sektor: sektor industri pengolahan, sektor infrastruktur (*power plant*, telekomunikasi, jalan tol, sarana transportasi lainnya), sektor pertambangan & penggalian, dan sektor konsumsi rumah tangga.

FINANCING BY BUSINESS SECTOR AND SEGMENT

Financing by Business Sector [FS6]

As a manifestation of its contribution to national development and industry building, Bank Muamalat Indonesia continues to provide financing support to several economic sectors. There are currently no less than 16 economic sectors that have received financing from the Bank. However, Bank Muamalat Indonesia focuses more on those sectors that have large multiplier effects for the population at large, which ultimately lead to economic growth. These sectors include manufacturing, infrastructures (power plants, telecommunications, toll roads, transportation and others), mining and excavating, and household consumption.



Kinerja Ekonomi

Economic Performance

Di samping proyek infrastruktur, Bank Muamalat Indonesia juga menyalurkan pembiayaan untuk pengembangan industri kelapa sawit yang merupakan salah satu sektor unggulan Indonesia yang menyerap banyak tenaga kerja. Pembiayaan pada industri kelapa sawit terdiri dari pembiayaan perusahaan non plasma (perkebunan kelapa sawit, pengolahan CPO, dan industri minyak goreng dari kelapa sawit) dan pembiayaan pada koperasi plasma atau perkebunan kelapa sawit.

In addition to infrastructure projects, Bank Muamalat Indonesia also disburses financing for the development of the palm oil industry, one of Indonesia's cutting-edge industries that is labour intensive. Financing to the palm oil industry comprises of financing to non-plasma companies (oil palm plantations, CPO distillers, and cooking oil manufacturers of the palm oil), as well as financing to the plasma plantations or cooperatives.

Tabel Pembiayaan Menurut Sektor Ekonomi - 2020

Table of Financing by Economic Sector - 2020

| No | Sektor Ekonomi Economic Sector | Nilai (Rp Miliar) Value (Rp Billion) | % |
|-----------------------|--|---|----------------|
| 1 | Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry | 998.562 | 3,43% |
| 2 | Perikanan Fisheries | 333.420 | 1,15% |
| 3 | Pertambangan dan Penggalian Mining and Quarrying | 2.085.542 | 7,17% |
| 4 | Industri Pengolahan Manufacturing Industry | 5.091.510 | 17,51% |
| 5 | Listrik, Gas dan Air Electricity, Gas and Water | 2.260.933 | 7,77% |
| 6 | Konstruksi Construction | 2.188.793 | 7,53% |
| 7 | Perdagangan Besar dan Eceran Wholesale and Retail | 3.119.815 | 10,73% |
| 8 | Akomodasi dan Penyediaan Makan Minum Accommodation and Food and Beverage Provision | 171.322 | 0,59% |
| 9 | Transportasi, Pergudangan dan Komunikasi Transportation, Warehousing and Communication | 1.726.641 | 5,94% |
| 10 | Perantara Keuangan Financial Intermediary | 1.491.838 | 5,13% |
| 11 | <i>Real Estate</i> , Usaha Persewaan, dan Jasa Perusahaan Real Estate, Rental Business, and Corporate Services | 2.021.609 | 6,95% |
| 12 | Administrasi Pemerintahan, Pertahanan Dan Jaminan Sosial Wajib Government, Defense and Compulsory Social Security Administration | 39 | 0,00% |
| 13 | Jasa Pendidikan Education Services | 758.620 | 2,61% |
| 14 | Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activities | 223.083 | 0,77% |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Community Services, Socio-Culture, Entertainment and Other Individuals | 987.256 | 3,39% |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga Personal Services for Households | 1.255 | 0,00% |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya International and Extra-National Institutions | - | 0,00% |
| 18 | Kegiatan yang Belum Jelas Batasannya Undefined Activities | 22.714 | 0,08% |
| 19 | Rumah Tangga - untuk Kepemilikan Rumah Tinggal Household – Purchase of House | 4.442.076 | 15,27% |
| 20 | Rumah Tangga - untuk Kepemilikan Flat atau Apartemen Household – Purchase of Apartment | 263.346 | 0,91% |
| 21 | Rumah Tangga - untuk Kepemilikan Ruko atau Rukan Household – Purchase of Shop-House/House-Office | 86.774 | 0,30% |
| 22 | Rumah Tangga - untuk Kepemilikan Kendaraan Bermotor Household – Purchase of Motor Vehicle | 216.839 | 0,75% |
| 23 | Rumah Tangga - untuk Kepemilikan Peralatan Rumah Tangga Lainnya Household – Purchase of Other Hosuehold Items | 276.681 | 0,95% |
| 24 | Bukan Lapangan Usaha Lainnya Non Other Services | 315.296 | 1,08% |
| Jumlah Total | | 29.083.963 | 100,00% |

Grafik Pembiayaan Menurut Sektor Ekonomi – 2020

Graph of Financing by Economic Sector – 2020



- Pengembangan Sektor Ramah Lingkungan [FS1, FS3, FS5, FS8]**

Untuk mendukung perkembangan sektor kelapa sawit, sejak awal tahun 2017 Bank Muamalat Indonesia membentuk *Plasma Specialist Unit* yang fokus untuk membiayai petani-petani plasma yang tergabung dalam bentuk badan koperasi. Bank Muamalat Indonesia masuk membiayai koperasi plasma yang dibina oleh grup perusahaan yang telah memiliki sertifikasi atau merupakan anggota *The Roundtable on Sustainable Palm Oil* (RSPO) dan/atau *Indonesian Sustainable Palm Oil System* (ISPO) yang memperhatikan aspek Lingkungan, Sosial dan Tata Kelola.

Pada akhir tahun 2019 terdapat reorganisasi sehingga fungsi *Plasma Specialist Unit* dipecah menjadi *Corporate Linkage Agribusiness and Syndication* sebagai unit yang mengelola produk khusus plasma dan fungsi dalam proses pembiayaan lainnya termasuk *monitoring* dikelola oleh *Unit Client Relationship & Financing Analyst* secara umum.

Bank juga telah menerapkan penyaluran pembiayaan pada organisasi ramah lingkungan, seperti yang bergerak dalam energi terbarukan, transportasi ramah lingkungan, serta organisasi yang melakukan konsep berkelanjutan.

- Development of the Environmentally Friendly Sector [FS1, FS3, FS5, FS8]**

To support the development of the palm oil sector, since 2017 Bank Muamalat Indonesia has formed the Plasma Specialist Unit that focuses on financing plasma farmers who are members of their cooperatives. Bank Muamalat Indonesia enter into financing plasma cooperatives that are mentored by the group of companies that have earned the certification or are members of the Roundtable on Sustainable Palm Oil (RSPO) and/or the Indonesian Sustainable Palm Oil System (ISPO), both of which emphasise social, environmental and good governance.

At the end of 2019, the Bank reorganized the function of the Plasma Specialist Unit into Corporate Linkage Agribusiness and Syndication as the unit that manages the special plasma financing product and of other financing functions, including the monitoring by the Client Relationship & Financing Analyst Unit in general.

The Bank has also disbursed financing to organizations that are environmentally friendly, such as those that are engaged in renewable energy, modes of transportation that are environmentally-friendly, and those organizations that promotes the concept of sustainability.



Kinerja Ekonomi

Economic Performance

• Perlindungan Situs Warisan Dunia

Pada pembiayaan sektor-sektor yang kegiatannya menyebabkan perubahan bentang alam atau perubahan peruntukan lahan, seperti sektor pertambangan, sektor infrastruktur terutama pembangunan jalan, sektor perkebunan, dan sebagainya, Bank mensyaratkan perlindungan terhadap cagar budaya beserta kawasannya. Bank berupaya untuk menjadikan hal ini sebagai pertimbangan dalam perumusan kebijakan pembiayaan nasabah.

• Protection of World Heritage Site

In financing business sectors whose activities may cause a change in the environmental landscape or land utility, such as the mining, infrastructure (especially toll roads), plantation and such likes, The Bank requires protection of cultural heritage parks. The Bank seeks to take this into account in the formulation of customer financing policies.

Pembiayaan Menurut Segmen Usaha

Tabel Portofolio Pembiayaan Menurut Segmen Usaha – 2020
Table of Financing Portfolios by Business Segments - 2020

| No | Segmen Usaha Business Segment | Nilai Score | (Dalam Rp Juta) (In Rp Million) | |
|--------------|----------------------------------|-------------------|-----------------------------------|--|
| | | | % | |
| 1 | ● Mikro Micro | 29.554 | 0,10% | |
| 2 | ● Kecil Small | 225.016 | 0,77% | |
| 3 | ● Menengah Middle | 4.085.783 | 14,05% | |
| 4 | ● Korporasi Corporate | 19.457.896 | 66,90% | |
| 5 | ● Konsumen Consumer | 5.285.716 | 18,17% | |
| Total | | 29.083.965 | 100% | |

Pembiayaan Wholesale/Korporasi

Pembiayaan *Wholesale* merupakan nama segmen yang diperkenalkan di tahun 2020 sebagai salah satu bentuk transformasi pengelolaan bisnis yang dilaksanakan oleh Bank.

Total nilai portofolio pembiayaan korporasi Bank Muamalat Indonesia adalah sebesar Rp19,46 triliun atau sebesar 66,9% dari total portofolio pembiayaan. Dari nilai sebesar itu, senilai Rp4,75 triliun adalah pembiayaan yang disalurkan untuk mendukung pengembangan industri pengolahan, termasuk pengolahan kelapa sawit.

Mengingat hampir seluruh debitur dalam kelompok segmen ini merupakan pelaku bisnis dengan skala usaha cukup besar, Bank menerapkan berbagai klausul pembiayaan sesuai ketentuan kebijakan bank, di antaranya adalah ketatan terhadap regulasi aspek sosial dan lingkungan.

Khusus untuk pelaku industri pengolahan kelapa sawit, Bank mengutamakan pembiayaan nasabah/grup usaha nasabah

Financing by Business Segment

Wholesale/Corporate Financing

Wholesale Financing is a new segment that was introduced in 2020 as part of the Bank's business transformation initiatives.

The total value of corporate financing portfolio as at year-end 2020 amounted to Rp19.46 trillion, which accounted for 66.9% of the Bank's total financing portfolio. Of that amount, a total of Rp4.75 trillion was allocated to the manufacturing sector, including that of palm oil.

Considering that virtually all of the debtors in this segment category comprise of large corporations, the Bank implements a number of financing clauses in line with Bank policies, which include compliance over social and environmental regulatory aspects.

Especially for businesses in the oil palm processing industry, the Bank prioritises the financing of customers/customer

yang memiliki kepatuhan terhadap ketentuan Indonesia Sustainable Palm Oil (ISPO) dan/atau Roundtable Sustainable Palm Oil (RSPO). Bank juga menerapkan ketentuan untuk dapat melakukan inspeksi ketaatan debitur terhadap ketentuan klausul pinjaman yang mencakup berbagai peraturan perundangan di bidang lingkungan terkait. Manakala terdapat praktik yang belum memenuhi ketentuan dimaksud, Bank membuka kerjasama dengan nasabah untuk mencari jalan agar berbagai ketentuan pada aspek sosial-lingkungan tersebut akhirnya dapat dipenuhi dan ditaati. [FS5]

Pembiayaan Menengah

Portofolio Bank Muamalat Indonesia untuk segmen menengah di tahun 2020 mencapai nilai sebesar Rp4,1 triliun atau sekitar 14% dari total portofolio Bank. Ketentuan Bank bagi pembiayaan untuk pelaku industri yang telah masuk kelompok usaha menengah pada dasarnya mengikuti ketentuan yang diterapkan pada pembiayaan segmen korporasi. Namun demikian pada proses penilaian kelayakan pembiayaan kelompok ini Bank lebih aktif lagi dalam menjalin kerja sama, sebagai *agent of development*, agar para debitur dapat memenuhi seluruh regulasi di bidang lingkungan yang berlaku. [FS5, FS7]

Pembiayaan Mikro dan Kecil

Portofolio Bank Muamalat Indonesia untuk segmen mikro dan kecil di tahun 2020 mencapai nilai sebesar Rp355 miliar atau sekitar 0,9% dari total portofolio Bank. Dalam pengelolaan portofolio untuk segmen pengusaha pada kelompok mikro dan kecil inilah, peran Bank sebagai *agent of development* semakin nyata. Jenis usaha yang dijalankan pada segmen ini mayoritas adalah pemenuhan kebutuhan sehari-hari, termasuk tidak terbatas pada kedai-kedai makanan, warung kopi, toko-toko kecil dan sebagainya, yang dalam pengelolaannya sarat dengan interaksi sosial kemasyarakatan.

Oleh karenanya Bank menerapkan pendekatan sosial kemasyarakatan dalam mengelola dan membina hubungan dengan para debitur pada kelompok usaha ini. [FS7]

Pembiayaan Konsumen

Portofolio Bank Muamalat Indonesia untuk segmen konsumen di tahun 2020 mencapai nilai sebesar Rp5,29 triliun atau sekitar 18,2% dari total portofolio Bank. Melalui pembiayaan konsumen, yang tujuan penggunaannya adalah untuk mendukung kepemilikan rumah tinggal, apartemen, ruko/rukan, kendaraan bermotor maupun peralatan rumah tangga lainnya adalah untuk menunjukkan komitmen Bank dalam berkontribusi memperbaiki taraf hidup dan kesejahteraan para nasabah.

business groups that comply with the provisions of Indonesia Sustainable Palm Oil (ISPO) and/or the Roundtable Sustainable Palm Oil (RSPO). The Bank also implements provisions to be able to conduct inspections of debtor compliance with the provisions of loan clauses which cover various related environmental laws and regulations. Whenever there are practices that do not meet the aforementioned provisions, the Bank is open to cooperation with customers to find ways so that various provisions on the socio-environmental aspects can eventually be fulfilled and complied with. [FS5]

Medium-sized Business Financing

The portfolio of Bank Muamalat Indonesia in the medium-sized business segment as at year-end 2020, amounted to Rp4.1 trillion, accounting for 14% of the Bank's total financing portfolio. The terms of financing for businesses that have entered the medium-sized segment generally follow the terms of financing for the corporate segment. However, in the process of evaluating the viability of financing in this segment, the Bank takes a more active role in forging close relations with debtors, acting as an agent of development, and making all efforts to help debtors meet the prevailing regulations on the environment. [FS5, FS7]

Micro and Small Business Financing

The portfolio of Bank Muamalat Indonesia in the micro and small business segment in 2020 amounted to Rp355 billion, accounting for 0.9% of the Bank's total financing portfolio. In managing the financing portfolio for businesses in this segment, the role of the Bank as an agent of development is more pronounced. The types of businesses that are found in this segment are mostly those that cater to the daily needs of communities including but not limited to small food outlets, coffee shops, retail stores, and such likes, which in their management involves a lot of social and community interactions.

As such, the Bank adopts a socially interactive approach in managing and maintaining relations with debtors of this business segment. [FS7]

Consumer Financing

The portfolio of Bank Muamalat Indonesia in the consumer segment in 2020 amounted to Rp5.29 trillion, accounting for 18.2% of the Bank's total financing portfolio. Through consumer financing, which aims to support ownership of homes, apartments, shop houses, cars and motorcycles, the Bank manifests its commitments to contribute to increasing the living standard and welfare of its customers.



Kinerja Ekonomi

Economic Performance

DISTRIBUSI NILAI EKONOMI [201-1]

Selaras dengan beratnya kondisi usaha di tahun 2020 Bank Muamalat Indonesia mencatatkan penurunan distribusi nilai perolehan ekonomi. Total nilai ekonomi yang didistribusikan di tahun 2020 adalah sebesar Rp3,09 triliun, turun 22,3 % dari nilai sebesar Rp3,98 triliun di tahun sebelumnya.

Bank Muamalat Indonesia mendistribusikan perolehan pendapatan operasional kepada pemilik properti yang disewa, penyedia jasa *leasing* kendaraan, *fee* untuk sistem TI yang digunakan dan berbagai biaya operasional lain, dengan total senilai Rp764 miliar di tahun 2020, turun 1,1% dari sebesar Rp773 miliar di tahun 2019.

Bank Muamalat Indonesia juga mendistribusikan biaya dana bagi hasil syirkah kepada pemangku kepentingan lain, yakni para penyandang dana, yang menempatkan dana dalam bentuk instrumen deposito maupun instrumen syariah lainnya sebesar Rp1,61 triliun untuk tahun 2020, turun 32,8% dari Rp2,40 triliun di tahun 2019.

Bank membagikan nilai perolehan sebesar Rp703 miliar kepada para karyawan sebagai wujud komitmennya dalam mensejahterakan serta menghargai kerja keras para karyawan.

Sekalipun menghadapi kondisi usaha yang berat dan mencatatkan penurunan laba bersih, Bank Muamalat Indonesia tetap menjalankan kewajibannya dengan membayar pajak penghasilan maupun pajak badan kepada negara. Pada tahun 2020, nilai pembayaran pajak adalah sebesar Rp5 miliar, turun 84,0% dari tahun 2019 sebesar Rp31 miliar.

Bank tidak membagikan dividen selama 2 tahun terakhir. Kinerja keuangan yang belum maksimal membuat secara keseluruhan, di tahun 2020 Bank Muamalat Indonesia mencatatkan penambahan pengeluaran nilai perolehan ekonomi sebesar Rp555 miliar untuk mendukung pengeluaran bagi para pemangku kepentingan, sebagaimana tampak pada tabel berikut.

DISTRIBUTION OF ECONOMIC VALUE [201-1]

In line with the prevailing difficult business condition, Bank Muamalat Indonesia posted a decline in the amount of distributed economic value, which amounted to Rp3.09 trillion in 2020, declining by 22.3% from Rp3.98 trillion the previous year.

Bank Muamalat Indonesia distributed its proceeds from operations to owners of properties that the Bank rented, providers of car lease, fees on deployed IT systems, and other operating costs, totalling Rp764 billion in all in 2020, a decline of 1.1% from Rp773 billion in 2019.

The Bank also distributed its syirkah profit-sharing cost to other stakeholders, namely those who placed funds in deposit accounts or other sharia instruments, in the amount of Rp1.61 trillion in 2020, a decline of 32.8% from Rp2.40 trillion in 2019.

The Bank distributed a total of Rp703 billion to employees as part of its commitments to increase the welfare of employees and in appreciation of their hard work.

Although the Bank had weathered difficult business conditions and posted lower net profit, it undertook the obligation to pay income and corporate taxes to the nation. In 2020, the amount of taxes paid was Rp5 billion, a decline of 84.0% from Rp31 billion in 2019.

The Bank had not paid dividends in the past two years. With less than optimum financial performance in 2020, in all, Bank Muamalat Indonesia posted an increase in total distributed economic value of Rp555 billion to stakeholders, as shown in the following table:

Tabel Distribusi Perolehan Nilai Ekonomi (Dalam RpJuta) [201-1]
Table of Distributed Economic Value (In millions of Rupiah) [201-1]

| Uraian Description | 2020 | 2019 | Perubahan Change | |
|---|-------|-------|--------------------|---------|
| | | | Nilai Value | % |
| Nilai Ekonomi Langsung yang Diterima Direct Economic Value Received | | | | |
| Pendapatan Usaha Operating Incomes | 2.432 | 2.780 | -348 | -12,5% |
| Pendapatan Operasional Lainnya - Bersih Other Operating Incomes - Net | 574 | 647 | -73 | -11,3% |
| Hak Bagi Hasil Milik Bank Bank's Share in Revenue Sharing | 822 | 383 | 439 | 114,5% |
| Pendapatan Selisih Kurs Foreign exchange income | 30 | 32 | -2 | -6,0% |
| Jumlah Nilai Ekonomi Langsung Diterima Total direct economic value received | 3.857 | 3.842 | 15 | 0,4% |
| Nilai Ekonomi Langsung yang Didistribusikan Direct Economic Value Distributed | | | | |
| Biaya Operasional Operating Expenses | 764 | 773 | -9 | -1,1% |
| Gaji dan Tunjangan Karyawan Employee Salaries and Benefits | 703 | 770 | -67 | -8,7% |
| Biaya Bagi Hasil Dana Syirkah Share on Return of Syirkah Funds | 1.610 | 2.397 | -787 | -32,8% |
| Pembayaran Dividen Dividend Payment | 0 | 0 | 0 | 0,0% |
| Pembayaran kepada Pemerintah (PPh dan PPn) Payments to the Government (PPh and VAT) | 58 | 31 | 27 | 85,5% |
| Pengaluran Dana CSR bagi Masyarakat Distribution of CSR funds to the Community | 9 | 11 | -2 | -18,6% |
| Jumlah Nilai Ekonomi Langsung Didistribusikan Total direct economic value distributed | 3.144 | 3.982 | -838 | -21,0% |
| Jumlah Nilai Ekonomi Ditahan Total Retained Economic Value | 713 | -140 | 853 | -607,9% |

MENDUKUNG PEMBANGUNAN PEREKONOMIAN NASIONAL BERSAMA PARA MITRA KERJA

Terjaminnya kualitas kualitas layanan yang diberikan kepada nasabah bergantung juga pada kualitas barang dan jasa dari para mitra kerja. Oleh karenanya Bank Muamalat Indonesia melakukan evaluasi berkala terhadap seluruh mitra pemasok atau para vendor, baik untuk vendor barang, produk teknologi informasi maupun vendor jasa, seperti jasa sistem operasi.

Evaluasi dilakukan terhadap aspek kemampuan keuangan, ketenagakerjaan, maupun aspek kualitas barang dan jasa yang diberikan selama periode tertentu. Bank Muamalat Indonesia memiliki daftar rekanan vendor dan pemasok barang maupun jasa yang telah terbukti memiliki rekam jejak yang baik dan yang terbukti memiliki rekam jejak kurang memuaskan. Dalam menjalin kerjasama dengan para vendor tersebut, Bank mensyaratkan pernyataan tidak ada benturan kepentingan dan larangan, memberi/menjanjikan untuk memberi sesuatu kepada manajemen dan karyawan Bank yang terkait maupun tidak terkait.

Selain itu, dalam kaitannya dengan komitmen pelestarian lingkungan, Bank Muamalat Indonesia juga mengimbau seluruh supplier rekanan untuk memiliki kemampuan mengelola dan minimalisir dampak lingkungan di dalam kegiatan masing-masing supplier yang bermitra dengan Bank Muamalat Indonesia.

SUPPORTING NATIONAL ECONOMIC DEVELOPMENT WITH BUSINESS PARTNERS

The quality assurance on the services that are provided to customers also depend on the quality of goods and services from the Bank's business partners. As such, Bank Muamalat Indonesia periodically evaluates all of its suppliers and vendors, encompassing vendors of goods, information technology products and other services such as operating systems.

The evaluation covers a wide range of aspects from financial to labour and the quality of goods or services that are provided for a certain period of time. Bank Muamalat Indonesia has a list of vendors and suppliers of goods and services that are proven to have good track records and those that do not. In all of its business cooperation, the Bank requires vendors to abide by the rules of not having a conflict of interest with the Bank, and not provide any form of gratification to the Management and employees of the Bank whether or not they are related to the project assigned to the vendor.

In addition, with regards to the Bank's commitments towards environmental preservation, Bank Muamalat Indonesia implores its suppliers and vendors to have or build their capabilities in managing and limiting environmental impact from their respective activities as part of the requirement to engage in a business partnership with Bank Muamalat Indonesia.

Kinerja Ekonomi Economic Performance

Kebijakan Pengadaan

Dalam melaksanakan hubungan dengan Penyedia Barang/Jasa, Bank Muamalat Indonesia senantiasa mengedepankan prinsip-prinsip sebagai berikut:

1. Pengadaan barang/jasa harus dilakukan melalui seleksi dan persaingan yang sehat dengan memberikan perlakuan yang setara terhadap semua calon mitra bisnis yang telah memenuhi syarat/kriteria tertentu dari Bank.
2. Semua ketentuan dan informasi mengenai pengadaan barang/jasa termasuk syarat teknis administrasi, tata cara evaluasi serta hasil evaluasi disampaikan kepada calon mitra bisnis yang akan melakukan bisnis dengan Bank.
3. Memberikan perlakuan yang sama bagi semua calon mitra bisnis secara proporsional dan tidak mengarah untuk memberikan keuntungan kepada pihak tertentu dengan cara apapun.
4. Mekanisme seleksi pemasok atau vendor telah diatur secara detil dalam Prosedur Pengadaan Barang dan Jasa.

Dengan memperhatikan seluruh ketentuan tersebut, di tahun 2020, Bank merealisasikan pengadaan barang dan jasa senilai total Rp251,21 miliar, dari Rp271,98 miliar di tahun 2020, dimana seluruhnya atau 100% merupakan pengadaan untuk pemasok lokal. [204-1]

KONTRIBUSI UNTUK NEGARA

Kegiatan usaha Bank Muamalat Indonesia menghasilkan 2 jenis kontribusi untuk negara, yakni kontribusi finansial langsung maupun tidak langsung dan kontribusi non-finansial.

Kontribusi finansial langsung diberikan dalam bentuk pembayaran pajak pendapatan maupun retribusi lainnya, yang untuk tahun operasional 2020 nilainya mencapai nilai sebesar Rp5 miliar (2019: Rp31 miliar). Kontribusi finansial tidak langsung berupa terealisasinya fungsi intermediari yang dijalankan Bank. Sehingga para nasabah pelaku usaha dari segmen korporasi, mitra bisnis, pensiunan, UKM, bahkan pelaku usaha ultra mikro dari kelompok masyarakat prasejahtera mandiri yang sebelumnya tidak mendapatkan akses dukungan perbankan, kini dan seterusnya mendapatkan dukungan keuangan untuk mengembangkan usahanya. Berkembangnya skala ekonomi para pelaku bisnis tersebut pada akhirnya akan meningkatkan pembayaran pajak kepada negara.

Khusus pada peran intermediari ini, Bank Muamalat Indonesia memegang teguh Peraturan Bank Indonesia (PBI) No. 14/26/PBI/2012, yang menegaskan perbankan harus meningkatkan akses dan porsi pembiayaan produktif bagi Usaha Mikro Kecil

Policy on Procurement

In carrying out its business relations with vendors of goods and services, Bank Muamalat Indonesia constantly upholds the following:

1. The procurement of goods/services must be undertaken through a healthy and competitive tender process that is fair and objective to all bidders who have met certain pre-qualification standards set by the Bank.
2. All requirements and information related to the procurement of goods/services, terms of evaluation and results of evaluation are provided to all bidders participating in the tender.
3. Provide fair and equal treatment to all bidders proportionately, without leaning towards certain bidders to provide an advantage in whatever form or way.
4. The mechanism of selecting a supplier or vendor is provided for in detail in the Procedure for the Procurement of Goods and Services.

With due regards to these policies, in 2020, the Bank realized total procurement of goods and services valued at Rp251.21 billion, compared to Rp271.98 billion in 2019, of which 100% were procured from local vendors. [204-1]

CONTRIBUTION TO THE NATION

The business activities of Bank Muamalat Indonesia produce two forms of contribution to the nation, which are direct and indirect financial contribution, and non-financial contribution.

Direct financial contribution is derived from the payment of taxes and other retributions, which for fiscal year 2020 amounted to Rp5 billion (2019: Rp31 billion). Whereas the non-financial contribution resulted from the financial intermediation function of the Bank. A broad section of stakeholders, including customers from the corporate segment, business partners, pensioners, SME, and even the ultra-micro businesses from under-privileged communities that previously have not had access to banking support, are now receiving and will continue to receive financial support to grow their businesses. The growing economic scales of these businesses will eventually increase tax proceeds to the nation.

Specifically with regards to this intermediary role, Bank Muamalat Indonesia fully adheres to Bank Indonesia Regulation (PBI) No. 14/26/PBI/2012, which stipulates that the banking sector must broaden access to banking services and increase

dan Menengah (UMKM). UMKM dinilai sebagai sektor penting dan memberikan kontribusi signifikan terhadap pembangunan ekonomi nasional. Terkait hal ini, Otoritas Jasa Keuangan (OJK) turut mengeluarkan Roadmap Keuangan Berkelanjutan Indonesia 2015-2019 sebagai acuan pelaksanaan keuangan yang lebih baik.

Mengacu kepada peraturan tersebut, Bank Muamalat Indonesia aktif berpartisipasi dalam pengembangan sektor Usaha Kecil Mikro dan Menengah (UMKM) guna meningkatkan taraf kehidupan masyarakat melalui penyediaan pembiayaan untuk berbagai segmen.

Sebagai salah satu strategi pengembangan usahanya, Bank Muamalat Indonesia menyalurkan pembiayaan produktif dengan mengalokasikan porsi lebih besar kepada sektor Ritel berbasis UMKM dengan terus melakukan pengembangan portofolio produk-produk pembiayaan yang disesuaikan untuk memenuhi kebutuhan pasar saat ini.

Sementara kontribusi non-finansial yang dihadirkan adalah tersedianya berbagai infrastruktur dasar sebagai realisasi pelaksanaan program tanggung jawab perusahaan yang dijalankan oleh Bank selain kehadiran berbagai infrastruktur pendukung kegiatan perbankan, seperti mesin-mesin ATM, infrastruktur digital dan sebagainya

INFRASTRUKTUR DIGITAL DAN CASHLESS SOCIETY [203-1]

Bank Muamalat Indonesia terus mendukung BI dan OJK dalam meningkatkan transaksi non-tunai guna mewujudkan *cashless society*. Bank juga terus berupaya untuk meningkatkan portofolio tabungan dan fokus pada *transactional banking* serta aspek *digital banking* seperti *Mobile Banking* dan *Internet Banking* untuk memberikan kemudahan pelayanan pada nasabah dalam bertransaksi guna memenuhi kebutuhan para nasabah. Ke depan, Bank akan terus melakukan penambahan *biller-biller* yang terkait dengan produk-produk keuangan syariah serta akan meningkatkan kolaborasi dengan perusahaan *fintech* yang memiliki fokus yang sama.

Bank juga berupaya memperkuat posisi di Industri Syariah dengan meningkatkan layanan dan fasilitas transaksi Umrah dan Haji, baik pada persiapan keberangkatan, maupun pada saat aktivitas umrah dan haji. Di samping itu, layanan *Automatic Teller Machine* (ATM) juga terus dioptimalkan untuk memfasilitasi kebutuhan transaksi nasabah secara praktis dan menyeluruh.

the portion of productive lending to Micro, Small and Medium-sized Enterprise (MSME). The MSME is viewed as a key sector that provides significant contributions to national economic development. In that respect, the Financial Services Authority (OJK) has issued the Indonesia Sustainable Finance Roadmap 2015-2019 as a guideline to better manage finances.

Referring to such guidelines, Bank Muamalat Indonesia actively participates in the development of the Micro, Small, and Medium-sized Enterprise (MSME) sector in order to improve the standard of living of communities through the availability of financing in various segments.

As one of its business development strategies, Bank Muamalat Indonesia provides productive financing to the retail segment of MSME by continuously developing its financing product portfolio that is aligned to meet current market needs.

Meanwhile, the Bank's other non-financial contributions are realized through the availability of various basic infrastructures that arise from the Bank's corporate social responsibility activities as well as from the presence of supporting banking infrastructures such as the ATM terminals, digital networks and others.

DIGITAL INFRASTRUCTURE AND THE CASHLESS SOCIETY [203-1]

Bank Muamalat Indonesia continues to support BI and OJK in increasing non-cash transactions towards the creation of the cashless society. The Bank has also striven to increase its savings portfolio and focused on transactional banking and digital banking aspects such as Mobile Banking and Internet Banking to provide more convenient services to customers in their banking transactions and financial needs. Going forward, the Bank will continue to add billers that are related to sharia financial products and will increase collaboration with fintech companies that have similar business focus.

The Bank will also strengthen its position in the sharia industry by increasing transaction banking services and facilities for the Umrah and Haj pilgrimage, from the initial preparation through to the Umrah and Haj pilgrimage. In addition, the Automatic Teller Machine (ATM) services will continue to be optimized to facilitate the transaction needs of customers fully and conveniently.



Kinerja Ekonomi

Economic Performance

Guna mendukung pengembangan layanan perbankan digital, Bank Muamalat Indonesia memiliki empat jenis produk yang dikelola oleh unit Wealth Management & E-Business Management, yakni:

1. Anjungan Tunai Mandiri (ATM),
2. *Mobile Banking* (MB),
3. *Internet Banking* (IB), dan
4. Gerai Muamalat.

Melalui E-Business Management, Bank telah mengadirkan inovasi kemudahan kepada para pengguna *smartphone*, yakni aplikasi Muamalat Mobile yang memungkinkan nasabah Bank Muamalat Indonesia melakukan seluruh transaksi perbankan secara mandiri, mulai dari registrasi, aktivasi, sampai dengan melakukan transaksi perbankan, tanpa harus melalui cabang ataupun ATM Bank Muamalat Indonesia.

Bank Muamalat Indonesia juga senantiasa melakukan berbagai upaya guna mendukung Bank Indonesia dan OJK dalam meningkatkan transaksi non-tunai demi mewujudkan *cashless society*. Untuk maksud tersebut, sejak 2019 Bank menghadirkan Muamalat DIN, yakni layanan *mobile banking* dengan fitur yang *up to date* seperti pembayaran GOPAY dan OVO, serta *user interface* yang jauh lebih baik.

Bank juga terus mengembangkan fitur-fitur *e-Channel*, seperti penambahan fitur pembayaran tagihan dan pembelian token listrik PLN, penambahan yang telah dapat dilakukan di *Mobile Banking* dan *Internet Banking* Bank Muamalat Indonesia sehingga memberi dampak positif pada meningkatkan jumlah transaksi keuangan nasabah sehari-hari. Pengembangan fitur ini mampu memenuhi kebutuhan nasabah yang pada akhirnya meningkatkan kesetiaan nasabah yang tercermin pada peningkatan saldo rata-rata rekening nasabah di Bank Muamalat Indonesia.

To support the development of its digital banking services, Bank Muamalat Indonesia has four types of products that are managed by the Bank's Wealth Management & E-Business Management Units, namely:

1. Automated Teller Machine (ATM),
2. Mobile Banking (MB),
3. Internet Banking (IB), and
4. Muamalat Outlets.

Through the E-Business Management, the Bank has provided an innovative ease-of-use to users of smartphones, which is the Muamalat Mobile application that enables customers of Bank Muamalat Indonesia to undertake all of their banking transactions independently on their own, starting from registration and activation to banking transaction without having to go through a branch office or an ATM terminal of Bank Muamalat Indonesia.

Bank Muamalat Indonesia also continues to strive to support Bank Indonesia and OJK in increasing the volume of non-cash transaction towards the creation of the cashless society. To that end, the Bank has since 2019 introduced Muamalat DIN, the mobile banking service with the latest features for payment through GOPAY and OVO, and a much better user interface.

The Bank has also developed e-Channel features, such as the addition of the PLN electricity bill payment and token purchase feature, the addition of which has allowed customers to carry out the transaction through the Mobile Banking and Internet Banking services of Bank Muamalat Indonesia, which is expected to have a positive impact on increasing the financial transactions of customers on a daily basis. Furthermore, these developments will meet the needs of customers, which in turn will increase brand loyalty among customers and be reflected in the increase in the average amount of balances in the accounts of Bank Muamalat Indonesia customers.

Bank juga terus berupaya meningkatkan fungsi layanan ATM, dengan meluncurkan fitur auto infak di layanan ATM. Layanan ini telah mempermudah dan mendorong nasabah Bank Muamalat Indonesia untuk menyalurkan infak secara cepat dan mudah kepada lembaga Baitul Mal Muamalat (BMM) dan telah memberikan peningkatan transaksi infak yang signifikan sejak diluncurkan.

Bank Muamalat Indonesia terus berupaya melakukan penambahan produk dan layanan baru terkait *e-Channel*, baik berupa penambahan *biller-biller* yang sesuai syariah serta berkolaborasi dengan berbagai perusahaan berbasis teknologi keuangan dalam hal pertukaran *biller (cross biller)* maupun *sharing online merchant*.

Beberapa pengembangan yang akan dilakukan, antara lain:

1. Meningkatkan kemudahan aksesibilitas nasabah dalam menjangkau layanan *Mobile Banking* dan *Internet Banking* seperti *single login*, penyempurnaan manajemen *user id* dan *password*, penggunaan *biometric*, sehingga memberikan kemudahan bagi nasabah dengan tetap memperhatikan keamanan data nasabah. Bank Muamalat Indonesia juga sedang mempersiapkan fitur *cashless withdraw* di ATM dengan menggunakan Muamalat Mobile sebagai otentifikasi transaksi. dan juga melakukan pengembangan pembukaan rekening secara *online*, yang memungkinkan calon nasabah tidak perlu lagi datang ke kantor cabang Bank Muamalat Indonesia.
2. Melengkapi fitur layanan transaksi di *e-Channel* yang disesuaikan dengan kebutuhan nasabah seperti penambahan *biller-biller utility payment* dan *biller-biller* yang popular, serta *payment by QR code* yang merupakan fasilitas layanan pembayaran di Mobile Banking Muamalat untuk memberikan kemudahan nasabah melakukan pembayaran di *merchant-merchant* yang bekerja sama dengan Bank Muamalat Indonesia.
3. Program dan promosi yang menarik agar nasabah semakin meningkatkan transaksinya di *e-Channel* Muamalat.

Bank Muamalat Indonesia juga telah berupaya mendorong peningkatan kualitas layanan Publik, melalui peningkatan sinergi dengan perusahaan lainnya antara lain untuk mendukung program Pemerintah dalam memperluas akses pembayaran BPJS Kesehatan berupa jaringan *Payment Point Online Bank* (PPOB) atau loket pembayaran.

The Bank continues to strive to increase its ATM functions, by launching the auto infak feature in the ATM service. The new feature allows Bank Muamalat Indonesia customers to remit infak quickly and conveniently to Baitul Mal Muamalat (BMM) and has significantly increased infak transaction since its launch.

Bank Muamalat Indonesia is making every effort to add products and services related to its e-Channel, whether to add billers that comply with sharia or to collaborate with various financial technology based companies to undertake cross-billing or sharing on-line merchants.

Some of these developments will include:

1. Increasing the convenience and accessibility for customers to use the Muamalat Mobile Banking and Internet Banking services such as the single log-in, improving the management of user id and password, relying on biometrics, all of which are designed to provide convenience to the customer without compromising customer data security. Bank Muamalat Indonesia is also developing a cardless withdrawal feature on its ATM by using Muamalat Mobile as the transaction authenticator. Soon, potential customers will also be able to open an account on-line, without having to go to a BMI branch office.
2. Broadening the service features of e-Channel transaction that is geared towards meeting customer needs such as adding billers for utility payments or billers that are popular, and payments using the QR code that will be one of the features in the Muamalat Mobile Banking payment system to provide ease to customers when making purchases in partner-merchants of Bank Muamalat Indonesia.
3. Extolling attractive programs and promotions to increase customer transactions on the Muamalat e-Channel.

Bank Muamalat Indonesia has also made efforts to improve the quality of public service, by creating synergy with other companies to support the government in expanding payment outlets for the BPJS public health coverage through Payment Point Online Bank (PPOB) network or payment counters.



Kinerja Pengembangan Masyarakat

Community Development Performance

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Kinerja Pengembangan Masyarakat

Community Development Performance



**Komitmen Bank
Muamalat Indonesia
dalam membantu
meningkatkan
kesejahteraan
masyarakat diwujudkan
melalui program-program
bantuan bagi masyarakat
kurang mampu dan
program pengembangan
kompetensi di bidang
ekonomi bagi para pelaku
usaha mikro.**



Bank Muamalat Indonesia's commitment to helping improve community welfare is manifested through assistance programs for underprivileged communities and competency development programs in the economic field for micro-entrepreneurs.

KOMITMEN, KEBIJAKAN DAN DASAR HUKUM

[103-1, 103-2, 103-3]

Bank Muamalat Indonesia berkomitmen penuh untuk membantu meningkatkan kesejahteraan masyarakat sekitar dengan merealisasikan berbagai program-program bantuan bagi mereka yang termasuk masyarakat kurang mampu. Sementara pelaksanaan program pengembangan kompetensi di bidang ekonomi bagi para pelaku usaha mikro, dilaksanakan sebagai bagian dari pembinaan nasabah mikro Bank Muamalat Indonesia.

Bank melaksanakan kegiatan tanggung jawab pengembangan masyarakat di bidang lain, yakni literasi keuangan dan program-program sosial lain, mengacu pada program-program sosial dan tanggung jawab perusahaan sebagaimana diatur dalam peraturan-peraturan terkait.

COMMITMENTS, POLICIES, AND LEGAL BASES

[103-1, 103-2, 103-3]

Bank Muamalat Indonesia is fully committed to helping increase the welfare of surrounding communities through various social programs for those who belong to underprivileged communities. Whereas economic empowerment programs that aim to develop the competence of micro businesses are carried out as part of the mentoring of micro-business customers of Bank Muamalat Indonesia.

The Bank undertakes its corporate social responsibility activities in other areas as well, such as the financial literacy and other programs, pursuant to prevailing rules and regulations on corporate social responsibility (CSR) programs.



Kebijakan dan Dasar Hukum

Bank Muamalat Indonesia memiliki dasar hukum dari kebijakan pelaksanaan CSR yang terbagi ke dalam dua landasan, yakni landasan syariah serta landasan hukum dan peraturan, sebagai berikut:

| Landasan Syariah Sharia Basis | Landasan Hukum dan Peraturan Law and Regulation Basis |
|---|--|
| <ol style="list-style-type: none"> Al-Qur'an yang tertuang pada QS Al Imron ayat 92, QS Al-Maidah ayat 2, QS Al-An'am ayat 160, QS Al-Balad ayat 12-16 Hadits Rasulallah mengenai kebaikan, donasi dan membantu menghilangkan kesulitan sesama manusia yang tersebar di beberapa hadis seperti Hadits Riwayat Buchori Muslim, dan <i>Muttafaq 'alaik</i>. <ol style="list-style-type: none"> Al-Qur'an as stated in QS Al Imron verse 92, QS Al-Maidah verse 2, QS Al-An'am verse 160, QS Al-Balad verses 12-16 Hadits of Rasulallah on kindness, donation, and helping alleviate suffering among fellowmen that are spread across several hadits such as Hadits of the Lore of Buchori Muslim, and <i>Muttafaq 'alaik</i> | <ol style="list-style-type: none"> Undang Undang No. 25 Tahun 2007, tanggal 26 April 2007 Pasal 15 (b) tentang Penanaman Modal Undang-Undang No. 13 Tahun 2011 tentang Penanganan Fakir Miskin Undang-Undang RI No. 23 Tahun 2011 tanggal 25 November 2011 tentang pengelolaan zakat Undang-Undang No. 40 Tahun 2007 tanggal 16 Agustus 2007 tentang Perseroan Terbatas Peraturan Pemerintah RI No. 47 Tahun 2012 tanggal 4 April 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan GCG bagi Bank Umum Syariah dan Unit Usaha Syariah, Pasal 62 ayat 2 point n dan o. POJK No. 8/POJK.04/2015 tanggal 26 Juni 2015 tentang Situs Web Emiten atau Perusahaan Publik, Pasal 6 point d dan Pasal 5 mengenai Tanggung Jawab Sosial Perusahaan <ol style="list-style-type: none"> Laws No. 25 of 2007, dated 26 April 2007 Article 15 (b) on Capital Investment Laws No. 13 of 2011 on Helping the Poor Laws of RI No. 23 of 2011 dated 25 November 2011 on the Management of Alms Laws No. 40 of 2007 dated 16 August 2007 on the Limited Liability Company Government of RI Decree No. 47 of 2012 dated 4 April 2012 on the Social and Environmental Responsibility of the Limited Liability Company Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on the Implementation of GCG by a Sharia Commercial Bank and Sharia Business Unit, Article 6 item 2 points n and o. OJK Regulation No. 8/POJK.04/2015 dated 26 June 2015 on the Website of Emitent or Public Company, Article 6 point d and Article 5 on Corporate Social Responsibility. |

ORGANISASI PENGELOLA CSR

Bank telah menetapkan pengelola CSR berada dalam di bawah Divisi Partnership & CSR Management, Subdirektorat Marketing, & Customer Management, Direktorat Retail Banking.

Meskipun demikian, sub-direktorat lainnya dapat melaksanakan kegiatan CSR dengan menyelaraskan sisi bisnis dan korporat, terutama *Islamic Enterprise Alliance*, *Distribution Network Management*, dan Human Capital dengan terlebih dahulu berkoordinasi dengan Baitulmaal Muamalat, anak perusahaan yang menjalankan kegiatan filantropi Bank Muamalat Indonesia yang mengelola dana zakat perusahaan.

Policy and Legal Basis

Bank Muamalat Indonesia conforms to two legal bases that govern policies on CSR activities, which are the sharia basis and the law and regulation basis, as follows:

CSR MANAGEMENT ORGANIZATION

The Bank has placed the managing organization for CSR activities under the Division of Partnership & CSR Management, the Sub-directorate of Marketing & Customer Management, and Directorate of Retail Banking.

However, other sub-directorates may undertake CSR activities by aligning business and corporate interests, especially Islamic Enterprise Alliance, Distribution Network Management, and Human Capital by coordinating with Baitulmaal Muamalat, a subsidiary entity that handles the philanthropic activities of Bank Muamalat Indonesia by managing the Bank's alms fund.

Kinerja Pengembangan Masyarakat

Community Development Performance

PENYUSUNAN PROGRAM

Bank merancang program CSR dengan terlebih dahulu menjalin komunikasi intensif dengan para pemangku kepentingan terkait, agar mengerti dan memahami apa yang dibutuhkan dan untuk menggali potensi yang dapat dioptimalkan. [413-1]

Bank juga mengacu pada hasil Survei Nasional Literasi Keuangan (SNLIK) Otoritas Jasa Keuangan (OJK). Hasil survei menemukan bahwa indeks literasi keuangan mencapai 38,03% dan indeks inklusi keuangan 76,19%. Angka tersebut meningkat dibanding hasil survei 2016, yang masing-masing 29,7% dan 67,8%. Data-data ini digunakan untuk merancang program CSR yang berkaitan erat dengan kegiatan perbankan, yakni literasi keuangan.

Bank juga memperhatikan situasi dan kondisi terkini yang dihadapi seluruh komponen masyarakat, dan pemerintah, yakni merebaknya COVID-19, dan bersama seluruh pemangku kepentingan sepakat untuk menjadikan program penanggulangan dampak dan pencegahan penyebarannya menjadi salah satu program utama yang harus dijalankan di tahun 2020.

Di luar donasi secara umum, perumusan CSR di bidang sosial dan kemasyarakatan diinisiasi oleh unit kerja CSR yang terlibat dengan lembaga pihak ketiga (lembaga amil zakat, NGO, dan lembaga lainnya)

Dalam menyalurkan CSR di bidang sosial dan kemasyarakatan, Bank membagi dalam 2 (dua) jenis penyaluran, yakni:

1. Golongan 8 Ashnaf

Golongan Ashnaf adalah fakir (orang yang tidak mampu menutupi separuh kebutuhannya), miskin (orang yang baru bisa memenuhi separuh atau lebih kebutuhannya), amil zakat (pengelola zakat), muallaf (mereka yang baru memeluk agama Islam), hamba sahaya (budak), al-gharim (orang yang terlilit hutang), fisabilillah (mereka yang berjuang atas nama agama), dan ibnu sabil (musafir yang tidak bisa kembali ke negara asalnya). Kegiatan untuk Ashnaf akan menggunakan dana zakat.

2. Kepada Bukan Golongan 8 Ashnaf

Biasanya fokus terhadap khalayak ramai, tanpa memandang golongan 8 Ashnaf. Kegiatan golongan ini biasanya menggunakan dana infaq dan sedekah.

PROGRAM FORMULATION

The Bank designs its CSR programs by first initiating intensive communications with the relevant stakeholders, in order to get a clear picture and understand what is truly needed by the stakeholders while also exploring the potential for maximizing opportunities. [413-1]

The Bank also refers to the latest results of the National Survey on Financial Literacy undertaken by the Financial Services Authority (OJK), which found that the national index for financial literacy reached 38.03%, while the index for financial inclusivity was 76.19%. These indices had improved from the previous survey done in 2016, which showed an index of 29.7% and 67.8% for financial literacy and financial inclusivity, respectively. These data are used by the Bank to design its CSR programs that are closely related to banking activities, namely financial literacy.

The Bank also considers the latest situation and condition facing the communities, and the government, with regards to the spread of COVID-19, and together with all stakeholders have agreed to make the program on alleviating the impact and preventing the spread of COVID-19 as one of the main programs to undertake in the year 2020.

In addition to general donations, the formulation of CSR activities in social and community development is initiated by the CSR operating unit that is involved with third-party institutions (the amil zakat institution, NGOs, and others).

In distributing funds for CSR activities in social and community development, the Bank divides into 2 (two) groups, which are:

1. The 8 Ashnaf Group

The Ashnaf group includes the fakir (those who cannot cover half of their daily needs), the poor (those who are just able to cover half or more of their daily needs), amil zakat (those who manage alms), muallaf (those who recently embrace Islam), workers in bondage (slave), al-gharim (those who are burdened with debt), fisabilillah (those who fight in the name of religion), and ibnu sabil (travellers who cannot return to their country of origin). Activities for the Ashnaf will rely on funds from alms (zakat).

2. The Non 8 Ashnaf Group

Communities in general that are not treated as the 8 Ashnaf group. Activities for the non Ashnaf group in large part uses funds from infak and sedekah (charities and donations).



Selain itu, anak perusahaan Bank, yakni Baitulmaal Muamalat juga menyalurkan 100% dana zakat, infaq, dan sedekah.

In addition, the Bank's subsidiary entity, Baitulmaal Muamalat, disburses 100% funds from alms, charities and donations.

REALISASI PROGRAM

Berikut adalah rekapitulasi ringkas program-program Tanggung Jawab Terhadap Pengembangan Sosial dan Kemasyarakatan yang dilakukan oleh Bank Muamalat Indonesia.

1. Program Bantuan Penanggulangan COVID-19

Bank memberikan beragam paket bantuan penanggulangan COVID-19 yang hingga saat ini masih melanda. Bantuan yang diberikan berupa bantuan sosial langsung kepada masyarakat terdampak, maupun bantuan peralatan deteksi dan pencegahan penularan penyakit, seperti: perangkat *test PCR*, APD, masker dan alat cuci tangan portabel.

Dalam rangka mendukung pendanaan program pemberian bantuan, selain mengandalkan anggaran dana CSR, Bank juga menggalang partisipasi masyarakat melalui kegiatan perbankan yang dilaksanakan. Program dimaksud berupa Program Tabungan Prima Berhadiah Paket Donasi COVID-19.



PROGRAM REALIZATION

The following is a recapitulation of the Bank's CSR programs on social and community development.

1. Aid Program Related to COVID-19

The Bank provided several aid packages for the fight against COVID-19 that has continued to spread. The aids were provided in the form of social donation directly to the affected communities, as well as equipment to detect and prevent the spread of the disease, such as PCR test equipment, protective gears for health workers, face masks and portable hand-wash basins.

In support of the funding for this program, in addition to relying on funds from the CSR budget, the Bank also harnessed public participation through banking initiatives that were successfully carried out. This referred to the Prime Savings Program with Prizes and COVID-19 Donation Packages.



Kinerja Pengembangan Masyarakat

Community Development Performance

Terdapat 527 nasabah Bank yang berpartisipasi dengan total penempatan dana Rp100,29 miliar, sementara total donasi yang terkumpul dan dapat disalurkan adalah senilai Rp1 miliar yang kemudian dibagikan dalam bentuk bantuan berupa: APD, masker, multivitamin hingga kebutuhan pokok.

Penyaluran dilakukan di sekitar bulan Mei 2020 ke berbagai daerah di Indonesia, termasuk RS Yarsi, RS Ummi Bogor, Pamulang hingga Tangerang.

Selain bantuan tersebut, masih di bulan Mei 2020, bersama dengan Baitulmaal Muamalat, Bank menyerahkan bantuan 1.517 APD bersama Baitulmaal Muamalat kepada 39 rumah sakit di wilayah Jabodetabek, Bandung, Semarang dan Yogyakarta.

Di luar hasil donasi yang terkumpul dari Tabungan Prima Berhadiah Paket Donasi COVID-19, Bank juga menyalurkan bantuan penanggulangan COVID-19 dengan total bantuan mencapai lebih dari Rp1,5 miliar.

2. Literasi Keuangan [FS16]

Bank kembali menyelenggarakan beberapa program literasi keuangan, dengan pelaksanaan disesuaikan kondisi kondisi COVID-19. Program literasi keuangan sepanjang tahun 2020, dilakukan melalui kanal digital dengan mengoptimalkan Instagram, Facebook, dan YouTube. Edukasi Perbankan Syariah juga telah disisipkan pada konten YouTube Bank Muamalat Indonesia, dan mendapatkan respon yang cukup baik dengan jumlah views secara organik mencapai 10.000 views.

Bank juga memprioritaskan promosi dengan memaksimalkan dunia digital melalui *online event* berupa tausiyah dan kajian yang dibungkus dengan *online activation* berupa promosi produk dan layanan, baik yang bekerjasama dengan pihak ketiga maupun atas initiatif sendiri, SMS blast *promotion*, hingga memaksimalkan *brand awareness* melalui YouTube dan podcast. Sebelumnya, kegiatan promosi telah fokus di ranah sosial media seperti Facebook, Instagram, hingga Twitter, untuk menyebarkan informasi. Aktivitas *online event* juga disiarkan secara *live* menggunakan Instagram LIVE & Youtube LIVE.

Menjelang akhir 2020, Bank Muamalat Indonesia memulai *podcast* bertajuk *My Hijrah, My Story, My Adventure*, yang berisikan *talkshow* ringan yang berbungkus *soft selling*

There were 527 customers of the Bank who participated in the program with a total funds placement of Rp100.29 billion, with a total donated amount of Rp1 billion that was eventually distributed as aid in the form of protective gears for health workers, face masks, multivitamins and staple goods.

The distribution took place in May 2020 in various regions of Indonesia, including Yarsi Hospital, Ummi Bogor Hospital, Pamulang and Tangerang.

In addition to that aid, also in May 2020, together with Baitulmaal Muamalat, the Bank provided 1,517 units of Hazmat suits to 39 hospitals in Jabodetabek, Bandung, Semarang, and Yogyakarta.

Aside from the proceeds from the savings program to donate to the COVID-19 cause, the Bank also allocated a total of Rp1.5 billion in support of the fight against COVID-19.

2. Financial Literacy [FS16]

The Bank continued to organise a number of financial literacy educational programs, with adjustments to the COVID-19 pandemic conditions. The financial literacy program throughout 2020 was carried out through digital channels by optimizing the use of Instagram, FaceBook and YouTube. Education in sharia banking was also inserted in the You Tube content of Bank Muamalat Indonesia and was well responded, generating more than 10,000 organic viewers.

The Bank also prioritized promotion through the digital media, maximizing their use for online events such as tausiyah and reviews on religious scriptures that are packaged together with on-line activation and promotion of products and services, either in cooperation with third parties or on the Bank's own initiative, from SMS blast promotion, to maximizing brand awareness through YouTube and podcasts. Prior to this, promotional activities had focused on the use of social media such as Facebook, Instagram and Twitter to disseminate information. These online activation events were also broadcast live through Instagram LIVE and Youtube LIVE.

Towards year-end 2020, Bank Muamalat Indonesia began a *podcast* entitled *My Hijrah, My Story, My Adventure*, which is a light talkshow imbued with soft-selling, and discussing



mengenai konsep berhijrah, edukasi pembinaan diri menjadi lebih baik, serta literasi keuangan untuk kaum muda Indonesia.

Podcast ini diharapkan menjadi jembatan penghubung antara Bank Muamalat Indonesia dengan kaum muda Indonesia pada khususnya, dan seluruh masyarakat Indonesia pada umumnya. Episode perdana telah mengudara pada Jumat, 23 Oktober 2020, di Soundcloud, YouTube channel Bank Muamalat Indonesia hingga Spotify Indonesia.

Sebagai bagian dari pelaksanaan program literasi keuangan, Bank juga melaksanakan *Online Customer Gathering*, dengan sekitar 10.350 peserta.

3. Penggunaan Tenaga Kerja Lokal

Meskipun kepemilikan Bank didominasi oleh instansi asing, akan tetapi seluruh vendor dan karyawan Bank Muamalat Indonesia per tahun 2020 adalah Warga Negara Indonesia. Bank tidak memiliki kebijakan khusus mengenai tenaga kerja lokal, namun demikian pada setiap proses rekrutmen, jika hasil penilaian calon pegawai dari area lokal mampu bersaing, Bank akan mendahulukan rekrutmen tenaga kerja lokal dimaksud.

the concept of higra, educating on how to become better individuals, and sowing financial literacy among young Indonesians.

The Bank aims to use the podcast as a bridge to link Bank Muamalat Indonesia specifically with young Indonesians, and generally with the large population of Indonesia. The first episode was broadcast on Friday, 23 October 2020, through Soundcloud, the Bank Muamalat Indonesia YouTube Channel, and Spotify Indonesia.

As part of its financial literacy program, the Bank had also carried out an Online Customer Gathering, generating no less than 10,350 participants.

3. Relying on Local Work Force

Although ownership of the Bank is dominated by foreign shareholdings, the employees and vendors of Bank Muamalat Indonesia in 2020 were all Indonesian nationals. The Bank does not have a specific policy on hiring local workers. However, in every recruitment process, if the recruitment test results indicate that local workers can compete, the Bank will prioritise on hiring local workforce.

Kinerja Pengembangan Masyarakat Community Development Performance

4. Pemberdayaan Masyarakat Sekitar Perusahaan

Pemberdayaan masyarakat sekitar wilayah operasi Bank dilakukan melalui beberapa program yakni Beasiswa Cikal Muamalat, Beasiswa Sarjana Muamalat, Beasiswa Tahfizh Muamalat, Muamalat Solidarity Boarding School.

5. Perbaikan Sarana dan Prasarana Sosial [203-1]

Salah satu penyaluran dari CSR bidang sosial dan kemasyarakatan ialah perbaikan sarana dan prasarana sosial yang diwujudkan melalui program antara lain Jaminan Sosial Muamalat, BMM Rescue, dan pengadaan fasilitas umum.

6. Donasi Kegiatan dalam Lingkup Pengembangan Sosial dan Kemasyarakatan

Hingga 31 Desember 2020, Bank Muamalat Indonesia memberikan donasi dalam lingkup pengembangan sosial dan kemasyarakatan antara lain Jaminan Sosial Muamalat, Dusun Zakat Muamalat, Muamalat Sahabat UKM, Rumah Berkah Muamalat, dan Komunitas Sehat Muamalat.

4. Empowering Communities Around the Bank

The empowerment of communities in surrounding areas where the Bank operates is undertaken through various programs, including Scholarship for Muamalat Youth, Scholarship for Muamalat Graduates, Tahfizh Muamalat Scholarship, and the Muamalat Solidarity Boarding School.

5. Improvement of Social Infrastructures and facilities [203-1]

One of the conduits of CSR activities in social and community development is by improving social infrastructures and facilities that is realized through a variety of programs such as the Muamalat Social Assurance, BMM Rescue, and the construction of public facilities.

6. Donations on Activities in the Scope of Social and Community Development

As of 31 December 2020, Bank Muamalat Indonesia had made donations to activities in the scope of social and community development through among others the Muamalat Social Assurance, Muamalat Village Alms, Muamalat-SME Friendship, Muamalat Blessed Homes, and Muamalat Healthy Communities.





7. Kebijakan dan Pelatihan Anti Korupsi

[205-2]

Bank Muamalat Indonesia senantiasa memegang integritas yang tinggi dan kejujuran serta keadilan dalam melakukan kegiatan usahanya. Hal tersebut juga diwujudkan dengan dimilikinya kepatuhan yang tinggi terhadap hukum yang berlaku, yang merupakan bagian dari bentuk anti korupsi serta sebagai bentuk dukungan terhadap program pemerintah mengenai pemberantasan korupsi.

Komunikasi kegiatan anti korupsi yang dijalankan oleh Bank saat ini masih sebatas sosialisasi terhadap seluruh unit kerja di Bank Muamalat Indonesia untuk menghindari adanya *fraud*.

Pada tahun 2020, telah dilaksanakan *refreshment* program *core value*, kode etik dan *anti fraud* yang diikuti oleh semua karyawan cabang dan kantor pusat. Materi yang diberikan dalam pelatihan tersebut salah satunya ialah terkait upaya pencegahan korupsi berikut dengan sanksi bagi pelanggaran yang terjadi. Pelatihan tersebut dilaksanakan secara virtual yang terbagi ke dalam 35 kelas yang berlangsung dari tanggal 12 Oktober s/d 28 Desember 2020.

7. Policy and Training on Anti Corruption

[205-2]

Bank Muamalat Indonesia constantly upholds the highest integrity, honesty and fairness in all of its business activities. This is also manifested by its full compliance to prevailing laws, which is an integral part of anti corruption and support towards the government's program to eradicate corruption.

Information on anti corruption initiatives that are currently taking place at Bank Muamalat Indonesia is disseminated across all operating units of the Bank to mitigate fraudulent activities.

In 2020, a refreshment program had been arranged on the Bank's core values, code of ethics, and anti fraud policies for all employees at head and branch offices. One of the materials presented in the program was efforts undertaken to prevent frauds and sanctions meted on those who commit frauds. The trainings were carried out virtually and divided into 35 classes from 12 October until 28 December 2020.

INVESTASI SOSIAL CSR

Adapun total investasi sosial sepanjang 2020 yang direalisasikan untuk pelaksanaan program-program CSR Pengembangan Sosial Kemasyarakatan adalah sebesar Rp9,3 miliar dengan rincian pelaksanaan program sebagai berikut:

INVESTMENTS IN SOCIAL CSR

The total realized investments for socially-related and community development CSR programs in 2020 amounted to Rp9.3 billion, with the following breakdowns:

| Program | (Rp Juta) (Rp million) |
|---|--------------------------|
| Jaminan Sosial Muamalat Muamalat Social Assurance | 3.981 |
| BMM Rescue BMM Rescue | 173 |
| Rumah Berkah Muamalat Muamalat Blessed Homes | 36 |
| Beasiswa Cikal Muamalat Scholarship for Muamalat Youth | 1.728 |
| Beasiswa Sarjana Muamalat Scholarship for Muamalat Graduates | 2.325 |
| Muamalat Solidarity Boarding School Muamalat Solidarity Boarding School | 636 |
| Dusun Zakat Muamalat Muamalat Alms Village | 73 |
| Muamalat Sahabat UKM Muamalat-SME Friendship | 337 |
| Total | 9.289 |



Mengembangkan Kompetensi Insan Muamalat

Developing Muamalat Human Capital's Competence

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|---|-----|
| Komitmen dan Kebijakan Pengelolaan SDM Commitments and Policies on HR management | 104 |
| Kesetaraan dalam Pengelolaan SDM Equality in HR Management | 105 |
| Membina Hubungan Industrial yang Bermartabat Managing Humane Industrial Relations | 107 |
| Rekrutmen dan Turnover Karyawan Employees Recruitment & Turnover | 109 |
| Pelatihan dan Pengembangan Kompetensi Training and Competence Development | 110 |
| Penilaian Kinerja dan Pengembangan Karir Performance Assessment and Career Advancement | 115 |
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Mengembangkan Kompetensi Insan Muamalat

Developing Muamalat Human Capital's Competence



**Bank Muamalat
Indonesia senantiasa
menghargai karyawannya
sebagai mitra strategis
dengan berdasarkan
pada pemahaman
bahwa semua karyawan
merupakan unsur
penggerak terpenting dari
seluruh operasional bisnis
Bank.**



Bank Muamalat Indonesia always appreciates its employees as strategic partners based on the understanding that all employees are the most important driving force in all of the Bank's business operations.

KOMITMEN DAN KEBIJAKAN PENGELOLAAN SDM [103-1, 103-2, 103-3]

Bagi Bank Muamalat Indonesia, sumber daya manusia (SDM) atau para karyawan merupakan aset yang paling berharga dengan peran sentralnya dalam mendukung keberhasilan meraih nilai tambah untuk para pemegang saham, nasabah dan pemangku kepentingan Perseroan lainnya. Para karyawan merupakan garda terdepan dalam memastikan keberlangsungan usaha. Oleh karenanya, Bank Muamalat Indonesia berkomitmen penuh menghadirkan lingkungan kerja yang kondusif dan menyenangkan, remunerasi yang kompetitif, serta kesempatan untuk pengembangan pribadi dan karir bagi para karyawannya.

Tujuannya adalah memberi kesempatan bagi para karyawan untuk berkembang sesuai potensi terbaik yang dimiliki, memberi ruang kepada mereka untuk mencatatkan kinerja terbaik untuk mendukung pengembangan skala usaha yang berkualitas.

104

HUMAN CAPITAL MANAGEMENT COMMITMENT AND POLICY [103-1, 103-2, 103-3]

For Bank Muamalat Indonesia, human capital (HC) or employees constitute the most valuable asset having the central role in supporting the success to create added value for the Company's shareholders, customers, and other stakeholders. The employees constitute the frontliners in ensuring business sustainability. Therefore, Bank Muamalat Indonesia is fully committed to dedicating conducive and enjoyable work environment, competitive remuneration, as well as opportunities for individual and career developments of its employees.

The purpose is to provide opportunities for employees to develop themselves in accordance with their best potentials, and make rooms available for them to realize their best performances in supporting the development of quality business scale.



Kinerja Pengembangan
Masyarakat
Community Development
Performance

**Mengembangkan Kompetensi
Insan Muamalat**
Developing Muamalat Human
Capital's Competence

Partisipasi Pelestarian
Lingkungan
Environmental
Preservation Participation

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Sustainability
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Salah satu fokus pengelolaan dan pengembangan karyawan Bank adalah peningkatan produktivitas dan *engagement* karyawan terhadap perusahaan. Fokus tersebut diterjemahkan melalui pelaksanaan program-program yang berkaitan dengan penilaian kinerja karyawan yang lebih terstruktur, optimalisasi efektivitas biaya tenaga kerja, peningkatan skema *reward* dan *recognition* yang lebih terarah, peningkatan infrastruktur HC dan menjadikan nilai-nilai perusahaan sebagai budaya perusahaan.

Sebagai wujud nyata dari Nilai-Nilai Utama Bank Muamalat Indonesia, yaitu Islami – Modern – Profesional (IDEAL), Bank Muamalat Indonesia mengimplementasikan kerangka pengembangan karyawan secara komprehensif, yang terdiri dari rekrutmen karyawan, pengembangan karyawan, pengelolaan kinerja karyawan sampai dengan persiapan pensiun.

Bank Muamalat Indonesia menempatkan karyawannya sebagai mitra strategis, yang berdasar pada pemahaman bahwa karyawan merupakan unsur penggerak terpenting dari seluruh operasional bisnis yang dilaksanakan oleh Bank.

KESETARAAN DALAM PENGELOLAAN SDM [405-1]

Bank Muamalat Indonesia menerapkan prinsip non-diskriminasi dalam segala hal, termasuk memberikan kesempatan yang sama bagi perempuan (*gender equity and equality*) untuk mendapatkan pekerjaan di lingkup Bank, sejauh memenuhi persyaratan yang ditetapkan. Prinsip-prinsip non-diskriminasi dan kesetaraan ini juga diwujudkan dalam pencapaian karir struktural, operasional maupun fungsional bahkan sampai jenjang tertinggi dalam struktur organisasi.

Bank menghormati dan menghargai adanya keragaman suku bangsa, gender, kewarganegaraan, etnis dan agama, serta juga keragaman pendapat, pengalaman, talenta dan gagasan. Bank Muamalat Indonesia berupaya memberdayakan seluruh individu agar dapat meraih prestasi kerja dan seluruh potensinya, serta memberi penghargaan berdasarkan kinerja dan pencapaiannya.

One of the Bank's employees management and development focuses is to improve employees' productivity and engagement toward the Company. The focus is construed through the implementation of those programs related to more structured employees performance evaluation, employees cost effectiveness optimization, more directed reward and recognition scheme improvement, HC infrastructure improvement, and utilization of the Company values as the corporate culture.

As the real form of Bank Muamalat Indonesia Main Values, namely Islamic – Modern – Professional (IDEAL), Bank Muamalat Indonesia implements comprehensive employees development framework, consisting of employees recruitment, employees development, employees performance management, up to pension preparation.

Bank Muamalat Indonesia positions its employees as strategic partners, based on the understanding that the employees constitute the most important driving element of all business operations of the Bank.

EQUALITY IN HUMAN CAPITAL MANAGEMENT [405-1]

Bank Muamalat Indonesia implements non-discrimination principle in all respects, including providing equal opportunities to women (gender equity and equality) to get employed in the scope of the Bank, as far as they meet the determined requirements. These non-discrimination and equality principles are also implemented in structural career achievement, both operationally and functionally even up to the highest level in the organization structure.

The Bank respects and appreciates diversity of ethnic, gender, nationality, and religion, as well as diversity of opinion, experience, talent, and idea. Bank Muamalat Indonesia makes its best efforts to empower all individuals in realizing their work achievements and potentials, as well as providing appreciations based on performances and achievements.

Mengembangkan Kompetensi Insan Muamalat

Developing Muamalat Human Capital's Competence

Komitmen Bank dalam membangun lingkungan kerja yang beragam dan inklusif terefleksi pada komposisi karyawan Bank Muamalat Indonesia. Per akhir tahun 2020, total karyawan tetap Bank Muamalat Indonesia adalah 2.955 orang (belum termasuk *top management*) terdiri dari 1.164 (39,4%) karyawan wanita dan 1.791 (60,6%) karyawan pria. Data lain menunjukkan, pengisian beberapa jenjang jabatan juga menunjukkan pemberlakuan konsep kesetaraan kesempatan, yakni dengan relatif terjadinya proporsi karyawan wanita dan karyawan pria. [405-1]

The Bank's commitment in developing diverse and inclusive work environment is reflected in the Bank's employee composition. As of 2020, total permanent employees of Bank Muamalat was 2,955 people (not including top management), consisting of 1,164 (39.4%) females and 1,791 (60.6%) males. Other data show that the holding of some position levels also indicates the practice of equal opportunity concept, namely through the relative maintenance of proportion of female employees and male employees. [405-1]

Demografi Karyawan Berdasarkan Gender (orang) [102-8, 405-1]

Employees Demography By Gender (people) [102-8, 405-1]

| Gender Gender | 2020 | | 2019 | |
|-----------------------|-----------------|--------------------------|-----------------|--------------------------|
| | Jumlah Total | Komposisi Composition | Jumlah Total | Komposisi Composition |
| Laki-laki Male | 1.791 | 60,6% | 1.954 | 60,2% |
| Perempuan Female | 1.164 | 39,4% | 1.293 | 39,8% |
| Jumlah Total | 2.955 | 100,0% | 3.247 | 100,0% |

Komposisi Jabatan Manajemen Puncak Berdasarkan Umur Dan Gender (orang) [405-1]

Top Management Position Composition By Age And Gender (people) [405-1]

| Usia Age | 2020 | | | | 2019 | | | |
|---|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
| | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition |
| 31 hingga 40 Tahun 31 up to 40 Years old | - | 1 | 1 | 7,7% | - | 1 | 1 | 7,7% |
| Di atas 40 Tahun Above 40 Years old | 12 | - | 12 | 92,3% | 12 | - | 12 | 92,3% |
| Jumlah Total | 12 | 1 | 13 | 100,0% | 12 | 1 | 13 | 100,0% |

Komposisi Karyawan Berdasarkan Jabatan dan Gender (orang) [102-8, 405-1]

Employees Composition By Position and Gender (people) [102-8, 405-1]

| Jabatan Position | 2020 | | | | 2019 | | | |
|----------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
| | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition |
| Chief | 2 | - | 2 | 0,1% | 2 | - | 2 | 0,1% |
| Head of L1 | 21 | 7 | 28 | 0,9% | 24 | 8 | 32 | 1,0% |
| Head of Subsidiaries | 1 | 1 | 2 | 0,1% | 4 | 1 | 5 | 0,2% |
| Head of Region | 6 | 3 | 9 | 0,3% | 6 | 3 | 9 | 0,3% |
| Head of L2 | 86 | 24 | 110 | 3,7% | 91 | 22 | 113 | 3,5% |
| L2 Specialist | 4 | 4 | 8 | 0,3% | 4 | - | 4 | 0,1% |
| Branch Manager | 61 | 18 | 79 | 2,7% | 62 | 18 | 80 | 2,5% |
| Priority Center Manager | 1 | 2 | 3 | 0,1% | - | - | - | 0,0% |
| Head of L3 | 7 | 5 | 12 | 0,4% | 4 | 6 | 10 | 0,3% |
| Region Commercial Head | 5 | - | 5 | 0,2% | 5 | - | 5 | 0,2% |
| Region Operation Service Manager | 5 | 2 | 7 | 0,2% | 8 | 2 | 10 | 0,3% |
| Head of Commercial | 3 | 3 | 6 | 0,2% | 5 | 3 | 8 | 0,2% |
| Branch Operation Service Manager | 53 | 26 | 79 | 2,7% | 54 | 28 | 82 | 2,5% |



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**Mengembangkan Kompetensi
Insan Muamalat**
Developing Muamalat Human
Capital's Competence

Partisipasi Pelestarian
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| Jabatan Position | 2020 | | | | 2019 | | | |
|---|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
| | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition |
| Sub Branch Manager | 84 | 45 | 129 | 4,4% | 92 | 50 | 142 | 4,4% |
| Sub Branch Operation Service Supervisor | 62 | 65 | 127 | 4,3% | 72 | 74 | 146 | 4,5% |
| Team Leader | 62 | 24 | 86 | 2,9% | 40 | 20 | 60 | 1,8% |
| Other Officer | 484 | 343 | 827 | 28,0% | 540 | 362 | 902 | 27,8% |
| Clerical | 836 | 592 | 1.428 | 48,3% | 931 | 696 | 1.627 | 50,1% |
| NBS | 8 | - | 8 | 0,3% | 10 | - | 10 | 0,3% |
| Jumlah Total | 1.791 | 1.164 | 2.955 | 100,0% | 1.954 | 1.293 | 3.247 | 100,0% |

MEMBINA HUBUNGAN INDUSTRIAL YANG BERMARTABAT [102-41, 407-1]

Bank Muamalat Indonesia terus berupaya untuk melakukan optimalisasi dalam pengelolaan *human capital*, yang salah satunya diwujudkan dengan memberikan perhatian terhadap kepentingan karyawan sehingga tercipta hubungan kerja yang harmonis, selaras dan berkeadilan guna meningkatkan produktivitas dan *engagement* HC. Bank membina hubungan industrial yang efektif melalui pemahaman dan komitmen penuh terhadap penerapan berbagai kesepakatan yang melandasi hubungan kerja sama dengan jajaran insan Perseroan. Dalam mewujudkan hubungan industrial yang harmonis tersebut, Bank menjamin hak karyawan untuk berserikat dan berkumpul.

Hak untuk berserikat dan berkumpul tersebut diwujudkan melalui pembentukan Serikat Pekerja di lingkungan Bank Muamalat Indonesia, bernama Syarikat Pejuang Muamalat (SP Muamalat) yang telah tercatat pada Suku Dinas Tenaga Kerja Kotamadya Jakarta Selatan dengan nomor bukti pencatatan No. 804/SP/JS/II/2018 tanggal 28 Februari 2018.

Hubungan industrial di Bank Muamalat Indonesia dilaksanakan mengacu pada prinsip kesetaraan, kewajaran, rasa keadilan serta nilai-nilai kemanusiaan. Prinsip-prinsip tersebut diwujudkan dalam suatu Perjanjian Kerja Bersama (PKB) atau yang disebut sebagai Ittifaq Muamalat. Dokumen Ittifaq Muamalat disepakati bersama antara manajemen dan pihak karyawan yang diwakili oleh Serikat Pejuang Muamalat (Serikat Pekerja). Bank Muamalat Indonesia memastikan bahwa beragam aturan yang terdapat di dalam Ittifaq Muamalat merupakan hasil pembahasan dan kesepakatan bersama dengan wakil-wakil karyawan.

FOSTERING DIGNIFIED INDUSTRIAL RELATION [102-41, 407-1]

Bank Muamalat Indonesia continuously makes its best efforts to optimize human capital management, amongst other by paying attentions to employees' interests in creating harmonious, equal, and fair work relationship, to improve HC's productivity and engagement. The Bank builds effective industrial relations through its full understanding and commitment on the implementation of various agreements as the basis for collaboration with the Company's employees. To realize the harmonious industrial relations, the Bank guarantees the employees' right to unite and assemble.

The right to unite and assemble is implemented through the formation of Labor Union in Bank Muamalat Indonesia's environment, called Syarikat Pejuang Muamalat (SP Muamalat), registered in Manpower Service Agency of South Jakarta under registration evidence number of No. 804/SP/JS/II/2018 dated 28 February 2018.

Bank Muamalat Indonesia's industrial relations are implemented by referring to equality, fairness, justice, as well as humanity value principles. The principles are implemented in a Collective Agreement (CA) called Ittifaq Muamalat. The Ittifaq Muamalat documents are mutually agreed between management and employees represented by SP Muamalat (Labor Union). Bank Muamalat Indonesia ensures that the various rules contained in the Ittifaq Muamalat constitute the results of mutual reviews and agreements with employees' representatives.

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Penandatanganan bersama Ittifaq Muamalat untuk periode 2020 - 2022 telah dilakukan pada tanggal 7 Juli 2020 dan telah tercatat di Kementerian Ketenagakerjaan RI melalui Surat Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan Jaminan Sosial Tenaga Kerja Nomor KEP.153/PHIJSK-PK/PKB/IX/2020 Tanggal 22 September 2020. Ittifaq Muamalat periode 2020 – 2022 berisi kesepakatan yang harus dipertanggungjawabkan oleh setiap pemangku kepentingan dan karyawan Bank Muamalat Indonesia.

Dengan demikian seluruh (100%) karyawan Perseroan terjamin hak dan kewajibannya dalam Ittifaq Muamalat dimaksud. **[102-41]**

Dalam Ittifaq Muamalat tersebut, diatur juga secara lengkap hak dan kewajiban karyawan dan manajemen Perusahaan, termasuk apabila terjadi perselisihan atau sengketa di antara kedua pihak. Sesuai dengan Ittifaq tersebut, jika terdapat kasus-kasus terkait dengan ketenagakerjaan, penyelesaiannya dilakukan melalui proses yang sesuai dengan ketentuan perundang-undangan dengan mengutamakan penyelesaian secara bipartit/internal perusahaan tanpa melibatkan pihak ketiga.

Bank terus berupaya untuk membentuk lingkungan kerja yang kondusif, yang salah satunya diwujudkan melalui komunikasi yang efektif terhadap karyawan. Beberapa sarana komunikasi yang dimiliki oleh Bank dalam rangka menciptakan lingkungan kerja yang kondusif, mencakup di antaranya:

1. Whatsapp Group yang memungkinkan karyawan untuk mendapatkan informasi, dan berita secara cepat dan lengkap.
2. *E-mail Blast* yang mengirimkan informasi-informasi terkini kepada seluruh karyawan melalui fasilitas e-mail kantor.
3. Muamalat Human Power (MHP) untuk mengakses pengumuman-pengumuman penting dan peraturan-peraturan terbaru, yang juga tersedia dalam versi *mobile*.
4. M-Channel pada televisi di setiap ruang *breakout* Muamalat Tower, yang memungkinkan karyawan mendapatkan informasi terkait program, produk dan pengetahuan-pengetahuan terbaru yang berkaitan dengan pengembangan karyawan.
5. Buletin digital yang menampilkan berita-berita dari unit-unit tertentu juga diterbitkan secara reguler, seperti misalnya "HC news", "Operation Splash", dan "Fraud Awareness."
6. CEO Message adalah informasi yang disampaikan dalam kesempatan-kesempatan khusus yang memerlukan penjelasan langsung dari CEO.

The Ittifaq Muamalat for the 2020 - 2022 period was signed on 7 July 2020, and was registered with the Ministry of Manpower through Decision Letter of the Directorate General of Industrial Relations and Workers' Social Security Number KEP.153/PHIJSK-PK/PKB/IX/2020 dated 22 September 2020. The Ittifaq Muamalat for the 2020 - 2022 period contains an agreement that must be accounted for by every stakeholder and employee of Bank Muamalat Indonesia.

Therefore, all (100%) of the Company's employees are guaranteed for their rights and obligations in the Ittifaq Muamalat. **[102-41]**

The Ittifaq Muamalat, also completely provisions the rights and obligations of the employees and the Company's management, including in case of disputes or disagreements between both parties. According to the Ittifaq, those cases related with manpower issues, to be settled through those processes in accordance with the prevailing laws and regulations by prioritizing bipartite/internal settlements without involving the third party.

The Bank continuously makes its best efforts to create conducive work environment, amongst other through effective communication with employees. Some communication infrastructures developed by the Bank to create conducive work environment, cover amongst other:

1. WhatsApp Group that allows employees to get information and news quickly and completely
2. E-mail Blast which sends current information to all employees through corporate e-mail facilities.
3. Muamalat Human Power (MHP) to access important announcements and newest regulations, which is also available in mobile version.
4. M-Channel television in every Muamalat Tower breakout room, which facilitates the employees to get related program information, and newest products and knowledges related with human capital development.
5. Digital Bulletin containing news from certain units is also published regularly, for examples "HC news", "Operation Splash", and "Fraud Awareness."
6. CEO Message is information delivered in special occasions for those issues requiring direct clarifications from CEO.



7. Untuk informasi-informasi terkait strategi Bank yang lebih formal, dilakukan melalui acara *sharing session* antara manajemen dan karyawan di seluruh unit kerja dan dikemas dalam bentuk *town hall meeting* dan BOD *road show* yang diikuti oleh karyawan di unit kerja yang dikunjungi.

7. For information related with more formal Bank's strategies, it is done through sharing session programs between management and employees in all work units and covered in the forms of town hall meeting and BOD road show which are participated by employees in the visited work units.

REKRUTMEN & TURNOVER KARYAWAN [401-1]

Bank Muamalat Indonesia menjalankan program rekrutmen secara terbuka untuk mendapatkan sumber daya manusia terbaik, berkompeten dan sesuai kebutuhan. Rekrutmen karyawan dilakukan dalam rangka mengantisipasi kondisi pasar perbankan syariah yang semakin berkembang, juga dalam rangka regenerasi karyawan pensium dan/atau mengundurkan diri. Rekrutmen eksternal dilakukan apabila terdapat kebutuhan SDM yang tidak dapat dipenuhi dari rekrutmen internal untuk menempati posisi-posisi tertentu.

Dalam proses rekrutmen, Bank Muamalat Indonesia membuka kesempatan seluas-luasnya bagi masyarakat dari berbagai golongan untuk menjadi karyawan Perseroan sepanjang memenuhi persyaratan dan kualifikasi yang dibutuhkan. Proses seleksi dilakukan melalui berbagai cara, seperti melalui referensi internal maupun eksternal, memasang iklan melalui *website* perusahaan atau memasang iklan secara terbuka. Bank memiliki prefansi untuk mendahulukan tenaga kerja lokal dalam melakukan rekrutmen karyawan baru.

Melalui proses seleksi tersebut, pada tahun 2020, Perseroan merekrut 143 (2019: 295) orang karyawan baru dari berbagai kelompok usia untuk menduduki berbagai jabatan yang tersedia. Rekrutmen dilakukan terhadap mereka yang sudah berpengalaman kerja (*pro hire*), maupun yang baru lulus (*fresh graduated*).

Selain menjalankan proses rekrutmen, di tahun 2020, Bank juga memproses keluarnya sejumlah karyawan dengan berbagai sebab. Terdapat 294 (2019: 423) karyawan yang mengakhiri hubungan kerja.

Alasan berhentinya hubungan kerja dari para karyawan tersebut beragam, namun umumnya mengundurkan diri karena adanya kesempatan lain. Hal ini tampak dari usia karyawan yang umumnya masih dalam usia produktif pada saat mengajukan pengunduran diri untuk mengakhiri hubungan kerja dengan Perseroan, sebagaimana tampak pada tabel-tabel berikut.

EMPLOYEES RECRUITMENT & TURNOVER [401-1]

Bank Muamalat Indonesia performs recruitment programs openly to obtain the best, competent, and suitable human capital. Employees' recruitment is performed to anticipate developing sharia banking market condition, and regenerate pensioned and/or resigned employees. External recruitment is carried out if HC needs for certain positions cannot be met internally.

In its recruitment process, Bank Muamalat Indonesia widely opens the available opportunities to the public from various groups to become the Company's employees as far as they meet needed requirements and qualifications. Selection process is carried out through various methods, such as through internal and/or external references, advertisement in the Company's website, or open advertisements. In recruiting its new employees, the Bank has the preference to prioritize local talents.

In 2020, through its selection process, the Company recruits 143 (2019: 295) new employees from various age groups to occupy various available positions. Recruitment is carried out for those who have work experiences (*pro hire*), as well as for new graduates (*fresh graduated*).

Other than recruitment process, in 2020, the Bank also processes employment termination of some employees with various reasons. There are 294 (2019: 423) employees who end their work relationships.

The reasons for the employees work relationship termination are diverse, however in general they resign to pursue other career opportunities. This is indicated by employees' age groups which are in general still in productive ages when they end their work relationships with the Company, as shown in the following tables.

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Rekrutmen Menurut Usia dan Gender (orang) [401-1]

Recruitment By Age and Gender (people) [401-1]

| Kelompok Usia Age | 2020 | | 2019 | |
|-----------------------------------|------------------|--------------------|------------------|--------------------|
| | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female |
| < 30 Tahun < 30 Years old | 31 | 35 | 45 | 104 |
| 30 - 50 Tahun 30 - 50 Years old | 48 | 26 | 86 | 58 |
| > 50 Tahun > 50 Years old | - | 3 | 2 | - |
| Jumlah Total | 143 | | 295 | |

Voluntary Turnover menurut Usia dan Gender – 2020 dan 2019 (orang) [401-1]

Voluntary Turn-over by Age and Gender – 2020 and 2019 (people) [401-1]

| Kelompok Usia Age | 2020 | | 2019 | |
|-----------------------------------|------------------|--------------------|------------------|--------------------|
| | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female |
| < 30 Tahun < 30 Years old | 28 | 55 | 50 | 90 |
| 30 - 50 Tahun 30 - 50 Years old | 123 | 87 | 167 | 110 |
| > 50 Tahun > 50 Years old | 0 | 1 | 5 | 1 |
| Jumlah Total | 294 | | 423 | |

Jumlah dan alasan pemutusan hubungan kerja (orang) [401-1]

Number and reasons for work relationship termination (people) [401-1]

| Alasan Reasons | 2020 | 2019 |
|--|------------|--------------|
| Dialihkan ke Program Pengembangan-CS Converted to CS-Development Program | 13 | - |
| Diberhentikan Terminated | 15 | 11 |
| Efisiensi Efficiency | 49 | - |
| Gagal Probation Probation Failure | 22 | 35 |
| Kontrak Berakhir Contract Completion | 26 | 95 |
| Mengundurkan Diri Resignation | 281 | 423 |
| Meninggal Dunia Dead | 7 | 2 |
| Pensiun Karir Career Pension | 19 | 14 |
| Mengundurkan Diri (program) Resignation (program) | 3 | 586 |
| Jumlah Total | 435 | 1.168 |

PELATIHAN DAN PENGEMBANGAN KOMPETENSI [404-1, 404-2]

Kebijakan umum mengenai pendidikan dan pelatihan menegaskan bahwa setiap karyawan berhak untuk memperoleh pendidikan dan pelatihan untuk meningkatkan dan mengembangkan kompetensinya, baik di bidang *soft skill* maupun *technical skill* dalam rangka memastikan diperolehnya sumber daya manusia yang unggul dan mumpuni di bidangnya. Program pelatihan internal dilaksanakan baik untuk meningkatkan *hard skills* dan *soft skills* dengan pengajar internal dari kalangan karyawan Bank. Sementara program

LEARNING AND DEVELOPMENT [404-1, 404-2]

The general policy on education and training confirms that every employee has the right to obtain education and training to improve and develop his/her competence, both for soft skills as well as technical skills to ensure the availability of superior and strong human capital in every position. Internal training programs are carried out both to improve hard skills and soft skills by internal trainers from the Bank's employees community. Meanwhile external training programs are carried out by opening opportunities for the employees to participate in



pelatihan eksternal dilaksanakan dengan membuka peluang kepada karyawan untuk mengikuti sejumlah program pelatihan dan/atau seminar yang dilaksanakan oleh lembaga pendidikan eksternal secara berkala.

Dalam rangka lebih meningkatkan *learning culture*, sepanjang tahun 2020 Bank konsisten melaksanakan pemanfaatan teknologi dalam proses pembelajaran yang diikuti oleh karyawan. Pemanfaatan teknologi yang telah diinisiasi sejak beberapa tahun terakhir ini diharapkan mampu memberikan pemahaman yang lebih baik terhadap bisnis dan proses kerja serta memastikan meratanya kompetensi di seluruh jenjang organisasi.

Beragam program *creative learning* juga banyak diberdayakan sebagai pendukung berbagai pelatihan *in class*. Adapun program *creative learning* banyak diisi oleh materi-materi yang membahas tentang fokus Bank saat ini, sehingga arah pembahasan sesuai dengan apa yang diharapkan oleh Bank.

Pada tahun 2020, People Development & Culture Bank Muamalat Indonesia kembali menyelenggarakan pelatihan untuk berbagai tingkat jabatan. Persentase karyawan berdasarkan tingkat jabatan yang telah melaksanakan pelatihan di tahun 2020 adalah 99,6% untuk Level Staff, 99,7% untuk Level Junior Management, 100% untuk Level Middle Management, dan 100% untuk Level Senior Management. Berikut disampaikan ragam program pelatihan dan pembelajaran di Bank Muamalat Indonesia yang meliputi beberapa kategori.

Program Learning

Kategori Program Learning terbagi menjadi 5 (lima) program utama, yaitu:

a. Program Core Training

Yaitu *training* yang wajib diikuti oleh seluruh karyawan Bank Muamalat Indonesia. Bentuk pelatihan ini terdiri dari program inti berikut:

- *Induction Program* yang berisi *Modul Basic*.
- *Sharia Banking* dan *Product Knowledge*.
- *Basic Risk Awareness Program* yang berisi *Financing and Operation Risk Modul*, *General Compliance* dan *Introduction to Audit Process*.

b. Program Leadership Training

Adalah program yang disusun secara terstruktur diselaraskan dengan jenjang kepemimpinan yang ada di Bank Muamalat Indonesia. Bentuk pelatihan ini terdiri dari program inti yaitu *Program Manager Leader* yang diberikan untuk para Kepala Unit. Sedangkan program *Firstline Manager-Leader* diperuntukkan bagi Branch Operation

some training programs and/or seminars organized by external education institutions periodically.

In order to improve learning culture further, during 2020 the Bank consistently utilizes technology in employees learning process. The utilization of technology as initiated since some years ago is expected to provide better understanding on work and business processes as well as ensure the level of competence in all organization levels.

Various creative learning programs are also empowered to support various in class trainings. Creative learning programs are mostly filled with materials which review the Bank's current focuses, so that the review direction shall be in accordance with the Bank's expectations.

In 2020, Bank Muamalat Indonesia's People Development & Culture again organizes trainings for various position levels. The percentage of employees who have participated in trainings based on position levels in 2020 is 99.6% for Staff Level, 99.7% for Junior Management Level, 100% for Middle Management Level, and 100% for Senior Management Level. The followings are various training and learning programs of Bank Muamalat Indonesia covering several categories.

Learning Program

Learning Program category consists 5 (five) main programs, namely:

a. Core Training Program

Namely training which is mandatory participated by all employees of Bank Muamalat Indonesia. This training consists of the following core programs:

- Induction Program covering Basic Module.
- Sharia Banking and Product Knowledge.
- Basic Risk Awareness Program covering Financing and Operation Risk Module, General Compliance and Introduction to Audit Process.

b. Leadership Training Program

A structured program adjusted with existing leadership levels in Bank Muamalat Indonesia. This training consists of core program namely Leader Manager Program provided to Unit Heads. While Firstline Manager-Leader program is provided to Branch Operation Manager. Sub Branch Manager, and other Officers. Other than that, Bank

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Manager, Sub Branch Manager, dan Officer lainnya. Selain itu, Bank Muamalat Indonesia juga meluncurkan program “Leaders as a Coach” dimana *training* ini ditujukan untuk para pejabat 2 (dua) tingkat di bawah Direksi.

c. Program Training Functional/Matrix

Yaitu program *training* yang didesain untuk karyawan Bank Muamalat Indonesia berdasarkan fungsi kerjanya. Bentuk pelatihan ini terbagi dalam 3 (tiga) Akademi sesuai dengan fungsi pekerjaan. yaitu:

- *Retail Banking Academy*.
- *Operation and Support Academy*.
- *Wholesale Banking Academy*.

d. Program Training Departmental

Program pelatihan ini diadakan berdasarkan usulan atau permintaan dari masing-masing unit kerja dalam rangka pengembangan kompetensi karyawan. Pelaksanaannya dapat dilakukan secara *in-house* maupun dengan mengirimkan karyawan untuk mengikuti seminar atau pelatihan di luar Bank.

e. Creative Learning

Program *Creative Learning* merupakan program pembelajaran di luar program formal di atas yang bertujuan untuk menumbuhkan *Learning Culture* setiap karyawan Bank Muamalat Indonesia dalam rangka meningkatkan pengetahuan, keterampilan dan kompetensinya. Beberapa Program *Creative Learning* mencakup:

• M@16

M@16 atau Meet@16 adalah program *Sharing Session* di masing-masing unit kerja sebagai sarana untuk saling berbagi informasi dan pengetahuan antar karyawan. Tema yang dibahas antara lain terkait program atau produk baru, prosedur, dan ketentuan, sosialisasi dan pemantapan nilai-nilai utama Bank, dan pengetahuan lain yang dapat menunjang serta mendukung peningkatan kinerja di unit kerja.

• Bisnis Corner

Program *Bisnis Corner* adalah program seminar atau *sharing session* dari pihak eksternal (praktisi, konsultan maupun pakar/ahli) yang terkait dengan pengetahuan bisnis.

• Management WalkAbout

Management WalkAbout adalah program kunjungan Direksi ke kantor cabang ataupun melalui Virtual, sebagai wadah komunikasi dan *sharing session*

Muamalat Indonesia also launches “Leaders as a Coach” program provided to those officers 2 (two) levels below the Board of Directors.

c. Functional/Matrix Training Program

Namely training program which is designed for Bank Muamalat Indonesia's employees based on work functions. This training is divided into 3 (three) Academies in accordance with work functions, namely:

- *Retail Banking Academy*.
- *Operation and Support Academy*.
- *Wholesale Banking Academy*.

d. Departmental Training Program

This training program is organized based on proposals or suggestions from each work unit to develop employees' competences. This can be carried out in-house as well as by sending employees to participate in seminars or trainings outside the Bank.

e. Creative Learning

Creative Learning Program constitutes learning program outside the above formal programs that aims to foster *Learning Culture* of every employee of Bank Muamalat Indonesia to improve knowledges, skills, and competences. Some *Creative Learning Programs* include:

• M@16

M@16 or Meet@16 is a *Sharing Session* program in each work unit as a means to share information and knowledge between employees. Themes discussed are among others related to new programs or products, procedures, and provisions, socialization and consolidation of the Bank's core values, and other knowledges that can support the performance improvement of the work unit.

• Business Corner

Business Corner Program is a seminar or sharing session program from external parties (practitioners, consultants, and experts) related to business knowledges.

• Management WalkAbout

Management WalkAbout is a visitation program of the Directors to the branch offices, as a forum for communication and sharing sessions between



Direksi bersama karyawan. Tujuan dari program ini adalah untuk menciptakan keterbukaan komunikasi serta keterlibatan seluruh karyawan di cabang dalam menjalankan visi dan misi Bank.

- **Corporate Library**

Tujuan dari *Corporate Library* ini adalah sebagai pusat pustaka serta informasi referensi bagi karyawan Bank Muamalat Indonesia. Sampai akhir 2018, *Corporate Library* telah memiliki koleksi lebih dari 350 buku dan 750 *Corporate e-book* serta majalah yang berkaitan dengan perbankan, ekonomi serta pengembangan diri.

Program Non Class Room Learning

Program ini menggunakan platform berbasis teknologi yang dapat diakses oleh seluruh karyawan Bank Muamalat Indonesia. Tahun 2020 Bank Muamalat Indonesia berkomitmen untuk terus menumbuhkan *learning culture* dengan memperkuat program-program pengelolaan pengetahuan (*knowledge management*). Program-program yang dikembangkan pada tahun 2020 adalah:

- a. Muamalat Knowledge One (MK One), adalah suatu media dimana modul-modul pembelajaran bisa diakses oleh seluruh karyawan pada aplikasi Human Capital Information System (Muamalat Human Power - MHP).
- b. M-Channel, yaitu channel TV Muamalat yang terus menerus menyiarkan modul-modul pembelajaran terkait produk, nilai-nilai perusahaan, maupun video-video motivasi lainnya.
- c. M-Viral, adalah *video based learning* yang menyajikan konten-konten yang menjadi fokus Bank Muamalat Indonesia saat ini.
- d. M-Coach, yaitu sebuah sistem yang diperuntukan bagi *leaders* untuk melakukan *coaching* terhadap karyawan di bawah supervisinya dengan standar acuan *coaching* yang ditentukan oleh manajemen.

Selain program pembelajaran di atas, pada tahun 2020 Bank Muamalat Indonesia juga telah meluncurkan program-program khusus berikut:

- a. **MODP Future Leader**

Pembentukan pemimpin masa depan dilakukan dengan melaksanakan program Muamalat Officer Development Program (MODP) *Future Leader*. Program MODP ini mengutamakan para *fresh graduates* yang berkualitas tinggi dan beberapa karyawan internal terpilih. Seluruh peserta didik kemudian ditatar dalam sebuah program yang terus diawasi secara ketat oleh para *coach* di unit

Directors with employees. The purpose of this program is to create open communication and involvement of all employees of the branch offices in executing the vision and mission of the Bank.

- **Corporate Library**

The purpose of this Corporate Library is to function as a central library and reference information for employees of Bank Muamalat Indonesia. By the end of 2018, the Corporate Library has a collection of over 350 books and 750 Coorporate e-books as well as magazines related with banking, economics, and self-development.

Non Class Room Learning Program

This program uses a technology-based platform that can be accessed by all employees of Bank Muamalat Indonesia. In 2020 Bank Muamalat Indonesia is committed to continuously growing the learning culture by strengthening knowledge management programs. Those programs launched in 2020 are:

- a. Muamalat Knowledge One (MK One), which is a medium by which learning modules can be accessed by all employees through Human Capital Information System (Muamalat Human Power - MHP) application.
- b. M-Channel, namely Muamalat TV channel which continuously broadcasts learning modules related to products, company values, and other motivational videos.
- c. M-Viral, which is a video-based learning that presents contents currently being the focus of Bank Muamalat Indonesia.
- d. M-Coach, which is a system intended for leaders to perform coaching of employees under their supervision with coaching reference standards are determined by management.

Other than the learning programs above, in 2020, Bank Muamalat Indonesia also launches the following special programs:

- a. **MODP Future Leader**

The formation of future leaders is carried out by implementing the Future Leader Muamalat Officer Development Program (MODP). This MODP program prioritizes high quality fresh graduates and some selected internal employees. All participants are then set in a program that is closely monitored by the coaches in the appointed work units and mentored by mentors consisting

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kerja yang ditunjuk dan dibimbing oleh para mentor yang terdiri dari para senior management yang terpilih dan ditunjuk untuk melaksanakan tugas pengembangan *talent-talent* junior tersebut.

b. Relationship Manager Acceleration - (RM Acceleration)

Program untuk para karyawan pemasaran di tingkat pemula, yang dilaksanakan untuk menghasilkan Relationship Manager berkualitas pada segmen Retail. Program yang berlangsung selama 6 (enam) bulan ini berisi pembekalan dan pelatihan *soft skills* dan *hard skills* terkait akad dan produk syariah.

c. Muamalat Indonesia Apprentice (MULIA)

Program pendidikan yang ditujukan bagi lulusan SMA dan sederajat untuk ditempatkan sebagai frontliner (Teller dan Customer Service) di Bank Muamalat Indonesia seluruh Indonesia. Melalui program ini, peserta program yang memiliki kinerja baik dan telah mencapai masa program yang ditentukan akan mendapatkan beasiswa untuk melanjutkan pendidikannya.

d. Individual Learning Development Program (ILDP)

Dalam rangka mendukung *Key Strategic initiatives* tahun 2020 dan sama-sama menuju Bank Muamalat Indonesia yang lebih baik, Bank mempersiapkan pelatihan-pelatihan yang dapat diikuti oleh seluruh sumber daya insani guna menunjang aktivitas pekerjaan maupun untuk meningkatkan kemampuan sisi *Leadership, Communication, Productivity* dan *Business Ethics*.

e. Retail Collection Training

Diadakannya *training* ini bertujuan untuk meningkatkan kapabilitas dan kompetensi bagi para Tim Collection, dan juga agar tercapainya standardisasi *basic knowledge* dari Tim Collection sehingga bisa dilakukan percepatan penyelesaian *Bad Bank* segmen Retail.

f. Trilogy Financing Training

Program *training* yang didesain untuk menstandardisasi pemahaman terhadap proses pembiayaan. Program ini diberikan kepada team Sales (BM dan RH) dengan tema *Fundamental Financing Analyst*, tim Risk and Financing Analyst dengan topik Fundamental Financial Analysis serta program *in-class* dan Internal sertifikasi penilaian Jaminan (*Asset Valuation*) kepada tim Verification FOP.

of senior management who are selected and appointed to carry out the tasks of developing the junior talents.

b. Relationship Manager Acceleration - (RM Acceleration)

A program for marketing employees at the entry level, which is carried out to produce quality Relationship Managers in the Retail segment. The program which lasts for 6 (six) months contains the provisioning and training of soft skills and hard skills related to sharia contracts and products.

c. Muamalat Indonesia Apprentice (MULIA)

Educational program aimed to high school and equivalent graduates to be placed as frontliners (Teller and Customer Service) at Bank Muamalat Indonesia throughout Indonesia. Through this program, the participants who have performed well and reached the specified program period will receive scholarships to continue their educations.

d. Individual Learning Development Program (ILDP)

In order to support Key Strategic initiatives of 2020 and move together towards a better Bank Muamalat Indonesia, the Bank prepares trainings that can be attended by all human capital to support work activities as well as enhance the capabilities in Leadership, Communication, Productivity, and Business Ethics sides.

e. Retail Collection Training

The purpose of this training is to improve the capabilities and competencies of the Collection Teams, and also to achieve the basic knowledge standardization of the Collection Teams so that completion of the Retail segment Bad Bank could be accelerated.

f. Trilogy Financing Training

This training program is designed to standardize the understanding of the financing process. This program is provided to the Sales team (BM and RH) with the themes Fundamental Financing Analyst, the team Risk and Financing Analyst on the topics of Fundamental Financial Analysis, as well as in-class program and Asset Valuation Internal certification to the FOP Verification team.



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Insan Muamalat**
Developing Muamalat Human
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Partisipasi Pelestarian
Lingkungan
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Preservation Participation

Tata Kelola
Keberlanjutan
Sustainability
Governance

Tentang Laporan
Keberlanjutan
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Adapun rata-rata jam *training* per tahun per karyawan adalah sebagai berikut. [404-1]

Average training hours per year per employee is as follows.
[404-1]

| Uraian | 2020 | 2019 | Description |
|--|------|------|--|
| Rata-rata Jam Pelatihan per Tahun per Karyawan | 69,5 | 60,4 | Average Training Hours per Year per Employee |

Program Pelatihan bagi Petugas Keamanan [410-1]

Dalam menjalankan kegiatan perbankan syariah, Bank Muamalat Indonesia menekankan pentingnya tugas dan fungsi petugas keamanan yang berada baik di kantor pusat maupun seluruh kantor layanan. Petugas keamanan tidak hanya bertugas menciptakan rasa aman bagi nasabah yang datang ke kantor layanan Bank, namun juga berfungsi memberikan pelayanan bagi nasabah.

Petugas keamanan yang bekerja di Bank Muamalat Indonesia merupakan karyawan *outsourcing* dari pihak ketiga. Agar standar layanan dapat dipenuhi oleh petugas keamanan, Bank Muamalat Indonesia memberlakukan dalam Perjanjian Kerja sama (PKS) bahwa setiap Security yang ditempatkan di kantor layanan wajib memiliki Kartu Tanda Anggota (KTA) Satpam yang masih berlaku dan dikeluarkan oleh Kepolisian Republik Indonesia dan telah lulus pelatihan dasar Garda Pratama. Setiap kantor layanan Bank juga melakukan berbagai *role play* yang melibatkan Security agar memahami standar layanan perbankan dengan pendekatan tanpa kekerasan.

Biaya Program Pelatihan dan Pengembangan SDM

Secara keseluruhan, di tahun 2020 Bank Muamalat Indonesia telah mengalokasikan dan merealisasikan dana sejumlah Rp37,21 miliar (2019: Rp42,73 miliar) atau sebesar 5,3% (2019: 6,2%) dari Biaya Tenaga Kerja (BTK) untuk mendukung program pengembangan kompetensi Sumber Daya Manusia.

PENILAIAN KINERJA DAN PENGEMBANGAN KARIR [404-3]

Penilaian Kinerja

Penilaian kinerja karyawan di lingkungan Bank Muamalat Indonesia dilaksanakan berdasarkan *Key Performance Indicator* (KPI) yang telah ditentukan di awal tahun. Setiap semester, atau pada pertengahan dan akhir tahun, penilaian KPI dilaksanakan melalui Human Capital Information System (MHP – Muamalat Human Power). Dalam sistem tersebut, penilaian kinerja dilaksanakan secara berjenjang mulai dari penilaian mandiri (*self-assessment*) oleh karyawan dan

Training Program For Security Officers [410-1]

In conducting its sharia banking activities, Bank Muamalat Indonesia emphasizes the importance of the duties and functions of security officers both at the head office and all service offices. Security officers are not only responsible for creating a sense of security for customers who come to the Bank's service offices, but also functions to provide services for customers.

Security officers who work at Bank Muamalat Indonesia are outsourcing employees from third parties. In order for security officers to meet service standards, Bank Muamalat Indonesia applies in the Cooperation Agreement (CA) that every Security Officer placed in a service office is required to have a valid Security Guard Member Card (SMC) issued by the National Police of the Republic of Indonesia and has passed the basic training of Garda Pratama. Each Bank service office also carries out various role plays involving Security Officers in order to understand banking service standards with a non-violent approach.

Cost of HC Training and Development Program

Overall, Bank Muamalat Indonesia has allocated Rp37.21 billion throughout 2020 (2019: Rp42.73 billion or as much as 5.3% (2019: 6.2%) of the Labour Cost (LC) for the development of Human Capital competencies.

CAREER DEVELOPMENT AND PERFORMANCE EVALUATION [404-3]

Performance Evaluation

Employees performance evaluation in Bank Muamalat Indonesia's environment is carried out based on Key Performance Indicator (KPI) determined at the beginning of the year. Every semester, or at the middle and the end of the years, KPI evaluation is carried out through Human Capital Information System (MHP – Muamalat Human Power). In the system, performance evaluation is carried out in tiers starting from self-assessment by the employees and evaluation by direct

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evaluasi atasan langsung, yang kemudian dikaji dan dievaluasi oleh pimpinan unit kerja yang lebih tinggi. Penilaian kinerja karyawan menjadi cukup penting untuk mengukur sejauh mana keberhasilan dari program pengembangan SDM yang telah dilakukan oleh Bank.

Selama tahun 2020, KPI seluruh karyawan (100%) telah dinilai kinerjanya dengan dukungan Human Capital Information System tersebut.

Pengembangan Jenjang Karir

Setiap karyawan Bank Muamalat Indonesia diberikan kesempatan yang sama untuk mengembangkan karir dalam bidang masing-masing berdasarkan kompetensi yang dimiliki melalui sistem *Talent Management* yang telah disosialisasikan dan diimplementasikan di seluruh organisasi untuk posisi-posisi struktural, dimana para pimpinan unit kerja mengidentifikasi talenta dari tiap karyawan di unit kerja masing-masing.

Dalam pengembangan karir karyawan, Bank Muamalat Indonesia juga secara konsisten menerapkan kebijakan yang adil (*fair*) untuk memberikan kesempatan yang sama bagi karyawan laki-laki maupun perempuan. Hal ini didukung dengan dibuatnya sistem *Career Management* bagi karyawan Bank Muamalat Indonesia yang didasarkan pada kompetensi dan kinerja karyawan.

Perseroan mengembangkan mekanisme jenjang karir melalui Promosi, Mutasi dan Demosi yang diatur dalam kebijakan Perseroan terkait kenaikan jabatan dan tata caranya, dengan memperhatikan pada kebutuhan organisasi, histori hasil kinerja dan kompetensi karyawan.

Setiap karyawan yang mendapatkan promosi kenaikan jabatan, akan mendapatkan program pelatihan pra-jabatan. Program pelatihan pra-jabatan dilaksanakan di antaranya untuk beberapa kategori jabatan tertentu, seperti karyawan Sales dan Operation, dengan jenis pelatihan mencakup di antaranya *training RM Acceleration* dan *Branch Operation Leadership Development Program*, serta Sertifikasi Manajemen Risiko bagi posisi yang diwajibkan oleh regulator sesuai dengan ketentuan yang berlaku.

supervisor, then reviewed and evaluated by the higher work unit head. The employees performance evaluation is important to measure to what extent the HC development program carried by the Bank has succeeded.

During 2020, all employees KPI (100%) has been evaluated with the support of Human Capital Information System.

Career Development

Every employee of Bank Muamalat Indonesia is provided with the same opportunity to develop a career in his/her respective field based on competence through Talent Management system that has been socialized and implemented throughout the organization for structural positions, where the work unit heads identify the talents of each employee in their respective work units.

In the development of employees' careers, Bank Muamalat Indonesia has consistently implemented a fair policy to provide equal opportunity for male and female employees. This is supported by the establishment of Career Management system for Bank Muamalat Indonesia's employees based on employees' competence and performance.

The Bank develops career level mechanism through Promotion, Transfer, and Demotion as provisioned in the Bank's policy related to job promotions and procedures, by considering the need of the organization, and the employees' performance result history and competence.

Every employee promoted to the higher position, shall undergo pre-occupational training programs. The pre-occupational training programs are carried out amongst other for some certain position categories, such as Sales and Operation employees, with type of training covering training in RM Acceleration and Branch Operation Leadership Development Program, as well as Risk Management Certification for those positions as obligated by the regulator in accordance with the prevailing laws and regulations.



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REMUNERASI DAN KESEJAHTERAAN

[202-1, 401-2]

Bank Muamalat Indonesia memberikan remunerasi kepada para karyawan berdasarkan peran dan tanggung jawab, masa kerja dan penilaian kinerja berupa gaji pokok, tunjangan, dan fasilitas lainnya.

Sistem penggajian ditetapkan oleh Bank dengan mempertimbangkan kemampuan keuangan dan standar penggajian yang kompetitif di pasar tenaga kerja perbankan. Bank mematuhi ketentuan Upah Tenaga Kerja yang berlaku di Indonesia dan mematuhi konvensi International Labour Organization (ILO) tentang Kesetaraan Remunerasi di mana Bank menerapkan sistem *single salary* dengan tidak membedakan jumlah remunerasi berdasarkan gender, melainkan kepada jenjang jabatan, masa kerja, dan hasil penilaian kinerja individu.

Struktur remunerasi Bank dikaji ulang setiap tahunnya untuk disesuaikan dengan situasi di pasar sehingga dapat terus bersaing dan memenuhi peraturan-peraturan yang berlaku. Struktur remunerasi Bank Muamalat Indonesia juga senantiasa mematuhi peraturan terkait Upah Minimum Provinsi (UMP) dan Upah Minimum Regional (UMR). Berikut adalah remunerasi dan fasilitas yang diberikan oleh Bank:

1. Upah untuk karyawan yang telah memenuhi standar UMP.
2. Program BPJS Ketenagakerjaan sesuai ketentuan.
3. Program BPJS Kesehatan sesuai ketentuan.
4. Asuransi kesehatan yang fleksibel sesuai kebutuhan karyawan dan keluarganya.
5. Asuransi jiwa bagi karyawan.
6. Program Dana Pensiun yang dikelola oleh DPLK Muamalat.

Bank juga menyediakan program penghargaan, skema remunerasi dan benefit lain yang berbentuk *variable pay* untuk mendukung pencapaian bisnis bagi karyawan tetap dan karyawan kontrak sebagaimana diilustrasikan dalam tabel berikut: [401-2]

Paket Remunerasi Bank Muamalat Indonesia [401-2]

Bank Muamalat Indonesia Remuneration Package [401-2]

| Remunerasi dan Manfaat Karyawan Employees Remuneration and Benefit | Karyawan Tetap Permanent Employees | Karyawan Kontrak Contract Employees |
|---|---------------------------------------|--|
| Upah & Gaji Salary & Wage | ✓ | ✓ |
| Tunjangan Kepangkatan Grade Allowance | ✓ | ✓ |
| Tunjangan Frontline Frontline Allowance | ✓ | ✓ |
| Tunjangan Cuti Leave Allowance | ✓ | ✓ |

REMUNERATION AND WELFARE

[202-1, 401-2]

Bank Muamalat Indonesia provides remuneration to employees based on roles and responsibilities, tenure, and performance appraisal, in the forms of basic salary, benefits, and other facilities.

The remuneration system is set up by considering the Bank's financial ability and competitive remuneration package standards in the banking industry. The Bank abides by the provisions of the Indonesian Labour Wages and complies with the International Labour Organization (ILO) convention on Remuneration Equivalence whereby the Bank applies a single salary system by not discriminating the amount of remuneration based on gender, but on the job grades, tenure, and individual performance appraisal result.

The Bank's remuneration structure is reviewed annually to adapt to the situation in the market so as to continue to compete and to comply with applicable regulations. The structure of Bank Muamalat Indonesia's remuneration also always complied with regulations related to Provincial Minimum Wage (PMW) and Regional Minimum Wage (RMW). The followings are the remunerations and facilities provided by the Bank:

1. Wages for employees who have met PMW standards.
2. BPJS for Employment Program in accordance with the applicable provisions.
3. BPJS for Healthcare Program in accordance with the applicable provisions.
4. Flexible health insurance according to the needs of employees and their families.
5. Employees' life insurance.
6. The Pension Fund Program managed by Muamalat DPLK.

In addition to these programs, the Bank has also provided reward programs, remuneration schemes, and other benefits in the form of variable pay both to permanent and contract employees in order to support business achievement as illustrated by the following table: [401-2]

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| Remunerasi dan Manfaat Karyawan Employees Remuneration and Benefit | Karyawan Tetap Permanent Employees | Karyawan Kontrak Contract Employees |
|---|---------------------------------------|--|
| Tunjangan Hari Raya Keagamaan Religion Days Allowance | ✓ | ✓ |
| Penghargaan Loyalitas Loyalty Reward | ✓ | X |
| Upah Lembur & Makan Lembur Overtime Wage & Meals | ✓ | ✓ |
| Program Insentif Incentive Program | ✓ | ✓ |
| Tunjangan Haji dan Umrah Umrah and Haj Allowance | ✓ | ✓ |
| Tunjangan Lokal & Pemugasan Local & Assignment Allowance | ✓ | ✓ |
| Hadiah Pernikahan/Kelahiran, Bantuan Pendidikan, dan Santunan Kematian Marriage/Birth/ Education/Death Pay | ✓ | ✓ |
| Asuransi Kecelakaan Kerja Work Accident Insurance | ✓ | ✓ |
| Asuransi Kematian di Tempat Kerja & Luar Tempat Kerja In & Out of Workplace Life Insurance | ✓ | ✓ |
| Asuransi Kesehatan Untuk Karyawan Employees Health Insurance | ✓ | ✓ |
| Asuransi Kesehatan bagi Pasangan Karyawan Employess' Spouses Health Insurance | ✓ | ✓ |
| Asuransi Kesehatan bagi Anak Karyawan Employee's Children Health Insurance | ✓ | ✓ |
| Hak Cuti Leave Right | ✓ | ✓ |
| Cuti Melahirkan Maternity Leave | ✓ | ✓ |
| Cuti Haid Menstruation Leave | ✓ | ✓ |
| Cuti Karena Keguguran bagi Wanita Women Miscarriage Leave | ✓ | ✓ |
| Cuti bagi Pria Karena Kelahiran Anak Paternity Leave | ✓ | ✓ |
| Cuti Ibadah Religion Affairs Leave | ✓ | ✓ |
| Izin Meninggalkan Pekerjaan Tanpa Gaji Unpaid Leave | ✓ | X |
| Program Pembiayaan Karyawan untuk Rumah, Kendaraan dan Ibadah Haji (ProHaji) Employees House and Car Loans | ✓ | X |
| Dana Pensiun (DPLK) Pension Fund | ✓ | X |
| Pesongan Severance Pay | ✓ | X |

Terkait jam kerja, Bank memiliki kebijakan tentang durasi jam kerja bagi karyawan sebanyak 8 jam per hari, dengan rentang jam kerja dari Pukul 08.00 hingga Pukul 17.00. Bagi karyawan, baik karyawan kontrak maupun karyawan tetap, yang dengan alasan tertentu harus menyelesaikan pekerjaan di luar rentang jam tersebut, Bank memiliki kebijakan upah lembur dan makan lembur, seperti tampak pada tabel di atas.

Cuti Melahirkan [401-3]

Bank Muamalat Indonesia memberikan hak cuti melahirkan bagi karyawan perempuan selama 3 (tiga) bulan atau 90 hari dan memberikan keleluasaan kepada mereka untuk kembali bekerja dan menempati posisi kerja sebelumnya. Cuti yang diambil karyawan tersebut tidak memengaruhi posisi dan remunerasinya setelah kembali bekerja.

Selama tahun 2020, karyawan perempuan yang mengajukan cuti melahirkan ada 171 orang dan 141 di antaranya sudah dapat kembali bekerja.

With regard to work hours, the Bank's policy for employees work duration is as much as 8 hours per day, with a range of working hours from 08:00 to 17:00. For employees, both contract and permanent employees, who for some reasons have to complete the work outside of these hours, the Bank has an overtime pay and meal policy as shown in the table above.

Maternity Leave [401-3]

Bank Muamalat Indonesia provides maternity leave for female employees for a total of 3 (three) months or 90 days and let them return to work and hold the previous positions again. The leave taken by the employees does not affect the positions and remunerations after returning to work.

In 2020, the total of female employees who take maternity leave are 171 employees, and 141 of them have returned to work.



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PENSIUN DAN PERSIAPAN PENSIUN

Sejak tahun 2017, Bank Muamalat Indonesia menyelenggarakan pelatihan berwirausaha serta Program Masa Persiapan Purna Karya sebagai bentuk apresiasi dan kepedulian terhadap karyawan yang akan memasuki masa pensiun. Kegiatan pelatihan berwirausaha tersebut ditujukan untuk meningkatkan kesiapan mental karyawan dalam menghadapi perubahan yang terjadi pada saat pensiun serta memberikan motivasi untuk tetap optimis, memiliki paradigma yang positif sebagai pensiunan serta dapat mengelola waktu yang tersedia untuk tetap hidup dengan semangat.

Sementara itu, Program Masa Persiapan Purna Karya merupakan program yang tidak wajibkan karyawan untuk berada di lingkungan kerja namun tetap mendapatkan upah dan benefit sebagai karyawan, yang dapat diambil oleh karyawan yang menginginkannya. Program tersebut diberikan untuk jangka waktu minimal 3 (tiga) bulan dan maksimal 6 (enam) bulan sebelum usia pensiun.

Selama tahun 2020, terdapat 16 karyawan yang mengikuti program persiapan masa pensiun. **[201-3, 404-2]**

Selain pelatihan menjelang pensiun, sebagai persiapan pensiun, Perseroan juga mengikutsertakan karyawan dalam program pensiun yaitu program Dana Pensiun Lembaga Keuangan (DPLK) dan Program Jaminan Pensiun (JP) BPJS Ketenagakerjaan. Dengan demikian, karyawan Perseroan akan mendapat manfaat (dana) pensiun pada saat memasuki usia purna bakti yang dapat digunakan sebagai modal berwirausaha maupun melakukan kegiatan produktif lainnya di masa pensiunnya.

Seluruh karyawan tetap didaftarkan program pensiun antara lain:

- Dana Pensiun yang dikelola DPLK Muamalat.
- BPJS Pensiun oleh BPJS Tenagakerja

Perseroan memberikan kontribusi bagi pembayaran premi iuran program pensiun tersebut, dengan besaran sebagai berikut. **[201-3]**

| Program Pensiun Pension Program | Iuran Bank Bank's Contribution | Iuran Karyawan Employees' Contribution |
|------------------------------------|-----------------------------------|---|
| BPJS Pensiun BPJS Pension | 2% of Wage | 1% Wage |
| Dana Pensiun Pension Fund | 5% of Salary | 5% of Salary |

RETIREMENT AND PRE-RETIREMENT

Since 2017, Bank Muamalat Indonesia has been organizing entrepreneurship trainings as well as Pre-retirement Program as the forms of appreciations and cares for those employees who are entering their retirement ages. The entrepreneurship trainings are intended to mentally prepare the employees in facing the changes in their retirements as well as providing motivations to remain optimistic, have positive paradigm, as well as be able to manage the available time to run their lives with high spirit.

Meanwhile, the Pre-retirement Program does not require employees to be in the workplace environment but they still receive their salaries and benefits as employees. This program is provided for a minimum period of 3 (three) months and a maximum of 6 (six) months before the employees' retirement ages.

During 2020, there are 16 employees participate in the pre-retirement program. **[201-3, 404-2]**

Other than the pre-retirement trainings, the Bank also provides the employees with participation in a pension program namely Financial Institution Pension Fund (FIPF) program and Pension Guarantee (PG) Program of BPJS for employment. Then, the employees will get the pension benefits (funds) when they enter the retirement ages which can be used as the capital for their entrepreneurial efforts or other productive activities in their retirements.

All permanent employees are also registered in pension programs such as:

- Pension Fund managed by Muamalat FIPF.
- BPJS Pension of BPJS for employment.

The Bank contributes for the payment of the premium of the pension programs, for the amounts as follows. **[201-3]**

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DEMOGRAFI KARYAWAN [102-8]

Komposisi Karyawan Menurut Tingkat Pendidikan (Orang)
Employees Composition By Education Level (People)

| Tingkat Pendidikan Education Level | 2020 | | | | 2019 | | | |
|---------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
| | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition |
| Pasca Sarjana Postgraduate | 93 | 34 | 127 | 4,3% | 106 | 36 | 142 | 4,4% |
| Sarjana Bachelor | 1.535 | 1.048 | 2.583 | 87,4% | 1.672 | 1.154 | 2.826 | 87,0% |
| Diploma Diploma | 152 | 81 | 233 | 7,9% | 163 | 102 | 265 | 8,2% |
| Di bawah Diploma Pre Diploma | 11 | 1 | 12 | 0,4% | 13 | 1 | 14 | 0,4% |
| Jumlah Total | 1.791 | 1.164 | 2.955 | 100,0% | 1.954 | 1.293 | 3.247 | 100,0% |

EMPLOYEES DEMOGRAPHICS [102-8]

Komposisi Karyawan Berdasarkan Status Kepegawaian [102-8]
Employees Composition By Employment Status [102-8]

| Status Karyawan Employee Status | 2020 | | | | 2019 | | | |
|------------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
| | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition |
| Permanent Tetap | 1.768 | 1.146 | 2.914 | 98,6% | 1.922 | 1.259 | 3.181 | 98,0% |
| Kontrak Contract | 23 | 18 | 41 | 1,4% | 32 | 34 | 66 | 2,0% |
| Jumlah Total | 1.791 | 1.164 | 2.955 | 100,0% | 1.954 | 1.293 | 3.247 | 100,0% |

Komposisi Karyawan Berdasarkan Masa Kerja (orang) [102-8]
Employees Composition By Years of Service (people) [102-8]

| Masa Kerja Years of Service | 2020 | | | | 2019 | | | |
|--------------------------------|-------------------|---------------------|-----------------|--------------------------|-------------------|---------------------|-----------------|--------------------------|
| | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition | Laki-laki Male | Perempuan Female | Jumlah Total | Komposisi Composition |
| <1 | 59 | 52 | 111 | 3,8% | 110 | 112 | 222 | 6,8% |
| 1-2 | 198 | 166 | 364 | 12,3% | 296 | 212 | 508 | 15,6% |
| 3-5 | 298 | 176 | 474 | 16,0% | 373 | 205 | 578 | 17,8% |
| 6-10 | 719 | 458 | 1.177 | 39,8% | 733 | 523 | 1.256 | 38,7% |
| >10 | 517 | 312 | 829 | 28,1% | 442 | 241 | 683 | 21,0% |
| Jumlah Total | 1.791 | 1.164 | 2.955 | 100,0% | 1.954 | 1.293 | 3.247 | 100,0% |

ASPEK KESEHATAN DAN KESELAMATAN KERJA

Komitmen dan Kebijakan [103-1, 103-2, 103-3]

Perlindungan karyawan terkait Kesehatan dan Keselamatan Kerja (K3) telah diatur dalam Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan, dan Undang-Undang No. 1 Tahun 1970 tentang Keselamatan Kerja.

Pemerintah juga telah melengkapi kesehatan kerja karyawan melalui program Badan Penyelenggara Jaminan Sosial (BPJS) melalui Undang-Undang No. 24 Tahun 2011. Pemerintah juga

WORK SAFETY AND HEALTH ASPECTS

Policy and Commitment [103-1, 103-2, 103-3]

Protection of employees related to Occupational Health and Safety (OHS) has been regulated by Law No. 13 of 2003 concerning Manpower, and Law No. 1 of 1970 concerning Work Safety.

The government has also completed the occupational health of employees through the Social Security Organizing Agency (SSOA) program through Law No. 24 of 2011. The Government



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telah mengeluarkan Peraturan Pemerintah No. 50 Tahun 2012 tentang Penerapan Sistem Manajemen Keselamatan dan Kesehatan Kerja yang mengatur kewajiban setiap entitas usaha dalam menyelenggarakan kegiatan operasional usaha berbasis K3 bagi karyawan.

Bank menempatkan aspek K3 sebagai bagian penting dari pengelolaan ketenagakerjaan. Disamping kepatuhan, penerapan K3 memberikan dampak positif terhadap pengelolaan risiko yang mungkin muncul dari ketenagakerjaan. Bank memiliki sejumlah perangkat baik yang dibuat karena kewajiban akan kepatuhan terhadap peraturan dan perundangan, maupun perangkat internal yang dibuat sesuai kebutuhan Bank.

Pembentukan P2K3 [403-1]

Panitia Pembina Keselamatan dan Kesehatan Kerja (P2K3) adalah badan yang merupakan wadah kerja sama antara manajemen dan karyawan untuk mengembangkan kerja sama saling pengertian dan partisipasi efektif dalam penerapan K3. Dasar hukum pembentukan P2K3 adalah Peraturan Menteri Tenaga Kerja No.PER.04/MEN/1987 tentang Panitia Pembina Keselamatan dan Kesehatan Kerja serta Tata Cara Penunjukan Ahli Keselamatan Kerja.

Program dan Kegiatan yang Dilakukan Bank di Tahun 2020 [403-5]

Bank telah memiliki program Business Continuity Management (BCM) berupa rencana dan strategi kontinjenji untuk antisipasi atas kejadian dari kondisi internal dan eksternal yang berdampak pada kelancaran operasional Bank. Program BCM bertujuan untuk memastikan Bank Muamalat Indonesia tetap dapat menjalankan kegiatan usaha dan pelayanan terhadap nasabah meskipun terjadi gangguan atau bencana. Guna meningkatkan kesadaran (*awareness*) dari seluruh karyawan dan seluruh pemangku kepentingan (*stakeholder*), Bank Muamalat Indonesia sepanjang tahun 2020 telah menjalankan beberapa kegiatan BCM Awareness Program, meliputi:

1. Pelatihan tim tanggap darurat
2. Simulasi tim tanggap darurat
3. Kampanye program SAPA BCM

Kegiatan tersebut merupakan bagian dari implementasi mitigasi risiko operasional dan risiko reputasi yang terdampak dari faktor internal dan eksternal dengan tujuan agar aspek keselamatan dan kesehatan kerja dapat dikelola dengan baik dan tepat.

has also issued Government Regulation No. 50 of 2012 concerning the Implementation of Occupational Safety and Health Management System that regulates the obligations of each business entity in performing OHS-based business operational activities for employees.

The Bank positions OSH aspect as an important part of labor management. In addition to compliance, the application of OSH has a positive impact on risk management that may arise from employment. The Bank has various instruments both made due to the obligations to comply with laws and regulations, as well as internal instruments made according to the needs of the Bank.

CGOSH Formation [403-1]

The Committee for Guidance for Occupational Safety and Health (CGOSH) is a body which is a forum for cooperation between management and employees to develop mutual understanding and effective participation in the application of OSH. The legal basis for the formation of CGOSH is the Minister of Manpower Regulation No. PER.04/MEN/1987 concerning the Committee for Guidance for Occupational Health and Safety and Procedures for Appointing Work Safety Experts.

Programs and Activities Carried out by Bank in 2020 [403-5]

The Bank already had a Business Continuity Management (BCM) program in the form of contingency plans and strategies to anticipate events from internal and external conditions that may affect the smooth operations of the Bank. The BCM program aims to ensure that Bank Muamalat Indonesia will be able to continue with business activities and the provision of services to customers despite disruptions or disasters. To increase awareness of all employees and all stakeholders, Bank Muamalat Indonesia throughout 2020 has carried out several BCM Awareness Program activities, including:

1. Emergency response team training,
2. Simulation of the emergency response team,
3. SAPA BCM program campaign.

The activities are part of the implementation of operational risk and reputation risk mitigation that is affected by internal and external factors with the aim that occupational safety and health aspects can be managed properly and appropriately.

Mengembangkan Kompetensi Insan Muamalat Developing Muamalat Human Capital's Competence

Tim Tanggap Darurat di Bank Muamalat Indonesia [403-5]

Dalam rangka kesiapan menghadapi kondisi keadaan darurat, Bank Muamalat Indonesia telah membentuk tim tanggap darurat yaitu *Emergency Response Team* (ERT) dan *Incident Management Team* (IMT).

ERT merupakan tim tanggap darurat yang dibentuk untuk penanganan kondisi atas darurat yang terjadi di gedung Muamalat Tower diketuai oleh Building Management dengan anggota yang terdiri dari *floor captain* di tiap lantai gedung Muamalat Tower, tim logistik dan tim keamanan dari pihak *Security*.

Sedangkan IMT merupakan tim yang disusun dengan anggota dari berbagai lintas divisi dengan anggota tim terdiri dari bidang Logistik dan Prasarana, Komunikasi, Sumber Daya Manusia (SDM), Operasional, Layanan, Teknologi Informasi (TI) dan Legal. IMT dibentuk untuk mendukung optimalisasi terhadap proses pengelolaan insiden/bencana yang terjadi di BMI.

Dalam pelaksanaan penanganan bencana, Bank Muamalat Indonesia telah menyusun panduan yang tertuang dalam Prosedur *Business Continuity Management* (BCM) dan *Business Continuity Plan* (BCP).

Tanggap Darurat Pandemi di Bank Muamalat Indonesia

Selama pandemi ini, Bank Muamalat Indonesia telah membentuk Satuan Gugus Tugas yang diketuai oleh Direktur Operasional dan Direktur Human Capital dan beranggotakan Kepala Divisi dari lintas sektoral.

Bank Muamalat Indonesia Emergency Response Team [403-5]

In order to get prepared in facing emergency conditions, Bank Muamalat Indonesia has established emergency response group consisting of Emergency Response Team (ERT) and Incident Management Team (IMT).

ERT constitutes emergency response team established to handle emergency conditions at Muamalat Tower and it is chaired by the Building Management with members consisting of floor captains from each floor of the building, logistic team, and security team.

While IMT constitutes a team organized with members from various cross-divisions consisting of Logistic and Infrastructure, Communication, Human Capital (HC), Operational, Services, Information Technology (IT) and Legal. IMT is established to support optimization on incident/disaster management process at BMI.

In executing disaster handlings, Bank Muamalat Indonesia has arranged a guidebook contained in Business Continuity Management (BCM) and Business Continuity Plan (BCP) Procedures.

Bank Muamalat Indonesia Pandemic Emergency Response

During this pandemic, Bank Muamalat Indonesia has formed a Task Force Unit chaired by Operational Director and Human Capital Director and with cross-sectoral Division Heads as members.



Strategi pencegahan penyebaran COVID-19 yang yang telah dilakukan adalah:

1. Membuat protokol kesehatan yang wajib dipatuhi oleh semua karyawan dan selalu dikinikan dengan peraturan baik dari pemerintah pusat maupun dari daerah.
2. Mewajibkan penerapan protokol kesehatan bagi setiap karyawan bekerja, tamu dan nasabah yang berkunjung, yaitu pengecekan suhu, memakai masker, menjaga jarak dan mencuci tangan.
3. Telah dilakukan *split operation* bagi unit kritis.
4. Menerapkan sistem bekerja dirumah (*Work From Home/WFH*) secara bergantian.
5. Bagi karyawan yang bekerja di kantor (*Work From Office/WFO*), setiap karyawan diwajibkan mengisi *Self Assessment Covid* sebagai alat monitor kesehatan dan aktivitas karyawan.
6. Melakukan disinfeksi rutin disetiap kantor dan membuat tanda jarak di *lift*, *banking hall*, ruang rapat dan *pantry*.
7. Telah diterbitkan protokol panduan penanganan bagi karyawan konfirmasi, kontak erat, suspek, probabel dan meninggal.
8. Mendamping karyawan terkonfirmasi dalam group Muamalat Sehat yang beranggotakan Dokter klinik, HC dan BCM sebagai wadah komunikasi dan motivasi karyawan terkonfirmasi.
9. Memberikan tes covid kepada karyawan kontak erat.
10. Melakukan sosialisasi kepada karyawan mengenai protokol kesehatan baik dengan *virtual meeting* maupun dengan *flyer-flyer* yang diblast melalui *e-mail* maupun Whatsapp Group unit kerja.

COVID-19 breakout preventive strategies which have been performed are:

1. Preparing health protocol which is mandatorily adopted by all employees and consistently updated to both central as well as local governments regulations.
2. Obligating the implementation of health protocol by every employee at work, visitors, and customers, namely temperature checking, mask wearing, social distancing, and hands washing.
3. Performing split operation for critical units.
4. Implementing Work From Home/WFH system interchangeably.
5. Obligating those employees who Work From Office/WFO, to fill in Covid Self-Assessment as monitoring tool for employees health and activities.
6. Spraying disinfectant routinely to all offices and putting social distancing signals in lifts, banking halls, meeting rooms and pantries.
7. Publishing protocol handling guidebook for confirmed, tight contact, suspect, probable, and dead employees.
8. Accompanying confirmed employees by Muamalat Healthy group whose members are clinic Doctors, HC, and BCM as communication and motivation tools for confirmed employees.
9. Performing covid tests to tight contact employees.
10. Performing socialization to employees on health protocol both through virtual meetings as well as flyers blasted by email and work unit WhatsApp Group.

Mengembangkan Kompetensi Insan Muamalat

Developing Muamalat Human Capital's Competence

Kebijakan Operasional Untuk Memitigasi COVID-19

Untuk memitigasi penularan dan penyebaran virus COVID-19 khususnya di kalangan Karyawan Bank Muamalat Indonesia, beberapa kebijakan dan prosedur kerja yang telah dijalankan:

1. Pengaturan *work from home & work from office* serta penentuan batas maksimal Karyawan yang diperkenankan hadir di kantor.
2. Pengaturan dispensasi jam kerja bagi Karyawan *work from office*.
3. Pengaturan *flexible working time* bagi Karyawan yang bekerja di Muamalat Tower.
4. Kewajiban untuk *self-assessment* atas kondisi kesehatan Karyawan sebelum diperkenankan untuk *Work from office*.
5. Proses *coaching* tetap dapat dijalankan melalui media yang ada.
6. Memaksimalkan *virtual meeting* menggunakan platform yang ada.

Selain penentuan prosedur kerja sesuai protokol kesehatan, Perusahaan juga telah menjalankan beberapa penyesuaian maupun upaya untuk mendukung kesehatan Karyawan, seperti :

1. Pelaksanaan *training* maupun *creative learning* secara *virtual*.
2. Pengoptimalan fungsi aplikasi Muamalat Human Power sebagai aplikasi terkait dengan kepegawaian sehingga dapat diakses bagi Karyawan di kantor maupun Karyawan yang tengah WFH.
3. *Enhancement MHP* atas beberapa fungsi seperti *e-document*, beberapa menu yang sebelumnya hanya dapat diakses di MHP Dekstop saat ini telah dapat diakses di HP *Mobile*.
4. Penyederhanaan proses kepegawaian seperti dokumen *reimbursement* tidak perlu diserahkan aslinya namun cukup dilampirkan saat mengajukan melalui MHP, pemangkasan alur persetujuan pengangkatan Karyawan maupun perpanjangan kontrak.
5. Penambahan benefit vaksin influenza bagi Karyawan.
6. Penyediaan *WhatsApp group* bagi Karyawan yang terdampak COVID-19 sehingga mempermudah proses *monitoring* dan koordinasi. Serta Karyawan diberikan kesempatan untuk dapat berkonsultasi dengan dokter rekanan.

Operational Policy To Mitigate COVID-19

To mitigate the contagion and breakout of COVID-19 particularly in Bank Muamalat Indonesia employees community, the following work policies and procedures have been carried out:

1. Provisioning work from home & work from office as well as determining employees maximum limit allowed working in offices.
2. Provisioning working hours dispensation for those employees work from office.
3. Provisioning flexible working time for those employees work in Muamalat Tower.
4. Obligating self-assessment for employees health condition before allowing them to Work from office.
5. Coaching process can still be carried out through available media.
6. Maximizing virtual meetings through available platforms.

Other than determining work procedures in accordance with health protocol, the Company has also made some adjustments and efforts to support employees' health, such as:

1. Executing training and creative learning virtually.
2. Optimizing Muamalat Human Power application functions as employment-related application so that they can be accessed by employees in offices as well as those who WFH.
3. Enhancing MHP for some functions such as e-document menu, and some menus which previously can only be accessed through MHP Desktop to become accessible through Mobile HP.
4. Simplifying human capital processes such as reimbursement original documents which are not necessarily submitted however only to be attached when requesting approval through MHP, and shortening employment and contract extension approval flows.
5. Improving employees influenza vaccine benefits.
6. Providing WhatsApp group for employees suffered from covid-19 so that it is simplifying monitoring and coordinating processes. In addition, employees are allowed to consult with company doctors.



Kinerja Pengembangan
Masyarakat
Community Development
Performance

**Mengembangkan Kompetensi
Insan Muamalat**
Developing Muamalat Human
Capital's Competence

Partisipasi Pelestarian
Lingkungan
Environmental
Preservation Participation

Tata Kelola
Keberlanjutan
Sustainability
Governance

Tentang Laporan
Keberlanjutan
About Sustainability
Report

KESEHATAN KERJA [403-8]

Pengelolaan Kesehatan Kerja yang dilakukan di Bank Muamalat Indonesia mencakup kegiatan yang bersifat komprehensif, berupa: upaya promotif, preventif, kuratif dan rehabilitatif. Perseroan telah berupaya memenuhi seluruh ketentuan terkait aspek kesehatan kerja yang diatur pada aturan perundangan terkait maupun standar yang berlaku.

Pemenuhan aspek kesehatan kerja dilakukan melalui program-program seperti:

1. Pemeriksaan kesehatan kerja, mencakup:
 - a. Pemeriksaan kesehatan awal,
 - b. Pemeriksaan kesehatan berkala, dan
 - c. Pemeriksaan kesehatan khusus.
2. Pelayanan kesehatan kerja.
3. Pertolongan pertama pada kecelakaan.
4. Rekaman data kesehatan kerja.

Setiap karyawan terdaftar BPJS Kesehatan dan BP Jamsostek.

WORK HEALTH [403-8]

Bank Muamalat Indonesia Work Health Management covers comprehensive activities, in the forms of: promotive, preventive, curative, and rehabilitative efforts. The Company has made its best efforts to meet all provisions related to work health aspect contained in the related laws and regulations as well as the prevailing standards.

The fulfilment of work health aspect is carried out through those programs such as:

1. Work health inspection, covering:
 - a. Initial health inspection,
 - b. Periodical health inspection, and
 - c. Special health inspection.
2. Work health service.
3. Accident first aid.
4. Work health data record.

All employees are registered in BPJS for Healthcare and BPJS for employment.



Partisipasi Pelestarian Lingkungan

Environmental Preservation Participation

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Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation



**Bank Muamalat
Indonesia berkomitmen
penuh untuk bersama-
sama dengan warga
dunia, mendukung
pencapaian berbagai
tujuan keberlanjutan
di bidang lingkungan
dalam SDGs.**



Together with global citizens, Bank Muamalat Indonesia is fully committed to supporting the achievement of various environmental sustainability goals in the SDGs.

Perubahan iklim skala global dengan ciri terjadinya cuaca ekstrem di berbagai kawasan sebagai dampak terganggunya keseimbangan lingkungan membuat hampir seluruh negara di dunia menempatkan isu pelestarian lingkungan menjadi salah satu topik utama yang dirumuskan melalui 17 rumusan tujuan pembangunan berkelanjutan skala global - *Sustainable Development Goals* (SDGs).

Indonesia, menjadi salah satu negara yang telah meratifikasi kesepakatan negara-negara di seluruh dunia tersebut dalam Paris Cop 21 yang dilaksanakan pada tahun 2015. Sebagaimana telah disebutkan, Pemerintah Indonesia menegaskan tekadnya untuk mengurangi emisi CO2 dalam pengelolaan pembangunan ekonominya hingga sebesar 29% dengan upaya sendiri, atau hingga 41% jika mendapatkan bantuan internasional di tahun 2030 mendatang.

Oleh karena penanganan isu lingkungan dan cuaca ekstrem ini memerlukan keterlibatan seluruh komponen masyarakat,

A climate change on a global scale that is marked by extreme weather in various regions as a result of the disruption to ecological balance has prompted virtually every nation in the world to place the issues of environmental conservation as a major topic that has been formulated into 17 points of Sustainable Development Goals (SDGs) on a global scale.

Indonesia is one of the nations that has ratified this agreement among nations of the world within the framework of Paris Cop 21 that was signed in 2015. With said ratification, Indonesia is committed to reducing CO2 emission from its ongoing economic development by as much as 29% on its own volition, or up to 41% if assisted by international donors by 2030.

Because the efforts to resolve issues on the environment and of extreme climate require the involvement of every component

Bank Muamalat Indonesia sebagai salah satu Bank terkemuka yang beroperasi di hampir seluruh wilayah Indonesia dengan jumlah nasabah cukup besar menunjukkan tekadnya untuk turut berpartisipasi.

KOMITMEN [103-1]

Sebagai sebuah bank, kegiatan usaha Bank Muamalat Indonesia (Bank) sebenarnya relatif tidak membawa dampak lingkungan yang signifikan. Kendati demikian, Bank Muamalat Indonesia berkomitmen penuh untuk bersama-sama dengan warga korporasi dunia lainnya, mendukung pencapaian berbagai tujuan keberlanjutan di bidang lingkungan dalam SDGs.

Ada 3 (tiga) pendekatan utama yang dijalankan Bank untuk mendukung pencapaian beragam tujuan keberlanjutan di bidang lingkungan. Pendekatan Pertama dilakukan melalui pemberlakuan kebijakan pembiayaan korporasi ramah lingkungan, Pendekatan Kedua melalui implementasi pendanaan ramah lingkungan dan Pendekatan Ketiga dilakukan melalui implementasi kebijakan operasional ramah lingkungan.

Ketiga pendekatan tersebut diuraikan secara rinci di dalam dokumen Rencana Aksi Keuangan Berkelanjutan Bank 2022-2025, yang disusun sebagai perwujudan tingginya komitmen Bank dalam mendukung pencapaian tujuan keberlanjutan.

Kebijakan [103-2, 103-3]

Kebijakan dan Standard Operating Procedure (SOP) dalam pemberian pembiayaan industri ramah lingkungan di Bank Muamalat Indonesia diatur melalui penerbitan beberapa ketentuan, yakni:

- Kebijakan Umum Pembiayaan No. ERM/B/I/020/2019 tahun 2019, beserta perubahannya .
- Pedoman Pembiayaan Segmen Corporate dan Commercial No.EDM.PDM.088.2016 tahun 2016, beserta perubahannya .
- Prosedur Pembiayaan Segmen Corporate and Commercial No.ERM.SOP.246.2017 tahun 2017, beserta perubahannya .
- Petunjuk Teknis Penilaian Aspek Lingkungan, Sosial dan Tata Kelola untuk Sektor Industri Kelapa Sawit Segmen Corporate and Commercial No.CBS/B/III/113/2018 tahun 2018, beserta perubahannya .
- Petunjuk Teknis Formulir Pembiayaan Berkelanjutan No. ERM/B/III/213/2020 tahun 2020, beserta perubahannya .

of the public, Bank Muamalat Indonesia, as one of the leading banks in Indonesia with nationwide operations and a significant number of customers, is compelled to participate in these efforts.

COMMITMENTS [103-1]

As a banking concern, the business activities of Bank Muamalat Indonesia (Bank) do not pose any significant impact on the environment. Nevertheless, Bank Muamalat Indonesia is fully committed, along with the corporate citizens of the world, to support the achievement of several sustainability goals in the environmental area as part of SDGs.

There are three approaches taken by the Bank to support the achievement of a number of sustainability goals that pertain to the environment. First, the Bank implements a policy on corporate finance that is environmentally-friendly. Second, the Bank endeavors to obtain funding only from environmentally-friendly sources. And third, the Bank manages an environmentally-friendly banking operations.

Those three approaches are elaborated in details in the Bank's document of Sustainable Finance Action Plan 2022-2025, which has been drawn up as part of the Bank's commitments to support sustainability development goals.

Policies [103-2, 103-3]

The policies and standard operating procedures (SOP) for the disbursement of financing to environmentally-friendly industries at Bank Muamalat Indonesia are stipulated in several, as follows:

- General Policy on Financing No. ERM/B/I/020/2019 of 2019, and its amendment.
- Guideline on Financing in Corporate and Commercial Segments No.EDM.PDM.088. 2016 of 2016, and its amendment.
- Procedures for Financing in Corporate and Commercial No.ERM.SOP.246.2017 of 2017, and its amendment.
- Technical Guideline for the Evaluation of Environmental, Social and Governance Aspects of the Palm Oil Industry Sector in the Corporate and Commercial Segments No.CBS/B/III/113/2018 of 2018, and its amendment.
- Technical Guideline for the Sustainability Financing Form No. ERM/B/III/213/2020 of 2020, and its amendment.

Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation

SUSTAINABLE BANKING [103-2, 103-3]

Keuangan berkelanjutan merupakan komitmen berkesinambungan Bank Muamalat Indonesia dalam menjalankan usaha secara bertanggung jawab dan berlaku etis dalam rangka mewujudkan integrasi lingkungan, sosial dan tata kelola bagi pemegang sahamnya sekaligus memberikan kontribusi terhadap pengembangan lingkungan bagi masyarakat lokal Indonesia.

Bank Muamalat Indonesia telah memulai perjalannya mewujudkan keuangan berkelanjutan sejak akhir tahun 2015, di mana Bank bersama dengan 7 bank lokal, yang merupakan ~ 46% dari aset perbankan nasional, secara sukarela berinisiatif menjadi "First Movers on Sustainable Banking", sebuah proyek percontohan yang diprakarsai oleh Otoritas Jasa Keuangan (OJK). Dengan dukungan WWF-Indonesia, kedelapan bank tersebut telah berpartisipasi dalam rangkaian program peningkatan kapasitas dan asistensi teknis terkait integrasi *Environmental, Social and Governance* (ESG) serta penyempurnaan kebijakan pembiayaan kelapa sawit berkelanjutan. Untuk lebih menunjukkan komitmen dan kontribusi dari delapan bank terkemuka di Indonesia dalam keuangan berkelanjutan, dan untuk menerapkan praktik keuangan berkelanjutan yang lebih luas, pada 31 Mei 2018, Inisiatif Keuangan Berkelanjutan Indonesia (IKBI) diluncurkan untuk menekankan peran penting yang dimainkan oleh lembaga keuangan dalam mencapai Tujuan Pembangunan Berkelanjutan serta upaya adaptasi & mitigasi perubahan iklim. Pada November 2019, IKBI secara resmi menyambut bank lain sebagai anggota baru yang karenanya sejak saat itu IKBI menguasai sedikitnya 60% aset perbankan nasional. Sepanjang tahun 2019, Bank Muamalat Indonesia terus melanjutkan keikutsertaan aktifnya sebagai anggota IKBI untuk melakukan pengkinian pengetahuan terkait Keuangan Berkelanjutan melalui beberapa forum diskusi bersama regulator dan anggota IKBI lainnya.

Ada beberapa pencapaian penting dalam perjalanan keuangan berkelanjutan Bank Muamalat Indonesia. Bank berupaya mewujudkan keberlanjutan bisnis melalui penyediaan portofolio pembiayaan ramah lingkungan serta kegiatan operasionalnya. Bank menyadari bahwa produk dan layanan yang diberikan kepada kliennya memiliki dampak dan risiko tidak langsung terhadap lingkungan dan pembangunan sosial ekonomi, antara lain risiko hilangnya keanekaragaman hayati, dampak negatif terhadap hutan (deforestasi) dan lingkungan laut, pencemaran (udara), dan terkait air: banjir dan kelangkaan air), hak risiko manusia bagi komunitas lokal dan masyarakat adat, serta hak tenaga kerja, dll.

SUSTAINABLE BANKING [103-2, 103-3]

Sustainable finance is a continuous commitment from Bank Muamalat Indonesia to responsibly and ethically act within the framework of environment, social and governance integration for its shareholders while contributes to environment and risk development to Indonesia local communities.

Bank Muamalat Indonesia has started the sustainable finance journey since late 2015, at which the bank, together with 7 local banks that comprising ~46% of national banking assets, voluntarily took the initiative to become the "First Movers on Sustainable Banking", a pilot project initiated by Otoritas Jasa Keuangan (OJK; Indonesia Financial Service Authority). With the support of WWF-Indonesia, the eight banks have participated in a series of capacity building and technical assistance programs related to Environmental, Social and Governance (ESG) integration as well as the refinement of sustainable palm oil financing policies. To further show the commitment and contribution of the eight of Indonesia's leading banks in sustainable finance, and to implement broader sustainable finance practices, on May 31st, 2018 the Indonesia Sustainable Finance Initiative (IKBI) was launched to highlight the crucial role financial institutions play for achieving the Sustainable Development Goals as well as climate change adaptation & mitigation efforts. In November 2019, IKBI officially welcoming other banks as new member which consequently since then IKBI comprising at least 60% of national banking assets. During the year of 2019, Bank Muamalat Indonesia keep continuing its active participation as IKBI member to update the knowledge related to Sustainable Finance through several discussion forums together with the regulator and other IKBI members.

There are several milestones in Bank Muamalat Indonesia's sustainable finance journey. The Bank has been undertaking to achieve business sustainability through provision of environmentally-friendly financing portfolio as well as its operational activities. The Bank recognizes that the product and services provided to its clients has an indirect impact and risk towards the environment and the socio-economic development, amongst others the risk of biodiversity loss, negative impact on forest (deforestation) and marine environment, pollutions (air and water-related: flood and water scarcity), human rights for local communities and indigenous people, as well as the labour rights, etc.

Seperti tahun-tahun sebelumnya, Bank tetap menerapkan inisiatif *sustainable banking* pada Industri Kelapa Sawit yang memiliki tingkat risiko lingkungan, sosial dan tata kelola yang tergolong tinggi. Terkait hal ini, Bank Muamalat Indonesia memiliki beberapa kebijakan dalam hal pembiayaan yang diberikan kepada nasabah-nasabah dengan kriteria tertentu guna bersama-sama dengan nasabah dan grup nasabah untuk melakukan aktivitas dan produksi kelapa sawit yang ramah lingkungan sesuai dengan prinsip keberlanjutan.

Bank telah menetapkan kebijakan mengutamakan pembiayaan nasabah-nasabah korporasi yang bergerak di bidang kelapa sawit, yang telah memiliki sertifikat atau menjadi member Indonesia Sustainable Palm Oil (ISPO) maupun Roundtable Sustainable Palm Oil (RSPO).

Bank Muamalat Indonesia belum memiliki unit khusus yang mengelola *Sustainable Finance*. Namun, Bank Muamalat Indonesia memiliki tim *Task Force* yang bertanggung jawab untuk mengembangkan ketentuan internal pembiayaan terkait *Sustainable Finance*, mempersiapkan dokumen RAKB dan *Sustainable Report* setiap tahunnya.

Seiring dengan adanya perubahan dalam struktur organisasi di Bank maka Bank berencana untuk merevisi ringkasannya susunan rancangan Tim *Task Force Sustainable Finance* Bank Muamalat Indonesia menjadi sebagai berikut:

For a number of years, the Bank has implemented the sustainability financing initiative on the palm oil industry that is considerably exposed to environmental, social and governance risks. Bank Muamalat Indonesia implements a number of policies that is applied to the financing of customers with certain criteria, and specifically with regards to the palm oil sector, to work together with the customer or the customer's group in finding solutions for engaging in the production of palm oil in an environmentally-friendly manner within the principles of sustainability.

The Bank has placed a priority on financing corporate customers in the palm oil industry that have been certified or are members of the Indonesia Sustainable Palm Oil (ISPO) or Roundtable Sustainable Palm Oil (RSPO).

Bank Muamalat Indonesia has yet to establish an operating unit that specifically manages sustainable Finance. However, the Bank has formed a Task Force that is charged with the responsibility of developing internal policies on sustainability financing, preparing the documents of the Sustainable Finance Action Plan, and the Bank's annual Sustainability Report.

In line with changes to the organizational structure of Bank Muamalat Indonesia, the Bank plans to revise the composition of the Task Force on Sustainable Finance of Bank Muamalat Indonesia, as follows:

| Unit Kerja Operating Unit | Fungsi Function |
|--|---|
| Unit Bisnis Development | Berkontribusi dalam pembuatan kebijakan Keuangan Berkelanjutan khususnya dalam aktivitas pembiayaan bank, melakukan konsolidasi data portofolio pembiayaan yang berkelanjutan, sebagai integrator dari seluruh inisiatif bank dalam keuangan berkelanjutan serta menjadi <i>leader</i> dalam aktivitas-aktivitas bank terkait keuangan berkelanjutan. |
| Business Development Unit | Contributing to the formulation of policies on Sustainable Finance, especially with regards to the Bank's financing activities, consolidating the data on the sustainability financing portfolio, and integrating all of the Bank's initiatives on Sustainable finance and leading all of the Bank's activities related to sustainable finance. |
| Unit Risk Management | Menjadi pembuat kebijakan umum terkait keuangan berkelanjutan dalam pengajuan pembiayaan yang memiliki risiko lingkungan, sosial dan tata kelola yang tinggi. |
| Risk Management Unit | Formulating the general policy on sustainable finance in regards to the application for financing by parties with considerable environmental, social and governance risks. |
| Unit Marketing, Customer & Management | Menjadi penanggung jawab dalam pembuatan <i>Sustainability Report</i> , mengusulkan inisiatif-inisiatif aktivitas bank terkait dengan praktik-praktik yang berkelanjutan. |
| Marketing Customer and Management Unit | Responsible for producing the Bank's Sustainability Report, recommending Bank initiatives and activities in sustainability practices. |
| Unit Corporate Planning | Menjadi penanggung jawab dalam pembuatan Rencana Aktivitas Keuangan Berkelanjutan. |
| Corporate Planning Unit | Responsible for the formulation of the Bank's Sustainable Finance Action Plan. |
| Unit Compliance | Menjadi penghubung bank dengan OJK terkait dengan penerapan ketentuan regulator khususnya POJK No. 51 tahun 2017, beserta perubahannya |
| Compliance Unit | Liaise with OJK on the implementation of the OJK Regulation No. 51 of 2017, and its amendment. |

Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation

KEBIJAKAN BANK MUAMALAT INDONESIA TERKAIT SUSTAINABLE FINANCE

Bank Muamalat Indonesia telah mencanangkan Kebijakan Pembiayaan Umum pada tahun 2016 yang mencantumkan pernyataan untuk menghindari pembiayaan yang berpotensi membahayakan lingkungan. Dalam Pedoman Pembiayaan untuk Klien Korporat dan Komersial (Klien Grosir), Bank Muamalat Indonesia mensyaratkan AMDAL (Analisis Mengenai Dampak Lingkungan) sebagai salah satu perjanjian standar dalam pembiayaan proyek yang memiliki potensi masalah terkait lingkungan. Ketentuan standar untuk pembiayaan proyek tersebut juga didokumentasikan dalam perjanjian pembiayaan antara Bank dan nasabah.

Bank Muamalat Indonesia telah menghentikan pembiayaan di sektor terkait batubara sejak 2018.

Kebijakan khusus terkait *Sustainable Finance* diberlakukan untuk produk pembiayaan dengan segmentasi *Wholesale* dengan sektor Industri *Palm Oil*, yang disusun guna mengelola dan memitigasi risiko usaha nasabah terhadap lingkungan seperti perubahan iklim, deforestasi, emisi Gas Rumah Kaca, kebakaran lahan/hutan, risiko sosial seperti sengketa lahan serta risiko terkait perizinan. Kebijakan ini diterbitkan pertama kali pada tahun 2016 dalam bentuk Surat Edaran Direksi yang kemudian di-review secara periodik dan dituangkan dalam bentuk Petunjuk Teknis pada tahun 2018.

Selanjutnya Petunjuk Teknis penilaian aspek LST terhadap industri kelapa sawit ini di-review kembali dan dikembangkan menjadi penilaian aspek keberlanjutan untuk beberapa industri yang memiliki risiko Lingkungan, Sosial dan Tata Kelola yang tinggi menurut penilaian Bank yang disusun menjadi Petunjuk Teknis Formulir Pembiayaan Berkelanjutan pada tahun 2020 dan mulai diberlakukan pada tahun 2021.

PEMBIAYAAN INDUSTRI PALM OIL RAMAH LINGKUNGAN

Bank Muamalat Indonesia tetap berfokus untuk mengelola risiko Lingkungan Sosial dan Tata Kelola (LST) pada pembiayaan pada sektor industri Kelapa Sawit. Tidak terbatas pada isu lingkungan seperti kebakaran hutan saja, melainkan juga isu sosial seperti praktik pekerja anak dan wanita yang tidak sesuai dengan ketentuan Pemerintah maupun isu tata kelola seperti kebijakan perusahaan terkait pekerja-pekerja di dalamnya. Berikut disampaikan kembali ringkasan kebijakan yang telah diterapkan dalam pembiayaan dalam pemberian pembiayaan sektor kelapa sawit segmen *Wholesale* di Bank Muamalat Indonesia:

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BANK MUAMALAT INDONESIA ON ITS POLICY RELATED TO SUSTAINABLE FINANCE

Bank Muamalat Indonesia has launched the General Financing Policy in 2019, which stated to avoid the financing that potentially endangers the environment. In the Financing Guideline for Corporate and Commercial Clients (Wholesale Client) Bank Muamalat Indonesia also require AMDAL (Analisis Mengenai Dampak Lingkungan) as one of the standard covenant in project financing that have potential issues related to environment. Such standard covenants for project financing also documented in financing agreement between bank and the clients.

Bank Muamalat Indonesia has stopped financing in coal related sectors since 2018.

Special policies on Sustainable Finance are applied to financing product in the Wholesale Segment and the Palm Oil Industry, which have been formulated to manage and mitigate risks to the environment such as climate change, deforestation, greenhouse gas emission, forest fire, and social risks such as land dispute, and risks associated with permits. These policies were first issued in 2016 through the Board of Directors Circular Letters, which were periodically reviewed and reformulated into Technical Guidelines in 2018.

Subsequently, these Technical Guidelines for evaluation of the ESG aspects of the palm oil industry were reviewed again and developed into the tools for assessing the sustainability aspects of several industries that have significant ESG risks, the parameters of which have been further developed into the Technical Guideline to draw up the Bank's Sustainability Financing Form in 2020, which became effective in 2021.

FINANCING OF ENVIRONMENTALLY-FRIENDLY PALM OIL INDUSTRY

Bank Muamalat Indonesia continues to focus on managing the ESG risk associated with the financing of the palm oil industry sector. These risks are not limited to forest fires, for instance, but also covers a range of social issues such as the practice of child labor or gender inequality that are not in line with the prevailing laws and regulations as well as issues of governance such as the policies of corporations on their employees. The following is a reiteration of the Bank's policies with respect to its financing of the palm oil industry sector within the Wholesale Banking segment of Bank Muamalat Indonesia:



1. Mengutamakan pembiayaan kepada nasabah-nasabah korporasi yang memiliki sertifikasi atau menjadi member ISPO (*Indonesia Sustainable Palm Oil*) maupun RSPO (*Roundtable Sustainable Palm Oil*);
2. Memantau dan mendorong pemenuhan komitmen dan target nasabah korporasi sesuai dengan sertifikat ISPO maupun RSPO;
3. Melakukan penilaian atas risiko Lingkungan, Sosial dan Tata Kelola nasabah menggunakan *tools* yang dikembangkan secara internal Bank .
4. Membuat mitigasi atas nasabah-nasabah korporasi yang berpotensi dapat mengganggu aspek Lingkungan, Sosial dan Tata Kelola; dan
5. Meningkatkan kompetensi sumber daya manusia dalam melakukan analisis risiko dalam pembiayaan kelapa sawit sehingga kualitas pembiayaan kelapa sawit yang diberikan dapat terjaga.

Bagi nasabah-nasabah yang belum memiliki sertifikat ISPO maupun RSPO, Bank Muamalat Indonesia memiliki beberapa kriteria standar yang perlu dipenuhi oleh nasabah yang akan dibiayai sebagai berikut:

1. Perusahaan telah memiliki visi dan misi/rencana kerja/program kerja/panduan yang memperhatikan lingkungan dalam kegiatan usahanya dan memiliki rencana jangka panjang atas hal tersebut;
2. Perusahaan memiliki rekam jejak/laporan pelaksanaan UKL-UPL/AMDAL dan penyampaian laporan tersebut kepada instansi terkait;
3. Perusahaan memiliki serikat pekerja dan mempekerjakan karyawan sesuai dengan batasan umur yang diperbolehkan dan menerapkan perlakuan yang adil kepada seluruh karyawannya;
4. Perusahaan menerapkan sistem manajemen keselamatan & kesehatan kerja karyawannya dan juga memiliki upaya peningkatan kesejahteraan masyarakat sekitar;
5. Memiliki dokumen hukum yang lengkap atas lahan yang diakuisisi dan dokumen perizinan lingkungan sosial, yaitu Izin Prinsip, Izin Lokasi, Izin Usaha Perkebunan (IUP), dan Hak Guna Usaha (HGU).
6. Dilakukan penilaian atas risiko Lingkungan, Sosial, dan Tata Kelola atas usaha nasabah .

Kriteria-kriteria di atas adalah sebagai salah satu bentuk usaha dan dukungan Bank Muamalat Indonesia kepada nasabah untuk mengurangi dampak negatif terhadap lingkungan, sosial dan tata kelola.

1. Priority is given to financing corporate customers who have obtained the certification, or are members, of the ISPO (Indonesia Sustainable Palm Oil) or RSPO (Roundtable Sustainable Palm Oil);
2. Monitor and encourage the fulfillment of commitments and targets of the corporate customers pursuant to the certification of ISPO or RSPO;
3. Evaluate the Environmental, Social and Governance risks of the customer using tools that have been developed internally by the Bank.
4. Mitigate the possibility of financing corporations that are potentially risky in their environmental, social and governance aspects; and
5. Enhance the competence of human resources to carry out risk analysis in the financing of palm oil in order to maintain the quality of financing assets in the palm oil industry sector.

For customers who have not had the ISPO or RSPO certifications, Bank Muamalat Indonesia has a number of criteria that should be fulfilled by the prospective customer, as follows:

1. Company has had a vision and mission/working plan/guideline that considers the environment in their business activities and has a long-term business plan for it;
2. Company has a track record of having undertaken UKL-UPL/AMDAL and has submitted those reports to the relevant authorities;
3. Company has a labor union and employs workers who are of legal age, and has a policy of equal treatment for all employees;
4. Company manages the occupational health and safety of its employees and undertakes a program to increase the welfare of the surrounding communities;
5. Company is properly licensed to undertake its business and holds the appropriate documents such as legal entitlement to land, social and environmental permits such as principle permit, location permit, plantation business permit and business use rights;
6. An evaluation on the environmental, social and governance risks on the company's business.

The above criteria constitute one of the forms and efforts by Bank Muamalat Indonesia to mitigate potentially negative impact on the environment and on social welfare, as a result of bad corporate governance.

Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation

Lebih lanjut lagi, sesuai jenis/tipe bisnis industri kelapa sawit, berikut adalah beberapa kondisi yang perlu dipenuhi oleh nasabah.

Kondisi yang Perlu Dipenuhi oleh Nasabah Khusus Industri Kelapa Sawit

Furthermore, in accordance with the specific nature/type of the palm oil industry, the followings are some of the conditions that need to be met by the customer.

Conditions that are Required of Special Customer of the Palm Oil Industry

| Perkebunan Plantation | Fasilitas Pengolahan Milling Plant |
|--|--|
| <ol style="list-style-type: none"> Menempati wilayah bukan hutan lindung dan jika berlokasi di lahan gambut, sesuai karakteristik dan ketentuan lahan yang berlaku. Penggunaan bahan kimia secara wajar dan tidak berlebihan. Pembukaan lahan Kelapa Sawit baru tanpa pembakaran dan strategi menghadapi perubahan iklim untuk mengurangi emisi Gas Rumah Kaca atau <i>Green House Gas</i> (GHG). Memiliki tata rencana <i>High Conservation Value area</i>. Memiliki SOP operasional kebun. <ol style="list-style-type: none"> Not located in protected forest areas, and if located in peat land, must conform to the characteristics and the prevailing rule on the use of land. Use of chemical agents in reasonable amount, and not excessively. Opening of new areas for oil palm without the slash and burn method and deploys a strategy to face up to climate change by reducing Greenhouse Gas (GHG) emission. Has a roadmap plan for High Conservation Value area. Has an SOP for plantation management. | <ol style="list-style-type: none"> Fasilitas Pengolahan yang berdiri di atas lahan gambut memiliki rencana pondasi/konstruksi bangunan yang sesuai dengan karakteristik lahan dan ketentuan yang berlaku. Akses dari dan menuju Fasilitas Pengolahan tidak bersinggungan dengan lahan konservasi. Terdapat instalasi pengelolaan air limbah (IPAL) dan sistem pengelolaan limbah (cair, padat dan gas) dan Bahan Berbahaya dan Beracuna (B3). Memiliki izin dari instansi terkait untuk pembuangan limbah baik ke badan air/laut/sungai. <ol style="list-style-type: none"> The milling plant facility that is to be built on peat land should have a blueprint for the foundation and structure of the facility in accordance with the characteristics and prevailing rules on the use of land. Access to and from the milling plant should not intersect with conservation areas. Has to have a facility for the management of waste water and a system to treat wastes (liquid, solid and gas) as well as for hazardous or toxic waste (B3). Holds a permit from the relevant authorities to dispose of wastes in a body of water/sea/river. |

Setiap tahun Bank Muamalat Indonesia melakukan *review* secara tahunan terhadap pembiayaan yang diberikan, dengan demikian penilaian aspek Lingkungan, Sosial dan Tata Kelola terhadap nasabah khususnya untuk pembiayaan kepada nasabah-nasabah pada sektor industri kelapa sawit telah sesuai dengan kebijakan yang diterapkan.

Selanjutnya Bank Muamalat Indonesia pun menyusun program-program lanjutan yang dapat dipantau setiap tahunnya dalam Laporan Keberlanjutan. Hal ini dilakukan untuk mengukur sejauh mana perkembangan praktik perbankan yang berkelanjutan yang telah diterapkan oleh Bank Muamalat Indonesia sepanjang tahun. Dalam rencana jangka panjang yang telah ditetapkan, praktik perbankan berkelanjutan ini tidak hanya akan berfokus pada sektor pembiayaan kelapa sawit saja, melainkan juga sektor usaha lainnya yang memiliki manfaat signifikan bagi perbaikan kondisi Lingkungan maupun Sosial dan Tata Kelola.

Each year, Bank Muamalat Indonesia undertakes an annual review on its financing in the palm oil sector, to ensure that the aspects of Environmental, Social and Governance of the debtors, especially those of the palm oil industry sector are in line with prevailing policies.

Thereafter, Bank Muamalat Indonesia prepares follow-up programs that can be monitored each year in the Bank's Sustainability Report. This is undertaken to measure each year the extent to which the banking practices of the Bank has conformed to sustainable finance, and indeed, sustainability banking. In the Bank's long-term plan, sustainability banking will not only be applied to the palm oil sector, but to all other sectors that can provide significant benefits and improvements to environmental, social and governance quality.

Pelatihan Aspek Keberlanjutan [FS4]

Sebagai bagian dari penerapan kebijakan perbankan ramah lingkungan, Bank mengikutsertakan karyawan dalam pelatihan khusus. Materi pelatihan yang diberikan secara umum adalah pengenalan dan pendalaman prinsip keuangan berkelanjutan, termasuk pengetahuan dalam mengenali, mengelola dan memitigasi risiko lingkungan maupun sosial dari pembiayaan yang diberikan.

Training in Sustainability Aspect [FS4]

As part of the implementation of the policies on environmentally-friendly banking, the Bank provided special training courses for employees. The training materials generally cover the introduction to, and understanding of, the principles of sustainable finance, including knowledge on how to identify, manage, and mitigate environmental and social risk that may arise from bank financing.

Realisasi pelatihan mengenai keuangan berkelanjutan di tahun 2020 yaitu dengan mengundang pihak eksternal yaitu WWF Indonesia dimana Bank mengundang peserta dari unit-unit yang terlibat dalam proses pembiayaan yaitu Unit Bisnis, Unit Financing Analyst, Unit Financing Risk dan juga unit-unit yang menjadi *support* dalam proses pembiayaan yaitu Unit Client Coverage, Unit Enterprise Risk Management, Unit Produk (Syndication & Linkage) yang hadir adalah *working level* hingga perwakilan manajemen 2 (dua) level di bawah direksi yang berjumlah kurang lebih 78 orang peserta.

Melalui pelatihan tersebut diharapkan jajaran karyawan yang bertanggung jawab terhadap pengembangan portofolio, memiliki pemahaman yang sama dalam mengenali, mengelola dan memitigasi risiko lingkungan sosial dari calon nasabah korporasi yang bergerak dibidang-bidang lain diluar sektor kelapa sawit yang selama ini dibiayai.

Untuk mewujudkan operasi yang berkelanjutan dan memastikan DNA keuangan berkelanjutan terus mengalir di dalam Bank, Bank Muamalat Indonesia akan terus berinvestasi pada SDM. TA 2016 - 2019, terdapat 93 karyawan, yang sebagian besar terdiri dari pejabat dan manajer senior, dilatih tentang isu-isu terkait keuangan berkelanjutan. Ke depan, Bank juga akan memprioritaskan pembiayaan kepada usaha ramah lingkungan sebagaimana diatur dalam Peraturan OJK (POJK) 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan (LJK), Emiten, dan Perusahaan Publik. Dewan juga akan secara aktif terlibat dan bertanggung jawab dalam pelaksanaan strategi dan operasi keberlanjutan bank, di mana praktik keuangan keberlanjutan sehari-hari akan dijalankan oleh *Sustainable Finance Task Force*, yang dipimpin oleh *Wholesale Banking Business Development* bersama-sama dengan Integrated Risk Management.

OPERASIONAL RAMAH LINGKUNGAN

Komitmen [103-1]

Komitmen Bank dalam menerapkan sistem perbankan yang ramah lingkungan ditunjukkan melalui penerapan program:

1. *Green Building* di lingkungan kantor pusat, seluruh kantor atau dimanapun Bank Muamalat Indonesia beraktivitas.
2. Efisiensi Konsumsi/Pemanfaatan Energi.
3. Efisiensi Pemakaian Air.
4. Pengelolaan dan Pengurangan Limbah.
5. Efisiensi Pemakaian dan Penggunaan Kembali Kertas.
6. Meminimalisir Risiko Pemanasan Global.

The Bank realized a training program on sustainable finance in 2020 by inviting a representative of WWF Indonesia as the trainer, and involving personnel from operating units that are involved in the process of financing, namely the Business Unit, Financing Analyst Unit, Financing Risk Unit as well as other supportive units such as the Client Coverage Unit, Enterprise Risk Management Unit, Product (Syndication & Linkage) Unit. The attendees were working level staffs up to management representatives two-level below Directors, totalling 78 participants in all.

Through this kind of training, it is expected that Bank personnel who are responsible for portfolio development will have a broader understanding to identify, manage and mitigate environmental and social risks that may be associated with prospective debtor customers outside of the palm oil industry sector.

To achieve the sustainable operations and ensuring the sustainable finance DNA is flowing within the bank, Bank Muamalat Indonesia will continue to invest in its people. FYE 2016 – 2019, there were 93 employees that consists mostly of officers and senior managers, trained about sustainable finance-related issues. Going forward, the Bank will also prioritize its financing to environmentally-friendly business as stipulated in the OJK Regulation (POJK) 51/POJK.03/2017 on the Application of Sustainable Finance for Financial Services Institutions (FIs), Issuer Companies and Public Companies. The Board will also actively be involved and responsible in the implementation of the bank sustainability strategy and operation, at which the day-to-day sustainable finance practices will be executed by the Sustainable Finance Task Force, led by Wholesale Banking Business Development together with Integrated Risk Management.

ENVIRONMENTALLY-FRIENDLY OPERATIONS

Commitments [103-1]

The Bank's commitments towards engaging in banking operations that are environmentally-friendly are manifested through various programs, as follows:

1. Green Operations in the Bank's head-office building, branch offices and everywhere the Bank operates.
2. Efficiency in the Consumption/Use of Energy.
3. Efficiency in the Use of Water.
4. Waste Management and Reduction .
5. Efficiency in the Use and Recycling of Paper.
6. Minimizing Global Warming Risk.

Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation

Konsistensi Bank Muamalat Indonesia dalam menjalankan kegiatan operasional ramah lingkungan tersebut membuat hasil, dimana sepanjang tahun 2020 Bank Muamalat Indonesia tidak menerima satupun pengaduan terkait isu lingkungan dan tidak menerima denda dan sanksi non-moneter karena ketidakpatuhan terhadap Undang-Undang dan Peraturan terkait lingkungan. [307-1]

Dalam menguraikan kinerja pengelolaan operasional ramah lingkungan Bank belum dapat menampilkan data penggunaan energi, air maupun kertas pada jaringan kantor cabang yang dimiliki, karena terkendala perbedaan perhitungan atau sistem sewa gedung yang diterapkan. Namun demikian, Bank berkomitmen untuk dapat menampilkan data penggunaan sumber daya alam pada kantor cabang agar dapat memberikan gambaran komprehensif mengenai pengelolaan konsumsi energi dan air dalam operasi dan usaha Bank secara keseluruhan.

Gedung Kantor Pusat Ramah Lingkungan

Bank menerapkan konsep gedung ramah lingkungan melalui penggunaan kaca khusus di beberapa bagian dinding gedung Kantor Pusat Bank Muamalat Indonesia. Fungsinya adalah untuk menghemat penggunaan listrik pada bangunan dengan memaksimalkan pencahayaan matahari, sehingga menghemat pencahayaan dari lampu. Selain itu, area kantor pusat Bank Muamalat Indonesia juga dilengkapi dengan penanaman berbagai jenis tumbuhan yang menghasilkan O₂ dan mampu menyerap CO₂.

Gedung Kantor Pusat Bank juga memanfaatkan lampu-lampu LED untuk mengurangi konsumsi listrik serta sensor gerak dalam pengelolaan aktivasi pencahayaan. Guna mengoptimalkan pemanfaatan cahaya alami, gedung tersebut tidak dilengkapi dengan *window blinder* serta meminimalisasi penggunaan *partisi blocking*.

Pengelolaan Energi [302-1, 302-2, 302-4]

Bank hanya menggunakan dua jenis sumber energi untuk mendukung kegiatan operasional, yakni tenaga listrik yang seluruhnya dipasok oleh PLN, dan BBM untuk kendaraan operasional dalam rangka mendukung mobilitas pegawai dalam menjalin interaksi tatap muka dengan para nasabah, maupun calon nasabah.

Bank menerapkan pengelolaan energi dengan menerapkan kebijakan dan inisiatif hemat energi sebagai berikut:

- Inisiatif *cost efficiency* melalui program “*Reduction of electricity cost*” & “*Utilization of Muamalat Tower*” pada:

Bank Muamalat Indonesia's consistent efforts in its green operations have borne fruits, in which throughout 2020, the Bank did not receive a single complaint related to the environment, and did not incur fines or non-monetary sanctions from non-compliance to environmentally-related laws and regulations. [307-1]

In presenting the performance of its green operations, the Bank has not been able to report on the use of energy, water or paper by its branch-banking operations on account of the different methods of measurement and the different rental systems that are applied to different branch offices. However, the Bank is committed to reporting data on the use of resources in its branch network in order to obtain a comprehensive picture on the management of energy and water consumption throughout the Bank's operations.

Environmentally-Friendly Head Office Building

The Bank implements the green building concept through the use of special glass windows in several sections of the walls of the Building that serves as Bank Muamalat Indonesia's head office. This is to save on the use of electricity as the use of light from the sun is maximized through these glass windows. In addition, live plants fill a large part of the areas of the buiding, which produce oxygen (O₂) and absorb carbon-dioxide (CO₂).

Furthermore, the Head Office Building of the Bank also maximises the use of LED lightings to minimise electricity consumption, and uses movement sensors that automatically switch-off power when no movement in the room is detected. To optimise the benefit of natural lighting, blinds are not installed on the windows, and the use of partition blocks is kept at a minimum.

Energy Management [302-1, 302-2, 302-4]

The Bank relies only on two sources of energy to support its operational activities. These are (i) electricity from the power grid of the State Power Company (PLN), and fuel to run its operational cars and motorcycles in the course of normal business activities.

The Bank undertakes energy management by adopting energy-saving policies and initiatives follows:

- A cost-efficiency initiative through the programs “*Reduction of electricity cost*” and “*Utilization of Muamalat Tower*” on:



- Barang-barang elektronik seperti dispenser, kulkas dan lain-lain dipadamkan dan dicabut mulai pukul 17.00 dan saat hari libur.
 - Mematikan komputer dan perlengkapan elektronik lainnya saat tidak digunakan.
 - Mematikan AC dan lampu pada area kerja yang tidak digunakan, serta memanfaatkan cahaya matahari untuk membantu penerangan ruangan pada saat siang hari dengan mengatur posisi tirai/*blind*.
 - Mengoptimalkan penggunaan tangga darurat untuk naik/turun ke lantai terdekat.
 - Menggunakan air secukupnya dan memastikan keran setelah digunakan untuk menghemat listrik dari mesin pompa air.
 - Meminimalkan frekuensi naik/turun *lift*.
 - Mematikan lampu mushalla/masjid setelah digunakan.
 - Di Muamalat tower = Pemadaman lampu tangga darurat mulai pukul 19.00, sebagian lampu area basement mulai pukul 18.00.
 - Di Muamalat Tower = 1 unit *lift low zone* & 1 unit *lift* parkir diatur waktu aktif dan non aktifnya
 - Di Muamalat Tower = Fasilitas AC tiap lantai dimatikan mulai pukul 17.00 & lampu mulai pukul 19.00.
 - Di kantor cabang = mengatur timer (jika ada) lampu gedung facia “Bank Muamalat Indonesia” agar menyala hanya sampai dengan pukul 22.00
- b. Program “*Reduction of gasoline cost*” pada Inisiatif *cost efficiency*:
- Pengaturan penggunaan mobil operasional di Muamalat Tower & kantor cabang (hemat penggunaan bensin mobil operasional)
 - Pengelolaan jam kerja, lembur *driver* sehingga mengurangi penggunaan bensin untuk mobil operasional dikarenakan waktu penggunaannya dibatasi.
 - Pengaturan aktivitas tim sales & RCM, sebelum “*New Normal*” banyak aktivitas bertemu dengan nasabah atau pihak ketiga di luar kantor. Melalui implementasi “*New Normal*” aktivitas lebih banyak dilakukan melalui telepon atau media komunikasi elektronik lainnya, dan melakukan visit hanya diperlukan sehingga mengurangi aktivitas penggunaan mobil operasional
 - Electric appliances such dispensers, refrigerators and others are either switched-off or unplugged after 5 p.m and during holidays.
 - Computers and other electronic equipment are switched-off when not in use.
 - Air-conditioning and lights are switched-off in areas that are not in use, and use of natural light from the sun is maximized.
 - Emergency stairs are used to climb one or two floors above or below. .
 - Water is used of as needed and water faucets are properly closed to save water and use of electricity in water-pump machines.
 - Elevator movements are minimized.
 - Lights are switched off in mushalla/mosque after use.
 - At the Muamalat Tower = Lights over emergency stairs are switched-off at 7 p.m., and in parts of the basement area at 6 p.m.
 - At the Muamalat Tower = 1 unit of elevator (low zone) and 1 unit of carpark lift have active and non-active periods.
 - At the Muamalat Tower = Air-conditioning in every floor is switched-off at 5 p.m. and lights at 7 p.m.
 - In branch offices = Timers (if available) are set to switch-off the lights on “Bank Muamalat Indonesia” signages at 10 p.m.
- b. The program of “*Reduction of Gasoline Cost*” as a cost efficiency measure:
- Planned use of operational cars at the Muamalat Tower and in branch offices (saving on cost of car fuel).
 - Managing office hours, and limiting driver’s overtime to save on fuel cost from limited use of company cars.
 - Managing the activities of the Sales Team and Client Relationship Management. Prior to the “*New Normal*” a lot of meetings with customers or prospective customers took place outside of the office. With the “*New Normal*,” meetings are arranged on-line, thereby reducing the use of company cars.

Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation

Berbagai inisiatif yang diterapkan tersebut membuat konsumsi listrik maupun BBM menurun, sebagaimana ditunjukkan dalam tabel berikut.

Tabel Konsumsi Energi [302-1, 302-3, 302-4]

Table: Energy Consumption [302-1, 302-3, 302-4]

| Uraian Description | Satuan Unit | 2020 | 2019 | Selisih Delta |
|---|----------------|---------------|---------------|------------------|
| Konsumsi Listrik Electricity Consumption | KWh | 4.614.520 | 5.569.939 | - 955.419 |
| Konsumsi BBM Fuel Consumption | Liter | 47.153 | 37.667 | 9.486 |
| Konversi Conversion | | | | |
| Konsumsi Listrik Electricity Consumption | G Joule | 16.612 | 20.052 | -3.439 |
| Konsumsi BBM Fuel Consumption | G Joule | 1.895 | 1.514 | 381 |
| Total Konsumsi Energi Total Energy Consumption | G Joule | 18.508 | 21.566 | -3.058 |
| Luas Ruangan Total Area | M2 | 19.156 | 19.156 | - |
| Intensitas Konsumsi Energi Listrik Intensity | GJoule/M2 | 0,87 | 1,05 | -0,18 |

Catatan | Note:

- Konversi KWH ke GJoule sesuai The Greenhouse Gas Protocol Initiative, 2004.
Conversion from KWH to GJoule conforms to The Greenhouse Gas Protocol Initiative, 2004.
- Konversi BBM/Ltr ke GJoule sesuai The Greenhouse Gas Protocol Initiative, 2004.
Conversion of Fuel/Ltr to GJoule conforms to The Greenhouse Gas Protocol Initiative, 2004

Pengelolaan Emisi Gas Rumah Kaca

Bank Muamalat Indonesia berupaya berpartisipasi untuk mengelola emisi CO2 atau Karbondioksida atau Gas Rumah Kaca (GRK), yang berasal dari pembakaran langsung bahan bakar fosil untuk BBM transportasi dan dari penggunaan listrik. Caranya adalah dengan mengelola penggunaan energi seperti disebutkan sebelumnya.

Berdasarkan data pengelolaan atau konsumsi energi tersebut di atas, Bank menghitung besaran emisi CO2 yang dihasilkan, sebagaimana ditampilkan dalam tabel-tabel berikut.

Tabel Emisi CO2 [305-1, 305-2, 305-4, 305-5]

Table: CO2 Emission [305-1, 305-2, 305-4, 305-5]

| Uraian Description | Satuan Unit | 2020 | 2019 | Selisih Delta |
|---|----------------|----------|----------|------------------|
| Emisi Tak Langsung dari Listrik Indirect Emission Through Electricity Use | Ton CO2eq | 3.999.13 | 4.827.13 | -828 |
| Emisi Langsung dari BBM Direct Emission Through Fuel Use | Ton CO2eq | 122.59 | 97.93 | 25 |
| Luas Ruangan Total Area | M2 | 19.156 | 19.156 | - |
| Intensitas Emisi Konsumsi Listrik Intensity of Emission from Electricity Consumption | Ton CO2eq/M2 | 0,21 | 0,25 | -0,04 |

Catatan | Note:

- Konversi emisi dari konsumsi BBM dihitung menurut Pedoman Teknis Penghitungan Baseline Emisi GRK Berbasis Energi Bappenas, 2014
Conversion of emission from fuel consumption is calculated on the basis of the Technical Guideline for the Calculation of the Baseline for Energy-Based GHG of Bappenas, 2014
- Konversi emisi CO2 dari konsumsi listrik sesuai ketentuan Dirjen Ketenagalistrikan, ESDM 2017
Conversion of CO2 emission from electricity consumption conforms to the rules of the Directorate General of Electricity Power, ESDM, 2017

These initiatives resulted in reduced consumption of electricity and fuel, as shown in the following table: .

Management of Greenhouse Gas Emission

Bank Muamalat Indonesia endeavors to participate in the management of emission of the greenhouse gas Carbon Dioxide (CO2) that arises from the direct burning of fossil fuels that are used in transportation and from the consumption of electricity. This is carried out through the management of energy use as described above.

Based on data pertaining to the management and consumption of energy above, the Bank calculated the amount of emitted CO2, as shown in the following table:

Pengelolaan Konsumsi Air [303-1]

Bank Muamalat Indonesia memiliki komitmen untuk tidak menggunakan air tanah (*deep well*) untuk mendukung aktivitas operasionalnya, dengan pertimbangan bahwa penggunaan air tanah secara berlebihan akan menyebabkan degradasi kuantitas maupun kualitas air tanah sehingga bisa mengganggu keberlangsungan lingkungan sekitar. Bank Muamalat Indonesia mengadakan gerakan “gunakan air secukupnya” untuk pemakaian air di toilet, masjid, kantin, taman, untuk mesin pendingin udara dan beberapa aktivitas lainnya.

Dalam penggunaan air, Bank mengambil sumber air dari pasokan Perusahaan Daerah Air Minum (PDAM). Konsumsi penggunaan air untuk fasilitas gedung Kantor Pusat Bank sepanjang tahun 2020 dan perbandingannya dengan tahun 2019 dapat dilihat pada tabel di bawah ini:

Tabel Konsumsi Air [303-1]

Table Water Consumption

| Uraian Description | Satuan Unit | 2020 | 2019 | Selisih Delta |
|---|----------------|--------|--------|------------------|
| Volume Air dari PDAM Water from PDAM (volume) | M ³ | 22.832 | 31.177 | -8.345 |
| Fasilitas Kantor Office Facilities | M ³ | 9.990 | 10.040 | -50 |
| Kantin Canteen | M ³ | 86 | 119 | -33 |

Sejak tahun 2016, Bank Muamalat Indonesia juga telah memaksimalkan pemanfaatan teknologi *water recycle* di Gedung Muamalat Tower, yaitu dengan menggunakan air hasil daur ulang (*recycled water*) untuk pemenuhan pendinginan AC (*cooling tower*) dan penyiraman taman di gedung Muamalat Tower dan kantor-kantor cabang lainnya.

Pengelolaan dan Pengurangan Limbah

Bank memiliki komitmen yang kuat untuk mewujudkan keseimbangan dengan lingkungan, yang terwujud melalui pengelolaan limbah bekerja sama dengan pengelola limbah. Jumlah limbah B3 yang dikelola dapat dilihat pada tabel di bawah ini:

| Jenis Limbah Type of Waste | Lokasi Location | Volume Volume | Pengelolaan Treatment |
|----------------------------------|------------------------------------|--------------------|--|
| Oli Bekas Used Oil | Ruang Limbah B3 B3 Storage Room | 800 liter liters | Diserahkan ke Pengelola Limbah Secured by the Waste Manager |
| Lampu TL Bekas Used TL Lamps | Ruang Limbah B3 B3 Storage Room | 30 kg | Diserahkan ke Pengelola Limbah Secured by the Waste Manager |
| Tabung Freon Freon Containers | Ruang Limbah B3 B3 Storage Room | 130 kg | Diserahkan ke Pengelola Limbah Secured by the Waste Manager |

Management of Water Consumption [303-1]

Bank Muamalat Indonesia is committed not to use artesian water (from deep well) to support its operational activities, with the consideration that excessive use of artesian water could lead to the degradation of both the quantity and quality of water in general, causing imbalances to the surrounding environment. Bank Muamalat Indonesia is campaigning for the movement of “Use Water as Needed” to prevent unnecessary use of water in the Bank’s restrooms, mosque, canteens, parks, in its use for air-conditioning and other purposes.

The Bank sources its water from the supply of the Provincial Drinking Water Company (PDAM). The consumption of water at the Muamalat Tower throughout 2020 and its comparison with that of 2019 is shown in the following table:

Since 2016, Bank Muamalat Indonesia has also optimized the benefits from the use of a water-recycling technology at the Muamalat Tower, by using recycled water to fill up the cooling tower for the building air-conditioning system, and to water plants at the Muamalat Tower as well as in branch offices.

Management and Reduction of Wastes

The Bank has a strong commitment to protect environmental balance, that could be realized through the proper management of wastes in cooperation with a waste treatment/manager company. The amount of B3 wastes that is managed is shown in the following table:

Partisipasi Pelestarian Lingkungan

Participation in Environmental Preservation

Pengurangan Konsumsi Kertas

Guna mengurangi penggunaan kertas, Bank mendorong pemanfaatan perangkat elektronik untuk menggantikan penggunaan kertas. Bank Muamalat Indonesia juga mendorong dilakukannya transaksi tanpa kertas dan penggunaan instrumen perbankan yang ramah lingkungan.

Bank Muamalat Indonesia mendukung gerakan melindungi hutan dengan meningkatkan kesadaran para karyawan untuk tidak menggunakan kertas secara berlebihan melalui program efisiensi pemakaian kertas. Salah satu caranya adalah dengan menggunakan *Multi Function Device* (MFD) Apeosport V C3070 untuk penggunaan print hitam putih di Kantor Pusat (sejak 2015), dan MFD HP M586 untuk di kantor cabang (sejak tahun 2017) dengan metode cetak 2-sided atau *duplex printing*.

Penggunaan kertas untuk Kantor Pusat selama tahun 2020 dan perbandingannya dengan tahun 2019 dapat dilihat pada tabel di bawah ini:

Tabel Volume Penggunaan Kertas

Table Volume of Paper Used

| Uraian Description | Satuan Unit | 2020 | 2019 |
|---|----------------|-------|-------|
| Volume Penggunaan Kertas Volume of Paper Used | Rim Ream | 2.700 | 3.160 |

Meminimalisir Risiko Pemanasan Global

Untuk mengimbangi emisi gas CO₂ yang dihasilkan, Bank memastikan seluruh Ruang Terbuka Hijau (RTH) dan area lanskap di kantor dan seluruh unit kerja Bank Muamalat Indonesia ditanami dengan berbagai vegetasi yang memiliki daya serap CO₂ tinggi, seperti pohon pucuk merah, pohon palem, pohon kurma, pohon lee kwan yu, pohon tabibuya, serta pohon lain dari spesies pohon yang beraneka ragam.

Reducing Use of Paper

To reduce the use of paper, the Bank encourages reliance on electronic mailing and documentation to replace the use of paper. Bank Muamalat Indonesia also strongly advocates paperless transaction and the use of banking equipment that is environmentally-friendly.

Bank Muamalat Indonesia supports the movement to protect forests by increasing the awareness of employees to refrain from excessive use of paper through the efficient use of paper. One of the ways for this is to use the Multi Function Device (MFD) Apeosport V C3070 to make black-and-white printouts at Head Office (since 2015), and the MFD HP M586 in branch offices (since 2017) by using both sides of the paper to print, or duplex printing.

The use of paper at the Head Office throughout 2020, and its comparison to that in 2019, is shown in the following table:

Minimizing the Risk of Global Warming

To offset the CO₂ gas emission, the Bank had ensured that all of the Green Open Areas and landscapes at the Muamalat Tower, and in all working areas of the Bank, are planted with a variety of vegetation that has a high capacity for absorbing CO₂, such as the red pointed tree, palm tree, dates tree, the lee kwan yu tree, tabibuya tree and all sort of trees from an amalgam of species.

Dampak Kuantitatif: Biaya Pemeliharaan Lingkungan

Realisasi biaya pemeliharaan lingkungan yang telah dikeluarkan Bank di sepanjang tahun 2019 sebesar Rp419.334.724. Adapun Bank Muamalat Indonesia belum menggunakan jasa konsultan yang bertugas untuk mengaudit kinerja lingkungan (*surveillance*).

Quantitative Impact: Cost of Environmental Preservation

The total realized cost that the Bank had allocated for environmental preservation in 2020 amounted to approximately Rp431.7 million. The table below sets forth the allocation of cost to different preservation programs in 2020 and 2019. Bank Muamalat Indonesia has not engaged the services of an independent consultant to audit the Bank's performance in the environmental aspect.

Jumlah Investasi Perlindungan Lingkungan Total Investment in Environmental Preservation

| Program Programs | Satuan Unit | 2020 | 2019 |
|---|----------------|--------------------|--------------------|
| Biaya pengelolaan limbah, emisi & remediasi Management of wastes, emission & remediation | Rp | 280.663.404 | 275.564.088 |
| Pengelolaan & pembuangan limbah Management & disposal of wastes | Rp | 14.500.000 | - |
| Pengeluaran peralatan, perawatan & operasional penggunaan material serta biaya personil Equipment, maintenance & operations, use of materials and personnel expense | Rp | 136.510.636 | 136.510.636 |
| Jumlah Total | Rp | 431.674.040 | 412.074.724 |



Tata Kelola Keberlanjutan

Sustainability Governance

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Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan



Melalui laporan ini, Bank memberikan gambaran tentang tantangan dihadapi dalam mengelola keberlanjutan bisnis dan upaya yang telah dilakukan untuk memenuhi harapan para pemangku kepentingan, serta sebagai partisipasi dalam mendukung pencapaian tujuan keberlanjutan.



Through this report, the Bank provides an overview of the challenges faced in managing business sustainability and the efforts that have been made to meet the expectations of stakeholders, as well as participation in supporting the achievement of sustainability goals.

KOMITMEN DAN TUJUAN [103-1, 103-2]

Bank Muamalat Indonesia (BMI) meyakini bahwa implementasi praktik-praktik GCG di setiap lini usaha ataupun tahapan operasional bukan lagi sebagai sebuah praktik kepatuhan semata, akan tetapi menjadi praktik wajib yang berlandaskan pada kesadaran dan kemauan yang independen oleh seluruh organ Perseroan demi terciptanya nilai tambah bagi seluruh Pemangku Kepentingan, termasuk kepada Pemegang Saham. Pencapaian berbagai tujuan pembangunan berkelanjutan, juga pemenuhan harapan seluruh Pemangku Kepentingan, tidak akan dapat berlangsung dengan baik, manakala Perseroan tidak mendapatkan kepercayaan dari seluruh Pemangku Kepentingan.

COMMITMENT AND OBJECTIVES [103-1, 103-2]

Bank Muamalat Indonesia (BMI) is convinced that well-implemented GCG practice in every line of business or stage of operations is much more than just a set of regulation-meeting niceties since the practice comes from the Bank's full awareness and its organs' willingness to create added values for all of its Stakeholders, including Shareholders. It is impossible for us to achieve various sustainable development goals and meet the expectations of all Stakeholders, if we do not earn the trust of all of the Company's Stakeholders.

Oleh karenanya, seluruh insan Bank berkomitmen penuh untuk selalu menjadikan prinsip-prinsip GCG sebagai sebuah budaya kerja agar Perseroan senantiasa mampu menciptakan nilai lebih yang berkelanjutan bagi kepentingan para Pemegang Saham, karyawan, konsumen, regulator dan masyarakat secara luas baik dalam jangka pendek maupun jangka panjang. Prinsip-prinsip GCG dimaksud adalah: Transparansi, Akuntabilitas, Pertanggungjawaban, Profesional dan Kewajaran. Dalam konteks keberlanjutan, Bank terus menerapkan sistem tata kelola dengan mengintegrasikan aspek ekonomi, lingkungan dan sosial dalam setiap pengambilan keputusan maupun kebijakan.

Prinsip Tata Kelola Perusahaan yang Baik

Good Corporate Governance Principles



Transparansi
Transparency



Akuntabilitas
Accountability



Responsibilitas
Responsibility



Profesional
Professional



Transparasi
Fairness

Tujuan Penerapan Prinsip-Prinsip GCG

Adapun penerapan prinsip-prinsip GCG di lingkungan Bank Muamalat Indonesia sarat sejumlah makna dan tujuan, antara lain:

1. Melindungi kepentingan Pemegang Saham dan pihak-pihak yang terkait dalam kegiatan pengelolaan perusahaan. Hal ini diwujudkan melalui pelaksanaan kegiatan usaha secara efektif dan efisien agar kinerja keuangan dan kepercayaan publik maupun Investor terhadap Perseroan terus meningkat.
2. Meningkatkan kesadaran penuh seluruh Organ Perseroan agar dalam membuat keputusan dan mengambil tindakan apapun selalu berlandaskan nilai-nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan yang berlaku.
3. Mendorong pengelolaan Bank yang profesional, transparan, dan efisien serta mengoptimalkan pemberdayaan fungsi dan meningkatkan kemandirian masing-masing organ Perseroan.

Objective of GCG Principles Implementation

The implementation of GCG principles at Bank Muamalat Indonesia has a lot of meanings and objectives e.g. to:

1. Safeguard the interests of shareholders and all parties involved in the company's management activities. We are doing this by running effective and efficient business operations in order to keep delivering better financial results and enhancing the trust of the public and investors.
2. Enhance the awareness of all Company's Organs to the fullest extent possible so they will always base all of their decisions and actions on high moral values and compliance with the prevailing laws and regulations.
3. Encourage professional, transparent and efficient management of the Bank while optimizing the empowerment of functions and increasing the independency of each of the Company's organs.

That's why all of the Bank's employees are fully committed to making GCG principles a work culture in order for the Company to create more sustainable values for the interests of Shareholders, employees, consumers, regulators and society at large both in the short and long term. The principles of GCG referred to here are: Transparency, Accountability, Responsibility, Professional and Fairness. In the context of sustainability, the Bank continues to implement a governance system by integrating economic, environmental and social aspects in each of the decisions and policies we make.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

4. Mendorong agar organ Perseroan memiliki kesadaran tinggi untuk melaksanakan tanggung jawab sosial terhadap *stakeholders* maupun lingkungan sekitar.
5. Memaksimalkan nilai Perseroan dengan menjaga dan/ atau meningkatkan kualitas penerapan prinsip-prinsip GCG agar Perseroan senantiasa berdaya saing kuat, baik pada skala nasional maupun internasional.
6. Meningkatkan nilai Perseroan dengan terjalinnya kerja sama yang baik antar organ Perseroan.
7. Menumbuhkan kesadaran untuk menjalankan kegiatan tanggung jawab sosial perusahaan terhadap Pemangku Kepentingan termasuk dalam menjaga kelestarian lingkungan di sekitar Perseroan.
8. Meningkatkan efisiensi operasional dan pelayanan Perseroan kepada *stakeholders*.
9. Meningkatkan kontribusi Bank terhadap perekonomian nasional.

4. Encourage the Company's organs to have high social responsibility awareness towards stakeholders and the surrounding environment.
5. Maximize the Company's values by maintaining and/or improving the quality of the implementation of GCG principles, which will keep the Company competitive both on a national and international scale.
6. Increase the Company's values by establishing good inter-organ cooperation.
7. Raise awareness of how important it is to do corporate social responsibilities for Stakeholders, including in preserving the surrounding environments.
8. Enhance operational efficiency and improve the Company's services to the stakeholders.
9. Enlarge the Bank's contribution to the national economy.

Pendekatan GCG [103-3]

Sebagai warga korporasi yang baik (*Good Corporate Citizen*), Bank Muamalat Indonesia selalu berupaya untuk mematuhi setiap peraturan dan perundang-undangan yang berlaku dalam menjalankan usaha di bidang perbankan. Upaya tersebut dibarengi dengan penerapan budaya kerja beretika, serta harus diimbangi dengan kedulian yang tinggi terhadap pelaksanaan program tanggung jawab sosial dan lingkungan secara terus menerus.

Bank Muamalat Indonesia juga terus melakukan pemutakhiran ketentuan internal sesuai dengan perubahan peraturan perundang-undangan yang berlaku serta program transformasi dan perkembangan Bank yang dikuatkan dengan sosialisasi dan penerapannya. Saat ini, Bank Muamalat Indonesia telah membentuk Tata Kelola Terintegrasi/*Integrated Good Corporate Governance* dengan anak usaha Bank.

Pendekatan Tata Kelola Perusahaan yang Baik

Good Corporate Governance Approach

**Kepatuhan Terhadap
Peraturan Perundang-Undangan yang Berlaku**

Obedience to the
Applicable Laws and Regulations

**Etika Berusaha Sebagai
Cermin Periaku Dunia Usaha yang Sehat**

Business Ethics as a reflection
of healthy business behaviour

“Iklim Investasi yang Baik dan Pertumbuhan Kinerja yang Berkelanjutan”
“A Good Investment Climate and Sustainable Performance Growth”



Soft Structure GCG

Dalam rangka meningkatkan kualitas dan cakupan implementasi tata kelola secara berkelanjutan, Bank Muamalat Indonesia telah menyusun dan menerapkan berbagai kebijakan internal baik dari sisi bisnis maupun operasional dengan berlandaskan pada prinsip-prinsip GCG. Sampai akhir 2020, *Governance Soft Structure* yang telah dimiliki oleh Bank, antara lain:

1. Anggaran Dasar Bank Muamalat Indonesia
2. *Board Manual* Bank Muamalat Indonesia
3. Kebijakan GCG Bank Muamalat Indonesia
4. Kebijakan Tata Kelola Terintegrasi
5. Kebijakan Manajemen Risiko Terintegrasi
6. Prosedur Pelaksanaan rapat Direksi
7. Prosedur Pelaksanaan Rapat Umum Pemegang Saham
8. Piagam Komite Audit
9. Piagam Komite Nominasi dan Remunerasi
10. Piagam Komite Pemantau Risiko
11. Piagam Komite Tata Kelola Perusahaan
12. Piagam Komite Tata Kelola Terintegrasi
13. Piagam Komite Aset dan Liabilitas
14. Piagam Komite Pengarah Teknologi Informasi
15. Piagam Komite Manajemen Risiko
16. Pedoman dan Prosedur Anti Fraud
17. Piagam Internal Audit
18. Kebijakan dan Prosedur penerapan APU-PPT (Anti Pencucian Uang & Pencegahan Pendanaan Terorisme)

Soft Structure GCG

In order to improve the quality and scope of sustainable governance implementation, Bank Muamalat Indonesia has made and executed internal policies, both from a business and operational perspective, based on GCG principles. By the end of 2020, the Bank had the following Governance Soft Structure:

1. Articles of Association of Bank Muamalat Indonesia
2. Bank Muamalat Indonesia Board Manual
3. Bank Muamalat Indonesia's GCG Policy
4. Integrated Governance Policy
5. Integrated Risk Management Policy
6. Procedure for convening Board of Directors meetings
7. Procedure for convening General Meeting of Shareholders
8. Audit Committee Charter
9. Nomination and Remuneration Committee Charter
10. Risk Monitoring Committee Charter
11. Corporate Governance Committee Charter
12. Integrated Governance Committee Charter
13. Asset and Liability Committee Charter
14. Information Technology Steering Committee Charter
15. Risk Management Committee Charter
16. Anti-Fraud Guidelines and Procedures
17. Internal Audit Charter
18. Policies and Procedures for the implementation of AML-CFT (Anti Money Laundering & Terrorism Financing Prevention)

ROADMAP TATA KELOLA KEBERLANJUTAN

Sebagai upaya penyempurnaan penerapan GCG, Bank terus berfokus pada upaya pemenuhan aspek *governance structure* dan *governance process* sesuai ketentuan yang berlaku dan/ atau memenuhi rekomendasi dari regulasi/otoritas pengawas. Pemenuhan *governance structure* dilaksanakan, antara lain melalui: penyempurnaan kebijakan dan prosedur Bank, sistem informasi manajemen serta tugas pokok dan fungsi masing-masing struktur organisasi.

Penerapan *governance structure* yang baik diharapkan dapat mendukung efektivitas proses pelaksanaan prinsip GCG di seluruh jajaran. Bank Muamalat Indonesia berpandangan bahwa tolak ukur keberhasilan dari penerapan GCG adalah menjadikan GCG sebagai bagian dari budaya Bank yang mampu mendukung terwujudnya pertumbuhan dan kelangsungan usaha.

Tujuan utama *Roadmap* Penerapan GCG Bank adalah sebagai referensi utama dalam melakukan perbaikan praktik GCG dan regulasi secara komprehensif, khususnya juga bagi pemangku kepentingan.

SUSTAINABILITY GOVERNANCE ROADMAP

As an effort to improve GCG implementation, the Bank dedicates a focus on how to fulfill the governance structure and process based on applicable regulations and/or recommendations from controlling the authorities. We are doing that through e.g. improvements in Bank policies and procedures, management information systems, and in main tasks and functions of each organizational structure.

Having in place a strong governance structure should help the Bank to achieve an effective process of GCG principles application at all levels. Bank Muamalat Indonesia views that the success of GCG implementation shall be measured by how the Bank makes GCG part of its work culture that can support it in realizing business growth and continuity.

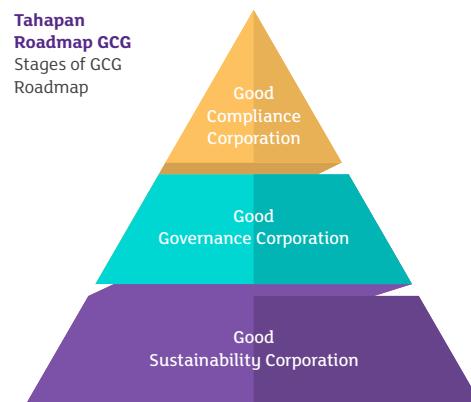
The key objective of the Bank's GCG Roadmap is to offer guiding reference to comprehensively improving GCG practices and regulations, particularly for stakeholders.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Roadmap GCG Bank Muamalat Indonesia merupakan *grand strategy* dan *milestones* implementasi GCG yang disusun berdasarkan standar ketentuan yang ada yakni menuju tata kelola Bank yang berkelanjutan dengan mengintegrasikan aspek kepatuhan, pengendalian internal, manajemen risiko dan tanggung jawab sosial Bank.

Implementasi *Roadmap GCG* dimaksud dilaksanakan secara simultan pada masing-masing tahap, dengan target-target capaian sebagai *enabler* yang terus ditingkatkan, sehingga pada akhirnya standar *Good Sustainability Corporation* dapat tercapai dengan segera, tanpa menunggu pemenuhan tahap-tahap sebelumnya.



Asesmen Kualitas Penerapan GCG

Sesuai Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah, Bank diwajibkan untuk melakukan *self-assessment* terhadap kualitas penerapan GCG.

Self-assessment implementasi GCG Bank Muamalat Indonesia semester I dan semester II di tahun 2020 telah dijalankan secara komprehensif dengan hasil peringkat *self-assessment* GCG Bank Muamalat Indonesia secara Individual adalah 3 (tiga) dengan definisi peringkat yang mencerminkan Manajemen Bank telah melakukan penerapan GCG yang secara umum cukup baik. Hal ini tercermin dari penerapan atas prinsip-prinsip GCG yang cukup memadai. Apabila terdapat kelemahan dalam penerapan prinsip GCG maka secara umum kelemahan tersebut cukup signifikan dan memerlukan perhatian yang cukup dari Manajemen Bank.

The GCG Roadmap of Bank Muamalat Indonesia is a grand strategy and milestones for GCG implementation which have been formulated based on existing regulatory standards, which is how to move towards sustainable governance by integrating compliance, internal control, risk management and social responsibility.

The implementation of the GCG Roadmap is carried out regularly simultaneously at each stage, with milestones as an enabler that is constantly being improved, so in the end Good Sustainability Corporation standards can be achieved by immediately, without waiting for the fulfillment of the preceding stages.

Assessment of GCG Implementation Quality

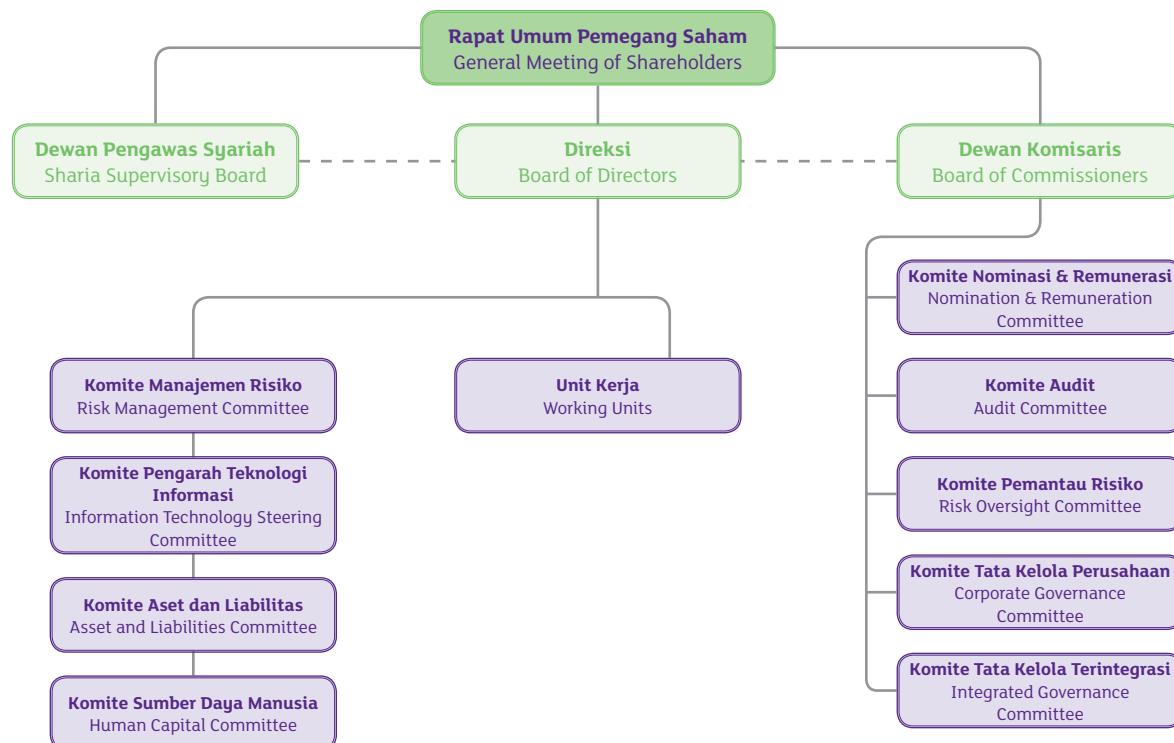
Pursuant to Bank Indonesia Regulation No.11/33/PBI/2009 dated 7 December 2009 on GCG Implementation for Sharia Banks and Sharia Business Units and to the Financial Services Authority Circular Letter No.10/SEOJK.03/2014 on the Assessment of Soundness Level of Sharia and Sharia Business Units, the Bank is all banks is required to make self-assessments of the quality of its GCG implementation.

The comprehensive self-assessment of Bank Muamalat Indonesia's GCG implementation in the year's First and Second Halves gave an individual rating of 3 (three), meaning that in general the Bank's Management has implemented GCG quite well. This is reflected in the adequate application of GCG principles. If there are weaknesses in the application of GCG principles, in general these weaknesses are quite significant and require adequate attention from the Bank's Management.

STRUKTUR TATA KELOLA [102-18]

Struktur tata kelola Bank Muamalat Indonesia terdiri atas organ utama dan organ pendukung. Organ utama terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Seluruh organ utama tersebut melaksanakan tugas dan tanggung jawab sesuai fungsinya masing-masing. Dewan Komisaris dan Direksi memiliki organ-organ pendukung dengan fungsi dan tugas membantu Organ Utama dalam menjalankan tugasnya, baik melalui pemberian opini maupun melalui pelaksanaan tugas operasional.

Struktur Organisasi Tata Kelola Bank Muamalat Indonesia



Garis besar fungsi dan peran organ utama, maupun organ pendukung di dalam struktur GCG Perseroan tersebut, adalah sebagaimana diuraikan pada bahasan-bahasan terkait berikut.

Rapat Umum Pemegang Saham (RUPS)

RUPS Merupakan organ Perusahaan tertinggi yang mempunyai hak dan kewenangan yang tidak dimiliki Direksi dan Dewan Komisaris dalam batasan yang ditentukan dalam ketentuan peraturan perundangan dan Anggaran Dasar Bank Muamalat Indonesia. RUPS merupakan forum bagi Pemegang Saham

GOVERNANCE STRUCTURE [102-18]

By governance structure, Bank Muamalat Indonesia has main and supporting organs. They are General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. All of the main organs discharge their duties and responsibilities according to their respective functions. The Board of Commissioners and the Board of Directors have supporting organs that assist the Main Organs in discharging their duties, by both giving opinions and implementing operational tasks.

Organizational Structure of Bank Muamalat Indonesia Governance

In general, the functions and roles of the main organs, as well as the supporting organs in the Company's GCG structure are elaborated on in the following related discussions.

General Meeting of Shareholders (GMS)

GMS is the highest organ of the Company that has rights and authorities that are not given to the Board of Directors and the Board of Commissioners within the limits specified under laws and regulations and the Company's Articles of Association. The GMS is a forum where Shareholders to express their stance

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untuk menentukan sikap atas investasinya, mempertanyakan perkembangan Perseroan maupun pelaksanaan tanggung jawab pengelolaan perusahaan yang dilaksanakan Direksi dengan pengawasan Dewan Komisaris dan sebagainya.

RUPS mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris, dalam batas yang ditentukan dalam Undang-Undang UU 40 tahun 2007 tentang Perseroan Terbatas dan/atau anggaran dasar Perseroan RUPS diselenggarakan oleh Direksi dan dapat dilaksanakan berdasarkan permintaan Dewan Komisaris untuk menetapkan keputusan-keputusan penting dalam Perseroan dan/atau untuk pengambilan keputusan atas hal-hal lain yang kewenangannya tidak diserahkan kepada Direksi atau Dewan Komisaris.

Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, dan Peraturan Otoritas Jasa Keuangan No. 10/POJK.04/2017 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2014 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, RUPS terdiri dari RUPS Tahunan dan RUPS Luar Biasa (RUPSLB).

Sepanjang tahun 2020, Bank Muamalat Indonesia telah melaksanakan 1 (satu) kali RUPS, yaitu RUPS Tahunan serta RUPS Luar Biasa pada tanggal 31 Agustus 2020.

Dewan Pengawas Syariah

Undang-Undang No. 21 Tahun 2008 tentang Perbankan Syariah telah mengatur bahwa kegiatan usaha bank syariah harus berdasarkan kepada prinsip syariah yaitu fatwa yang dikeluarkan oleh lembaga yang berwenang dalam hal ini adalah Dewan Syariah Nasional - Majelis Ulama Indonesia (DSN - MUI).

Komposisi Dewan Pengawas Syariah

Pengangkatan anggota Dewan Pengawas Syariah oleh RUPS telah mendapatkan rekomendasi dari Dewan Syariah Nasional - Majelis Ulama Indonesia (DSN - MUI). Sesuai keputusan RUPS Luar Biasa yang diselenggarakan pada tanggal 16 Desember 2019 personalia Dewan Pengawas Syariah adalah sebagai berikut:

| Jabatan Position | Nama Name | RUPS Pengangkatan Appointment AGMS |
|---------------------|-----------------------------------|---|
| Ketua Chairman | Drs. H. Sholahudin Al Aiyub, M.Si | RUPS LB 16 Desember 2019 EGMS on December 16, 2019 |
| Anggota Member | Hj. Siti Haniatunnisa, LLB., MH | RUPS LB 16 Desember 2019 EGMS on December 16, 2019 |

towards their investment, ask about the Company's business progress and how the management responsibilities are fulfilled by the Board of Directors under the oversight of the Board of Commissioners, and other business related questions.

The GMS has authorities that cannot be delegated to neither the Board of Directors nor the Board of Commissioners, within the limits specified under Law 40 of 2007 on Limited Liability Companies and/or the Company's articles of association. The GMS shall be convened by the Board of Directors or upon request from the Board of Commissioners to make important corporate decisions and/or other decisions that the Board of Directors or the Board of Commissioners by law cannot make.

Law No. 40 of 2007 on Limited Liability Companies, and Financial Services Authority Regulation No. 10/POJK.04/2017 on Amendments to the Financial Services Authority Regulation No. 32/POJK.04/2014 on Plan and Convention of General Meeting of Shareholders of Public Companies, the GMS consists of the Annual GMS and the Extraordinary GMS (EGMS).

Throughout 2020, Bank Muamalat Indonesia convened 1 (one) GMS, namely the Annual GMS and 1 Extraordinary GMS on August 31 2020.

Sharia Supervisory Board

Law No. 21 of 2008 on Sharia Banking stipulates that sharia bank business activities must be based on sharia principles, or a fatwa issued by the authorized institution in this case the National Sharia Council - Indonesian Ulema Council (DSN - MUI).

Composition

The appointment of members of the Sharia Supervisory Board by the GMS has received a recommendation from the National Sharia Council - Indonesian Ulema Council (DSN - MUI). In accordance with the resolution of the Extraordinary GMS held on December 16, 2019, the Sharia Supervisory Board has members as follows:



Fungsi, Tugas, dan Wewenang Dewan Pengawas Syariah

Anggota Dewan Pengawas Syariah wajib menyediakan waktu yang cukup untuk melaksanakan tugas dan tanggung jawabnya secara optimal. Dewan Pengawas Syariah memiliki tugas dan tanggung jawab, di antaranya sebagai berikut:

1. Memberikan nasihat dan saran kepada Direksi mengenai hal-hal yang terkait dengan aspek syariah;
2. Menilai dan memastikan pemenuhan Prinsip Syariah atas pedoman operasional dan produk yang telah dikeluarkan Bank Muamalat Indonesia;
3. Sebagai mediator antara Bank Muamalat Indonesia dengan DSN-MUI dalam mengkomunikasikan usul dan saran pengembangan produk dan jasa dari Bank Muamalat Indonesia yang memerlukan kajian dan fatwa dari DSN-MUI;
4. Mengawasi proses pengembangan produk baru dan kegiatan Bank Muamalat Indonesia agar sesuai dengan fatwa DSN-MUI;
5. Meminta fatwa kepada DSN-MUI untuk produk baru Bank Muamalat Indonesia yang belum ada fatwanya;
6. Sebagai perwakilan DSN-MUI yang ditempatkan di BMI, Dewan Pengawas Syariah wajib melaporkan atas hasil pengawasannya kepada DSN-MUI dan Otoritas Jasa Keuangan dalam waktu 6 (enam) bulan sekali;
7. Memberikan opini dari aspek syariah terhadap pelaksanaan operasional BMI secara keseluruhan dalam laporan publikasi Bank Muamalat Indonesia;
8. Melakukan *review* secara berkala atas pemenuhan prinsip syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank Muamalat Indonesia;
9. Memberikan opini aspek syariah atas temuan/penyimpangan yang dijumpai oleh Unit Kerja Internal Audit; dan
10. Meminta data dan informasi terkait dengan aspek syariah dari satuan kerja di Bank Muamalat Indonesia dalam rangka pelaksanaan tugasnya.

Dalam melakukan pengawasan terhadap proses pengembangan produk baru Bank Muamalat Indonesia, Dewan Pengawas Syariah melakukan hal-hal sebagai berikut:

1. Meminta penjelasan dari pejabat Bank Muamalat Indonesia yang berwenang mengenai tujuan, karakteristik, dan akad yang digunakan dalam produk baru yang akan dikeluarkan;
2. Memeriksa apakah terhadap akad yang digunakan dalam produk baru telah terdapat fatwa DSN-MUI;
 - a. Dalam hal telah terdapat fatwa, maka Dewan Pengawas Syariah melakukan analisis atas kesesuaian akad produk baru dengan fatwa DSN-MUI.

Functions, Duties and Authorities of the Sharia Supervisory Board

Members of the Sharia Supervisory Board shall allocate their time to discharge their duties and responsibilities, appropriately. The Sharia Supervisory Board has the duties and responsibilities that cover:

1. Giving advice and suggestion to the Directors regarding sharia-related matters.
2. Assessing and making sure the compliance with Sharia Principles on operational guidelines and products that have been issued by Bank Muamalat Indonesia.
3. Acting as a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for product and service development from Bank Muamalat Indonesia, which requires a study and fatwa from DSN-MUI.
4. Monitoring the process of developing new products and activities of Bank Muamalat Indonesia to comply with the DSN-MUI fatwa.
5. Requesting for a fatwa from DSN-MUI for Bank Muamalat Indonesia's new products for which the fatwa has not been issued.
6. Acting as a DSN-MUI representative at Bank Muamalat Indonesia, the Sharia Supervisory Board shall report the results of its supervision to DSN-MUI and the Financial Services Authority once in every 6 (six) months.
7. Delivering notions on sharia aspects on the all-inclusive implementation of Bank Muamalat Indonesia in the published report of Bank Muamalat Indonesia.
8. Making periodic reviews of the fulfilment of sharia principles on fund-raising funds and fund-channeling mechanism and on service-providing at Bank Muamalat Indonesia.
9. Giving opinions on sharia aspects of findings/deviations encountered by the Internal Audit Work Unit.
10. Requesting data and information related to sharia aspects from the work unit at Bank Muamalat Indonesia in the context of carrying through their duties.

In overseeing the process new product development of Bank Muamalat Indonesia, the Sharia Supervisory Board shall:

1. Request an explanation from the authorized Bank Muamalat Indonesia official regarding the objectives, characteristics, and the contract used in the new product to be issued;
2. Check whether the contract used in the new product has a DSN-MUI fatwa;
 - a. If a fatwa has been issued, the Board shall make an analysis of the suitability of the new product contract with the DSN-MUI fatwa.

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- b. Dalam hal belum terdapat fatwa, maka Dewan Pengawas Syariah mengusulkan kepada Direksi Bank untuk melengkapi akad produk baru dengan fatwa dari DSN-MUI.
3. Me-review sistem dan prosedur produk baru yang akan dikeluarkan terkait dengan pemenuhan Prinsip Syariah; dan
4. Memberikan pendapat syariah atas produk baru yang akan dikeluarkan.

Dalam melakukan pengawasan terhadap kegiatan Bank Muamalat Indonesia, Dewan Pengawas Syariah melakukan hal-hal sebagai berikut:

1. Menganalisis laporan yang disampaikan oleh dan/ atau yang diminta dari Direksi, pelaksana fungsi audit intern dan/atau fungsi kepatuhan untuk mengetahui kualitas pelaksanaan pemenuhan Prinsip Syariah atas kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank;
2. Menetapkan jumlah uji petik (sampel) transaksi yang akan diperiksa dengan memperhatikan kualitas pelaksanaan pemenuhan Prinsip Syariah dari masing-masing kegiatan;
3. Memeriksa dokumen transaksi yang diuji petik (sampel) untuk mengetahui pemenuhan Prinsip Syariah sebagaimana dipersyaratkan dalam SOP, antara lain:
 - a. Ada tidaknya bukti pembelian barang, untuk akad murabahah sebagai bukti terpenuhinya syarat jual-beli murabahah;
 - b. Ada tidaknya laporan usaha nasabah, untuk akad mudharabah/musyarakah, sebagai dasar melakukan perhitungan distribusi bagi hasil;
4. Melakukan inspeksi, pengamatan, permintaan keterangan dan/atau konfirmasi kepada karyawan Bank Muamalat Indonesia dan/atau nasabah untuk memperkuat hasil pemeriksaan dokumen, apabila diperlukan;
5. Melakukan review terhadap prosedur terkait aspek syariah apabila terdapat indikasi ketidaksesuaian pelaksanaan pemenuhan Prinsip Syariah atas kegiatan dimaksud;
6. Memberikan pendapat syariah atas kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank; dan
7. Melaporkan hasil pengawasan Dewan Pengawas Syariah kepada Direksi dan Dewan Komisaris.

- b. If no fatwa has been issued, the Board shall propose to the Board of Directors of the Bank to complete the new product contract with a fatwa from DSN-MUI.
3. Review systems and procedures for new products to be issued related to compliance with Sharia Principles; and
4. Give sharia opinions on new products to be introduced.

In overseeing the activities of Bank Muamalat Indonesia, the Sharia Supervisory Board shall:

1. Analyze reports submitted by and/or requested from the Board of Directors, executor of the internal audit function and/or compliance function to see the quality of the implementation of the Sharia Principles for fundraising and fund distribution activities as well as Bank services;
2. Determine the number of sampling (sample) transactions to be examined by taking into account the quality of the implementation of compliance with the Sharia Principles of each activity;
3. Check transaction documents that are sample tested to see if they comply with Sharia Principles as required in the SOP, including:
 - a. Whether a purchase of goods under murabahah contract has a receipt to prove the sale and purchase conditions are met;
 - b. Whether a customer has a business report under mudharabah/musyarakah contract, as a basis for calculating the distribution of profit sharing;
4. Make inspections, observations, requests for information and/or confirmation to employees of Bank Muamalat Indonesia and/or customers to confirm the results of document inspected, if necessary;
5. Review procedures related to the aspects of sharia if there are indications of non-compliance with the implementation of the Sharia Principles for the activity concerned;
6. Give sharia opinions on fundraising and fund distribution activities as well as Bank services; and
7. Report the results of supervision to the Board of Directors and the Board of Commissioners.



Dewan Komisaris

Dewan Komisaris sebagai salah satu organ kunci Bank Muamalat Indonesia bertugas dan bertanggung jawab secara kolektif untuk melakukan pengawasan proaktif, memberikan arahan serta nasihat kepada Direksi secara independen terkait pelaksanaan tugas dan tanggung jawab Direksi dalam mengelola Bank. Tujuan utamanya adalah untuk memastikan bahwa Bank Muamalat Indonesia menjalankan aktivitasnya di dalam koridor Tata Kelola Perbankan Syariah yang Baik, secara menyeluruh di setiap tingkatan dan jenjang organisasi pada seluruh unit kerja Bank.

Seluruh anggota Dewan Komisaris Bank Muamalat Indonesia harus memenuhi kualifikasi kompetensi dan keahlian yang dibutuhkan dalam menjalankan fungsi dan tugasnya masing-masing.

Dalam menjalankan fungsi dan tugas pengawasannya, Dewan Komisaris didukung oleh 5 (lima) komite yang terdiri dari Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Perusahaan serta Komite Tata Kelola Terintegrasi. Seluruh Komite Dewan Komisaris tersebut melapor dan bertanggung jawab kepada Dewan Komisaris.

Prosedur Pemilihan dan Pengangkatan Anggota Dewan Komisaris

Anggota Dewan Komisaris diangkat oleh RUPS dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi sesuai dengan peraturan perundang-undangan. Pengangkatan Dewan Komisaris harus memenuhi persyaratan umum dan khusus yang ditetapkan dalam Board Manual. Jabatan Dewan Komisaris efektif setelah mendapatkan pernyataan kelulusan Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan (OJK).

Board Of Commissioners

The Board of Commissioners as one of the key organs of Bank Muamalat Indonesia has collective and independent duties and responsibilities to oversee, give directives and advice to the Board of Directors on how the latter discharge its duties and responsibilities of the Board of Directors in managing the Bank. The main objective is to ensure that Bank Muamalat Indonesia runs its business within the corridor of Good Sharia Banking Governance, as a whole at every level and level of the organization in all work units of the Bank.

All members of the Board of Commissioners of Bank Muamalat Indonesia must meet the competency and expertise qualifications required to carry out their respective functions and duties.

In discharging its oversight duties, the Board of Commissioners is supported by 5 (five) committees consisting of the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee, the Corporate Governance Committee and the Integrated Governance Committee. All of the committees report to the Board of Commissioners.

Procedure for Election and Appointment of Members of the Board of Commissioners

Members of the Board of Commissioners are appointed by the GMS with due attention on recommendations from the Nomination and Remuneration Committee pursuant to laws and regulations. The appointment must meet the general and specific requirements set out in the Board Manual. The position of the Board of Commissioners is effective after obtaining a statement of passing the Fit and Proper Test from the Financial Services Authority (OJK).

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Komposisi dan Susunan Dewan Komisaris [102-22]

Sesuai Keputusan RUPS Tahunan yang diselenggarakan pada tanggal 17 Mei 2019, hingga akhir tahun 2020 komposisi Dewan Komisaris adalah sebagai berikut:

Structure and Composition of the Board of Commissioners [102-22]

In accordance with the Resolution of the Annual GMS held on May 17, 2019, by the end of 2020 the Board of Commissioners had the following composition:

| Nama Name | Dasar Pengangkatan dan Periode Jabatan Base of Appointment and Position Period | Tanggal Efektif Menjabat Effective Serving Date | Kompetensi Competence | Gender | Rangkap Jabatan (102-25) Multiple Positions (102- 25) |
|--|---|---|---|-----------|---|
| Ilham Akbar Habibie Komisaris Utama (102-23) | RUPS Tahunan 17 Mei 2019- RUPS Tahunan 2024, periode ke-2 | 26 Maret 2019 | Ekonomi, Teknik Pesawat, Teknologi Informasi | Laki-laki | <ul style="list-style-type: none"> Direktur Utama PT Ilthabi Rekatama Komisaris Independen PT Visi Media Asia Tbk |
| Independent Commissioner (102-23) | Annual GMS May 17, 2019-GMS of 2024, second period | March 26, 2019 | Economics, Aircraft Engineering, Information Technology | Male | <ul style="list-style-type: none"> Managing Director of PT Ilthabi Rekatama Independent Commissioner PT Visi Media Asia Tbk |
| Iggi Haruman Achsien Komisaris Independen | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, Periode ke-2 | 25 November 2014 | Perbankan Syariah, Pasar Modal, Asuransi | Laki-laki | Tidak memiliki rangkap jabatan |
| Independent Commissioner | Annual GMS May 17, 2019-GMS of 2024, second period | November 25, 2014 | Islamic Banking, Capital Markets, Insurance | Male | Does not hold multiple positions |
| Edy Setiadi Komisaris Independen | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 | 2 Maret 2018 | Perbankan dan Industri Keuangan Non Bank | Laki-laki | Tidak memiliki rangkap jabatan |
| Independent Commissioner | Annual GMS May 17, 2019-GMS of 2024, second period | March 2, 2018 | Banking and Non-Bank Financial Industry | Male | Does not hold multiple positions |
| Mohamed Hedi Mejai Komisaris | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 | Belum efektif menjabat sebagai Komisaris | Ekonomi dan Manajemen Keuangan | Laki-laki | Direktur Islamic Development Bank |
| Commissioner | Annual GMS May 17, 2019-GMS of 2024, second period | Not yet effective in position as Commisioner | Economics and Financial Management | Male | Director of Islamic Development Bank |
| Abdulsalam Mohammad Joker Al-Saleh Komisaris | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 | Belum efektif menjabat sebagai Komisaris | Perbankan, Asuransi, Manajemen Investasi Syariah | Laki-laki | <ul style="list-style-type: none"> Deputy CEO Boubyan Bank, Board Member Boubyan Takaful Insurance, Board Member United Capital Bank, Vice Chairman Boubyan Capital |
| Commissioner | Annual GMS May 17, 2019-GMS of 2024, second period | Not yet effective in position as Commisioner | Banking, Insurance, Sharia Investment Management | Male | <ul style="list-style-type: none"> Deputy CEO of Boubyan Bank, Board Member of Boubyan Takaful Insurance, Board Member of United Capital Bank, Vice Chairman of Boubyan Capital |



Tugas dan Kewajiban serta Hak dan Wewenang Dewan Komisaris [102-20, 102-23]

Tugas dan kewajiban Dewan Komisaris Bank Muamalat Indonesia antara lain sebagai berikut:

1. Melaksanakan tugas dan tanggung jawab sesuai dengan prinsip-prinsip GCG.
2. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris yang paling kurang mencantumkan waktu kerja dan pengaturan rapat.
3. Melakukan pengawasan atas terselenggaranya pelaksanaan GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
4. Tunduk pada ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar Bank dan keputusan RUPS.
5. Beritikad baik, dengan prinsip kehati-hatian dan bertanggung jawab dalam menjalankan tugas untuk kepentingan dan usaha bank, dengan berupaya untuk mengambil tindakan dalam mencegah timbul atau berlanjutnya kerugian dan/ atau terjadinya kepailitan.
6. Melakukan tugas pengawasan terhadap kebijakan Direksi dalam melaksanakan pengurusan Bank termasuk pelaksanaan ketentuan ketentuan Anggaran Dasar dan keputusan Rapat Umum Pemegang Saham dan peraturan perundang-undangan yang berlaku.
7. Melakukan pengawasan terhadap Direksi untuk memastikan Direksi mematuhi ketentuan internal Bank dan memberi nasihat kepada Direksi dalam melaksanakan pengurusan Bank.
8. Memberikan pendapat dan saran kepada Direksi dan segenap jajarannya berkaitan dengan pengurusan Bank.
9. Memberikan pendapat dan saran kepada Direksi dan segenap jajarannya berkaitan dengan penyusunan Visi, Misi serta rencana-rencana strategis BMI lainnya seperti yang diatur dalam Anggaran Dasar.
10. Memberikan pendapat dan saran serta pengesahan mengenai rencana bisnis Bank yang diusulkan Direksi.
11. Melakukan penelitian dan penelaahan atas laporan-laporan dari Direksi dan segenap jajarannya, terutama yang berkaitan dengan tugas-tugas spesifik yang telah diputuskan bersama.
12. Meneliti dan menelaah laporan-laporan dari Komite-komite yang ada di bawah Dewan Komisaris.

Duties and Responsibilities and Rights and Authorities of the Board of Commissioners [102-20, 102-23]

The duties and obligations of the Bank Muamalat Indonesia Board of Commissioners include the following:

1. Discharging the duties and responsibilities in accordance with GCG principles.
2. Having Board Manual and Charter that are binding for each member of the Board of Commissioners that at least lists their working time and meeting arrangements.
3. Overseeing the implementation of GCG in each of the Bank's business activities at all levels of the organization.
4. Complying with the provisions of the applicable laws and regulations, the Bank's Articles of Association and GMS decisions.
5. Having a good faith, with the principle of prudence and responsibility in carrying out duties for the interests and business of the bank, by trying to take action in preventing the occurrence or continuing loss and/or bankruptcy.
6. Discharging oversight duties on the policies of the Board of Directors in carrying out the management of the Bank including the implementation of the provisions of the Articles of Association and the decision of the General Meeting of Shareholders and the applicable laws and regulations.
7. Overseeing the Directors to ensure that the Directors comply with the Bank's internal regulations and providing advice to the Directors in carrying out bank management.
8. Providing opinions and suggestions to the Board of Directors and all of its staff related to the management of the Bank.
9. Giving opinions and suggestions to the Board of Directors and the executives under the Board pertaining to the preparation of the Vision, Mission and other strategic plans of BMI as stipulated in the Articles of Association.
10. Giving opinions and suggestions as well as endorsement regarding the Bank's business plan proposed by the Directors.
11. Conduct research and review on reports from the Board of Directors and all its subordinate ranks, especially those related to specific tasks that have been jointly decided.
12. Examine and analyze reports from Committees under the Board of Commissioners.

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Tata Kelola Keberlanjutan

13. Mengikuti perkembangan kegiatan Bank, baik dari informasi-informasi internal yang disediakan oleh manajemen maupun dari informasi-informasi eksternal yang berasal dari media maupun dari sumber-sumber lainnya.
14. Menghadiri rapat-rapat kerja/koordinasi dengan Direksi dan segenap jajarannya.
15. Melakukan usaha-usaha untuk memastikan bahwa Direksi dan jajarannya telah mematuhi ketentuan perundang-undangan serta peraturan-peraturan lainnya dalam mengelola Bank Muamalat Indonesia.
16. Menyusun rencana kerja Dewan Komisaris untuk periode tahun berjalan.
17. Memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
18. Memantau efektivitas praktik Good Corporate Governance antara lain dengan mengadakan pertemuan berkala antara Dewan Komisaris dengan Direksi untuk membahas implementasi *Good Corporate Governance*.
19. Membentuk paling kurang Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Audit, Komite Tata Kelola Terintegrasi dan memastikan komite yang telah dibentuk menjalankan tugasnya secara efektif.
20. Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris wajib independen, dalam arti melaksanakan tugas secara objektif dan bebas dari tekanan serta kepentingan pihak mana pun, termasuk dalam hubungan satu sama lain maupun hubungan dengan Direksi.
21. Dewan Komisaris wajib melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan.
22. Menyetujui kebijakan APU & PPT serta mengawasi pelaksanaan program APU & PPT.
23. Mengkaji efektivitas sistem pengendalian internal, dengan menilai kompetensi dan jumlah sumber daya, ruang lingkup tugas dan kewenangan serta independensi dari Auditor Intern sesuai dengan Standar Pelaksanaan Fungsi Audit Intern Bank Umum (SPFAIB) yang diterbitkan/dikeluarkan oleh Bank Indonesia/Otoritas Jasa Keuangan.
24. Mengkaji efektivitas pelaksanaan tugas Auditor Ekstern, dengan menilai Kompetensi, Independensi serta ruang lingkup tugas Auditor Ekstern.
13. Keep abreast of the Bank's activities, both from internal information provided by management and from external information originating from the media and from other sources.
14. Attend work/coordination meetings with the Board of Directors and all staff.
15. Make efforts to ensure that the Board of Directors and staff have complied with statutory regulations in managing Bank Muamalat Indonesia.
16. Prepare a work plan for the Board of Commissioners for the current year.
17. Monitor and evaluate the implementation of the Bank's strategic policies.
18. Monitor the effectiveness of Good Corporate Governance practices, among others by holding regular meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.
19. Establish a Risk Monitoring Committee, Nomination and Remuneration Committee, Audit Committee, Integrated Governance Committee and ensure that the committees that have been established carry out their duties effectively.
20. In carrying out its duties and responsibilities, the Board of Commissioners must be independent, meaning that it carries out its duties objectively and free from pressure and interests of any party, including relationships with each other as well as relationships with the Board of Directors.
21. The Board of Commissioners is obliged to carry out active supervision of the implementation of the Compliance Function.
22. Approve the AML & CFT policies and supervise the implementation of AML & CFT programs.
23. Assess the effectiveness of the internal control system by assessing the competence and amount of resources, the scope of duties and authorities, as well as the independence of the Internal Auditor in accordance with the Implementation Standards for the Internal Audit Function for Commercial Banks (SPFAIB) published/issued by Bank Indonesia/the Financial Services Authority.
24. Assess the effectiveness of the External Auditor's duties by assessing the External Auditor's competence, independence, and scope of duties.



Hak dan Wewenang

Selain tugas dan tanggung jawab, hak dan wewenang Dewan Komisaris Bank Muamalat Indonesia adalah sebagai berikut:

1. Anggota Dewan Komisaris memiliki hak meminta penjelasan dan menanyakan segala hal yang berhubungan dengan tugas-tugas Dewan Komisaris dan Direksi, dan Direksi wajib menyampaikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris.
2. Anggota Dewan Komisaris memiliki hak meminta semua keterangan yang berkenaan dengan Bank kepada Direksi dan Direksi harus memberikan semua keterangan yang berkenaan dengan Bank sebagaimana diperlukan para anggota Dewan Komisaris melalui Dewan Komisaris.
3. Pembagian kerja dan keanggotaan Komite di antara para Anggota Komisaris diatur oleh anggota Dewan Komisaris sendiri dan untuk kelancaran tugasnya Dewan Komisaris dapat dibantu oleh Sekretaris yang diangkat oleh Dewan Komisaris.
4. Pada setiap waktu Dewan Komisaris berdasarkan suatu keputusan Rapat Dewan Komisaris dapat memberhentikan untuk sementara waktu anggota Direksi dari jabatannya dengan menyebutkan alasannya, dengan ketentuan sebagaimana diuraikan dalam Undang-undang Perseroan Terbatas.
5. Berdasarkan keputusan rapat Dewan Komisaris, Dewan Komisaris berwenang memberikan kekuasaan sementara untuk menjalankan tindakan pengurusan Bank dan mewakili Bank terhadap pihak lain kepada seseorang atau lebih di antara mereka atas tanggungan Dewan Komisaris, jika oleh sebab apa pun jabatan anggota Direksi lowong dan/atau Bank tidak mempunyai seorang pun anggota Direksi.
6. Setiap anggota Dewan Komisaris memiliki hak untuk menerima honorarium dan tunjangan lain sesuai yang ditetapkan sesuai dengan Anggaran Dasar atau keputusan Rapat Umum Pemegang Saham.

Rights and Authorities

The rights and authorities of the Board of Commissioners of Bank Muamalat Indonesia are:

1. Members of the Board of Commissioners have the right to ask for clarification and ask all matters pertaining to the duties of the Board of Commissioners and Directors, and the Board of Directors must submit an explanation of everything asked by the Board of Commissioners.
2. Members of the Board of Commissioners are entitled to request all information relating to the Company to the Board of Directors and the Board of Directors must provide all information pertaining to the Company as required by members of the Board of Commissioners through the Board of Commissioners.
3. The division of work and membership of the Committee among the Members of the Board of Commissioners is governed by members of the Board of Commissioners, and for the smooth running of their duties the Board of Commissioners can be assisted by a Secretary appointed by the Board of Commissioners.
4. At any time, the Board of Commissioners based on a decision of the Board of Commissioners' Meeting may temporarily dismiss a member of the Board of Directors from his position by stating the reasons, with the provisions as described in the Limited Liability Company Law.
5. Based on the decision of the Board of Commissioners' meeting, the Board of Commissioners has the authority to give temporary authority to carry out the Company's management actions and represent the Company to other parties to one or more of them at the expense of the Board of Commissioners, if for whatever reason the position of the Board of Directors is vacant and/or the Company does not have a member of the Board of Directors.
6. Each member of the Board of Commissioners is entitled to receive honorarium and other benefits as determined in accordance with the Articles of Association or the decision of the General Meeting of Shareholders.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Pengembangan Kompetensi Dewan Komisaris [102-27]

Untuk meningkatkan kompetensi keberlanjutan, sepanjang tahun 2019 Dewan Komisaris telah mengikuti mengikuti berbagai program sebagai berikut:

Tabel Pendidikan dan/atau Pelatihan Dewan Komisaris - 2020

Table of Education and/or Training for the Board of Commissioners - 2020

| Nama Name | Jabatan Position | Nama Pelatihan/Workshop/Konferensi/Seminar Name of Training / Workshop / Conference / Seminar |
|--|--|---|
| Ilham Akbar Habiebie | Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner | Menjadi narasumber seminar/workshop nasional dan internasional dengan berbagai topik Became a speaker for national and international seminars/workshops on various topics |
| Iggi Haruman Achsien | Komisaris Independen Independent Commissioner | Menjadi narasumber seminar/workshop nasional dan internasional dengan berbagai topik Became a speaker for national and international seminars/workshops on various topics |
| Eddy Setiadi | Komisaris Independen Independent Commissioner | <ul style="list-style-type: none"> • Webinar Virtual Model OIC Indonesia Pre Event pada 11 Agustus 2020 di Jakarta oleh OIC Youth Indonesia Webinar on Virtual Model of OIC Indonesia Pre Event, August 11, 2020 in Jakarta by OIC Youth Indonesia • Webinar International Islamic Monetary Economics and Finance Call (IIMEFC) pada 27 Oktober 2020 di Jakarta oleh Bank Indonesia Webinar International Islamic Monetary Economics and Finance Call (IIMEFC) on October 27, 2020 in Jakarta by Bank Indonesia |
| Mohamed Hedi Mejai*) | Komisaris Commissioner | Tidak ada None |
| Abdulsalam Mohammad Joher Al-Saleh*) | Komisaris Commissioner | Tidak ada None |

*) Belum efektif menjabat sebagai Komisaris
Not yet effective served as a Commissioner

Penilaian Kinerja Dewan Komisaris [102-28]

Penilaian Kinerja Dewan Komisaris dilakukan oleh pemegang saham melalui forum RUPS pada saat penyampaian Laporan Tahunan Bank yang mencakup laporan tugas pengawasan Dewan Komisaris, di mana berdasarkan laporan tersebut RUPS memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) Kepada Dewan Komisaris atas tindakan pengawasan yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun.

Rapat Dewan Komisaris

Dewan Komisaris memiliki forum rapat guna membahas tugas pengawasan terhadap pengurusan Bank yang dilakukan oleh Direksi. Rapat Dewan Komisaris wajib diadakan paling kurang 1 (satu) kali dalam 2 (dua) bulan, serta rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Sepanjang tahun 2020 Dewan Komisaris telah menyelenggarakan rapat internal sebanyak 18 (delapan belas) kali dan rapat bersama Direksi sebanyak 9 (sembilan) kali.

Competency Development Of The Board Of Commissioners [102-27]

To improve their competence in sustainability aspect, throughout 2020 the Board of Commissioners participated in various programs as listed in the table below:

Performance Assessment of the Board of Commissioners [102-28]

The performance of the Board of Commissioners is assessed by shareholders through GMS when the Bank's Annual Report which includes oversight report of the Board of Commissioners is submitted, in which the GMS shall give full settlement and discharge of responsibility (*volledig acquit et de charge*) to the Board for the supervisory actions carried out in the Fiscal Year ending at the end of the year.

Board of Commissioners Meeting

The Board of Commissioners has a meeting forum to discuss its oversight on the management of the Bank run by the Board of Directors. The Board of Commissioners meeting shall be held at least 1 (one) time in 2 (two) months, while joint meetings with the Board of Directors at least 1 (one) time in 4 (four) months.

Throughout 2020, the Board of Commissioners held 18 (eighteen) internal meetings and 9 (nine) meetings with the Board of Directors.



Direksi

Direksi merupakan organ eksekutif tertinggi di Bank Muamalat Indonesia yang berwenang dan bertanggung jawab penuh terhadap keseluruhan operasional Bank Muamalat Indonesia. Dalam menjalankan perannya, Direksi menyusun rencana strategis untuk mencapai target yang ditentukan, sejalan dengan visi dan misi Bank. Dalam melaksanakan tugasnya, Direksi bertanggung jawab kepada RUPS. Pertanggungjawaban Direksi kepada RUPS merupakan perwujudan akuntabilitas pengelolaan Bank sesuai dengan prinsip-prinsip GCG.

Prosedur Pemilihan dan Pengangkatan Anggota Direksi [102-24]

Anggota Direksi diangkat oleh RUPS dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi sesuai dengan peraturan perundang-undangan. Pengangkatan Direksi harus memenuhi persyaratan umum dan khusus yang ditetapkan dalam Board Manual. Jabatan Direksi efektif setelah mendapatkan pernyataan kelulusan Uji Kepatutan dan Kelayakan dari Otoritas Jasa Keuangan (OJK).

Komposisi Personalia Direksi [102-22]

Komposisi dan Susunan Anggota Direksi per 31 Desember 2020 adalah sebagai berikut:

| Nama Name | Dasar Pengangkatan dan Periode Jabatan Base of Appointment and Position Period | Tanggal Efektif Menjabat Effective Serving Date | Kompetensi Competence | Gender |
|---|--|--|--|-------------------|
| Achmad Kusna Permana Direktur Utama (102-23) President Director (102-23) | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 Annual GMS May 17, 2019 - GMS of 2024, second period | 27 Februari 2018 February 27, 2018 | Pertanian Agriculture | Laki-laki Male |
| Purnomo B. Soetadi Direktur Bisnis Ritel Retail Business Director | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 Annual GMS May 17, 2019 - GMS of 2024, second period | 21 Maret 2016 March 21, 2016 | Keuangan dan Akuntansi Finance and Accounting | Laki-laki Male |
| Hery Syafril Direktur Keuangan Financial Director | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 Annual GMS May 17, 2019 - GMS of 2024, second period | 21 Maret 2016 March 21, 2016 | Akuntansi Accounting | Laki-laki Male |
| Awaldi Direktur Operasi Operation Director | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 Annual GMS May 17, 2019 - GMS of 2024, second period | 24 Maret 2017 March 24, 2017 | Psikologi, Administrasi Bisnis Psychology, Business Administration | Laki-laki Male |
| Andri Donny Direktur Kepatuhan Compliance Director | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode ke-2 Annual GMS May 17, 2019 - GMS of 2024, second period | 29 Juni 2016 June 29, 2016 | Geofisika-Meteorologi Geophysics-Meteorology | Laki-laki Male |
| Avianto Istihardjo Direktur Risiko Risk Director | RUPS Tahunan 17 Mei 2019 - RUPS Tahunan 2024, periode pertama Annual GMS May 17, 2019 - GMS of 2024, first period | 13 Januari 2020 January 13, 2020 | Perbankan dan Manajemen Risiko Banking and Risk Management | Laki-laki Male |

Board of Directors

The Board of Directors is the highest executive organ at Bank Muamalat Indonesia which has full authority and responsibility for the overall operations of Bank Muamalat Indonesia. In its role, the Board of Directors needs to prepare a strategic plan to achieve the specified target, in line with the Bank's vision and mission. In carrying out its duties, the Board of Directors is responsible to the GMS. The responsibility of the Board of Directors to the GMS is a manifestation of the Bank's management accountability in accordance with GCG principles.

Procedure for Selection and Appointment of Members of Board of Directors [102-24]

Members of the Board of Directors are appointed by GMS with due consideration on recommendations from the Nomination and Remuneration Committee pursuant to applicable regulations. The appointment must meet the general and specific requirements set out in the Board Manual. The position of each member is effective after they obtain a statement that says they have passed the fit and proper Test from the Financial Services Authority (OJK).

Board of Directors Composition [102-22]

The membership composition of the Board of Directors as of December 31, 2020 is as follows:

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Fungsi, Tugas dan Wewenang Direksi [102-20]

Dalam melakukan tugasnya, Direksi berwenang untuk menjalankan pengurusan Bank sesuai dengan kebijakan yang dipandang tepat, dalam batas yang ditentukan dalam peraturan perundang-undangan yang berlaku dan/atau Anggaran Dasar Bank serta didasari oleh itikad baik dan penuh tanggung jawab untuk kepentingan Bank. Fungsi dan tugas Direksi sesuai dengan *Board Manual* Bank Muamalat Indonesia, mencakup di antaranya:

1. Menyusun kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Bank Muamalat Indonesia dan menyosialisasikannya kepada seluruh karyawan/pegawai yang bekerja pada Bank Muamalat Indonesia serta memuatnya secara lengkap dalam situs web Bank Muamalat Indonesia.
2. Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank berdasarkan prinsip kehati-hatian dan prinsip syariah.
3. Mengurus Bank sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.
4. Mengimplementasikan GCG dalam setiap kegiatan usaha Bank Muamalat Indonesia pada seluruh tingkatan atau jenjang organisasi.
5. Dalam rangka melaksanakan GCG, Direksi wajib memiliki fungsi paling kurang Audit Intern, Manajemen Risiko dan Komite Manajemen Risiko serta Kepatuhan.
6. Menjalankan tugas untuk kepentingan dan usaha Bank Muamalat Indonesia dengan itikad baik dan penuh tanggung jawab.
7. Patuh pada ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS serta memastikan seluruh aktivitas Bank telah sesuai dengan ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS.
8. Mematuhi tata urutan peraturan internal Bank.
9. Menjalankan pengurusan Bank Muamalat Indonesia untuk kepentingan dan tujuan Bank Muamalat Indonesia.
10. Menetapkan susunan organisasi Bank Muamalat Indonesia di tingkat pusat, wilayah maupun cabang lengkap dengan pelaksanaan tugasnya.
11. Bertindak selaku pimpinan dalam pengurusan Bank Muamalat Indonesia.
12. Direksi harus menyampaikan kebijakan Bank Muamalat Indonesia yang bersifat strategis di bidang kepegawaian kepada pegawai.
13. Memelihara dan mengurus kekayaan Bank Muamalat Indonesia.

Functions, Duties and Authorities of Directors [102-20]

In discharging its duties, the Board of Directors is authorized to run the Bank's management based on policies deemed appropriate, within the limits specified in applicable legislation and/or Articles of Association of the Bank and based on good faith and full responsibility for the interests of the Bank. The following are the Board's functions and duties according to Bank Muamalat Indonesia Board Manual:

1. Develop a code of conducts that applies to all members of the Board of Directors and members of the Board of Commissioners, employees/employees, and supporting organs owned by Bank Muamalat Indonesia and disseminate it to all employees who work at Bank Muamalat Indonesia and include it in full on the Bank Muamalat Indonesia website.
2. Take full responsibility for the implementation of Bank management based on prudential principles and Sharia Principles.
3. Manage the Bank in accordance with its authorities and responsibilities as stipulated in the Bank's Articles of Association and applicable laws and regulations.
4. Carry out GCG in every business activity of Bank Muamalat Indonesia at all organizational levels or levels.
5. In order to implement GCG, the Board of Directors must at least have Internal Audit, Risk Management and the Risk Management and Compliance Committee.
6. Have a good faith and full responsibility for carrying out duties for the benefit and business of Bank Muamalat Indonesia.
7. Comply with the provisions of the prevailing laws and regulations, the Articles of Association and RUPS decisions and ensure that all Bank activities are in accordance with the provisions of the prevailing laws and regulations, the Articles of association and GMS decisions.
8. Comply with the order of internal regulations of the Bank.
9. Undertake the management of Bank Muamalat Indonesia for the interests and purposes of Bank Muamalat Indonesia.
10. Determine the organizational structure of Bank Muamalat Indonesia at the central, regional and branch levels complete with the implementation of their duties.
11. Act as a leader in the management of Bank Muamalat Indonesia.
12. The Board of Directors must convey Bank Muamalat Indonesia strategic employment policies to its employees.
13. Maintain and manage the assets of Bank Muamalat Indonesia.



14. Bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank Muamalat Indonesia dalam mencapai maksud dan tujuannya.
15. Mewakili Bank Muamalat Indonesia baik di dalam maupun di luar pengadilan.
16. Melakukan segala tindakan dan perbuatan, baik mengenai pengurusan maupun pemilikan kekayaan Bank Muamalat Indonesia serta mengikat Bank Muamalat Indonesia dengan pihak lain dan atau pihak lain dengan Bank Muamalat Indonesia, dengan pembatasan tertentu.
17. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
18. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham.
19. Direksi wajib membuat dan memelihara seluruh daftar pemegang saham, daftar khusus, risalah RUPS dan risalah rapat Direksi serta dokumen-dokumen keuangan dan dokumen Bank Muamalat Indonesia lainnya.
20. Anggota Direksi, baik sendiri-sendiri maupun secara bersama-sama dilarang memiliki saham lebih dari 25% dari modal disetor perusahaan lain.
21. Setiap anggota Direksi bertanggungjawab secara pribadi atas kerugian Bank Muamalat Indonesia apabila yang bersangkutan bersalah atau lalai menjalankan tugas.
22. Anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri.
23. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris dan Dewan Pengawas Syariah.
24. Setiap keputusan Direksi bersifat mengikat dan menjadi tanggung jawab seluruh anggota Direksi.
14. Take full responsibility in carrying out duties for the benefit of Bank Muamalat Indonesia in achieving its goals and objectives.
15. Represent Bank Muamalat Indonesia both inside and outside of a court.
16. Carry out all actions and deeds, regarding both the management and ownership of Bank Muamalat Indonesia assets as well as binding Bank Muamalat Indonesia with other parties and / or other parties with Bank Muamalat Indonesia, with certain restrictions.
17. Members of the Board of Directors are prohibited from giving general power of attorney to other parties which results in the transfer of duties and functions of the Board of Directors.
18. The Board of Directors must be accountable for the implementation of its duties to shareholders through the General Meeting of Shareholders.
19. The Board of Directors is obliged to prepare and maintain the entire list of shareholders, special registration list, minutes of the GMS and minutes of meetings of the Board of Directors as well as financial documents and other Bank Muamalat Indonesia documents.
20. Members of the Board of Directors, individually or collectively, are prohibited from owning shares of more than 25% of the paid-up capital of other companies.
21. Each member of the Board of Directors is personally responsible for the loss of Bank Muamalat Indonesia if guilty or negligent in carrying out their duties.
22. Members of the Board of Directors are required to disclose share ownership that reaches 5% (five percent) or more in the Bank as well as in other banks and companies domiciled at home and abroad.
23. The Board of Directors must provide accurate, relevant and timely data and information to the Board of Commissioners and the Sharia Supervisory Board.
24. Every decision of the Board of Directors is binding and is the responsibility of all members of the Board of Directors.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Hak dan Wewenang Direksi

Dalam melaksanakan tugasnya, Direksi berwenang untuk menjalankan pengurusan Perseroan sesuai dengan kebijakan yang dipandang tepat, dalam batas yang ditentukan dalam peraturan perundang-undangan yang berlaku dan/atau Anggaran Dasar Perseroan serta didasari oleh itikad baik dan penuh tanggung jawab untuk kepentingan Perseroan.

Adapun Hak dan Wewenang Direksi mencakup di antaranya:

1. Memutuskan kebijakan dalam pengurusan Bank, berikut penentuan struktur organisasi Bank.
2. Menolak mendaftarkan pemindahan hak atas saham dalam Daftar Pemegang Saham apabila pemindahan tersebut tidak memenuhi ketentuan dalam Anggaran Dasar Bank.
3. Menjadi wakil Bank di dalam dan di luar pengadilan.
4. Melakukan segala tindakan, baik yang mengenai pengurusan maupun mengenai pemilikan Bank.
5. Mengikat Bank dengan pihak lain dan pihak lain dengan Bank, dengan pembatasan-pembatasan yang sesuai dengan ketentuan yang ada.
6. Mengatur penyerahan kekuasaan Direksi untuk mewakili Bank di dalam dan di luar Pengadilan kepada seseorang atau beberapa orang Direktur yang khusus ditunjuk untuk itu atau kepada seseorang atau beberapa orang pegawai Bank baik sendiri-sendiri maupun bersama-sama atau kepada orang atau badan lain.
7. Mengatur ketentuan-ketentuan tentang kepegawaian BMI termasuk penetapan gaji, pensiun, jaminan hari tua dan penghasilan bagi Karyawan Bank berdasarkan ketentuan yang berlaku.
8. Mengangkat, memberi penghargaan dan sanksi serta memberhentikan karyawan BMI berdasarkan peraturan kepegawaian Bank.

Rights and Authorities

In doing its duties, the Board of Directors is authorized to carry out the management of the Company in accordance with policies deemed appropriate, within the limits specified in applicable legislation and/or the Articles of Association of the Company and based on good faith and full responsibility for the interests of the Company.

The rights and authorities of the Board of Directors include:

1. Establish policies in the management of BMI, following the determination of BMI organizational structure.
2. Refuse to register the transfer of rights to shares in the Register of Shareholders if the transfer does not meet the provisions in the BMI's Articles of Association.
3. Represent BMI inside and outside the court.
4. Perform all actions, both regarding the management and regarding the ownership of the Company.
5. Bind the Company with other parties and other parties with the Company, with restrictions.
6. Arrange the transfer of authority of the Board of Directors to represent the Company in and out of the Court to a person or several Directors specifically appointed for it or to a person or several employees of the Company, individually or jointly or to another person or entity.
7. Regulate provisions regarding BMI staffing including the determination of salaries, pensions, old age savings and income for BMI employees based on applicable provisions.
8. Appoint, reward, sanction, and terminates BMI Employees based on BMI staffing regulations.



9. Memastikan kompetensi Sumber Daya Insani yang terkait.
10. Menghapus buku piutang macet yang selanjutnya dilaporkan dan dipertanggungjawabkan dalam Laporan Tahunan
11. Membeli sebagian atau seluruh agunan, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya, dengan memperhatikan perundangan yang berlaku.
12. Melakukan aktivitas di luar Bank yang tidak secara langsung berhubungan dengan kepentingan Perseroan seperti kegiatan mengajar, menjadi pengurus asosiasi bisnis dan sejenisnya diperkenankan sebatas menggunakan waktu yang wajar dan sepengetahuan Direktur Utama atau Direktur lainnya.
13. Jika diperlukan, mempergunakan saran profesional.
14. Menerima gaji berikut fasilitas dan tunjangan lainnya termasuk santunan purnajabatan yang jumlahnya ditetapkan oleh RUPS atau Dewan Komisaris berdasarkan pelimpahan wewenang dari RUPS.
15. Apabila Bank Muamalat Indonesia mencapai tingkat keuntungan, maka Direksi dapat menerima insentif sebagai imbalan atas prestasi kerjanya yang besarnya ditetapkan oleh RUPS.
16. Menggunakan sarana dan fasilitas Bank untuk kegiatan yang berhubungan dengan kepentingan Bank, sesuai dengan peraturan perundang-undangan dan kebijakan Bank.
17. Direksi berhak menerima fasilitas yang ditetapkan Bank.
9. Ensure competency of related human resources.
10. Write off the bad debt book which is subsequently reported and accounted for in the Annual Report
11. Purchase part or all of the collateral, either through auction or non-auction means based on voluntary delivery by the collateral owner or based on the power to sell to non-auction means from the collateral owner in the event that the Debtor does not meet their obligations to the Bank, provided that the collateral purchased must be cashed as soon as possible, with due observance of the applicable laws and regulations.
12. Carrying out activities outside the Bank that are not directly related to the interests of the Company, such as teaching activities or being the management of a business association and the like, is allowed to use a reasonable amount of time with the knowledge of the President Director or other Directors.
13. If necessary, to use professional advice.
14. Receive salary along with other facilities and benefits, including post-service compensation, the amount of which is determined by the GMS or the Board of Commissioners based on the delegation of authority from the GMS.
15. If BMI reaches a targeted level of profit, the Board of Directors may receive incentives as compensation for their work performance the amount of which is determined by the GMS
16. Use the Bank's facilities and resources for activities related to the Bank's interests, in accordance with laws and regulations and Bank policies.
17. The Board of Directors is entitled to receive facilities determined by the Bank.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Pengembangan Kompetensi Direksi [102-27]

Tabel Pendidikan dan/atau Pelatihan Direksi - 2020

Competency Development for Directors [102-27]

Table of Education and/or Training of Directors - 2020

| Nama Name | Jabatan Position | Nama Pelatihan/Workshop/Konferensi/Seminar Name of Training / Workshop / Conference / Seminar |
|-------------------------|--------------------------------------|--|
| Achmad Kusna Permana | Direktur Utama President Director | <ul style="list-style-type: none"> • <i>Sharing Session with SOE Bank: "Manajemen Risiko Kredit Portfolio Management/LPG dan MIS/FTP pada 21 Februari 2020 oleh Bank Muamalat Indonesia-SOE Bank</i> <i>Sharing Session with SOE Bank: "Credit Risk Management Portfolio Management/LPG and MIS/FTP on February 21, 2020 by Bank Muamalat Indonesia-SOE Bank</i> • <i>Operational Risk Management–Mind the Risk, Care Your Business pada 5 Maret 2020 oleh Bank Muamalat Indonesia-SOE Bank</i> <i>Operational Risk Management–Mind the Risk, Care Your Business on March 5, 2020 by Bank Muamalat Indonesia-SOE Bank</i> • <i>Webinar: Strategi BPRS Menghadapi Dampak Pandemik COVID-19 pada 4 Mei 2020 oleh ASBISINDO</i> <i>Webinar: BPRS Strategies to Face the Impact of the COVID-19 Pandemic on 4 May 2020 by ASBISINDO</i> • <i>Senior Management Forum: "Less Mobility More Productivity" pada 15 Mei 2020 oleh Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas</i> <i>Senior Management Forum: "Less Mobility More Productivity" on May 15, 2020 by Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas</i> • <i>Webinar Perbankan: "Perbankan di Era Pandemi Covid-19" pada 20 Mei 2020 oleh PERBANAS</i> <i>Banking Webinar: "Banking in the Era of the Covid-19 Pandemic" on May 20, 2020 by PERBANAS</i> • <i>3rd Series of International Webinar–Rewiring Finance for Serving the Real Economy: Can Covid Open the Door to a New Human-Centric Economy? pada 3 Juni 2020 oleh IAEI</i> <i>3rd Series of International Webinar–Rewiring Finance for Serving the Real Economy: Can Covid Open the Door to a New Human-Centric Economy on June 3, 2020 by IAEI</i> • <i>FGD Haji Muda dan Program Perencanaan Haji pada 2 Juli 2020 oleh BMI & BPKH</i> <i>Young Hajj FGD and Hajj Planning Program on July 2, 2020 by BMI & BPKH</i> • <i>WEBINAR "Ekonomi Syariah": Penguatan dan Penegakan Hukum Ekonomi Syariah yang Berkeadilan di Indonesia pada 26 Agustus 2020 oleh Direktur Jenderal Badan Peradilan Agama–Mahkamah Agung Republik Indonesia</i> <i>WEBINAR "Sharia Economy": Strengthening and Enforcement of Just Sharia Economic Law in Indonesia on August 26, 2020 by the Director General of the Religious Courts–Supreme Court of the Republic of Indonesia</i> • <i>Forum Riset Ekonomi dan Keuangan Syariah (FREKS) 2020 pada 21 September 2020 oleh IAEI</i> <i>Islamic Economic and Financial Research Forum (FREKS) 2020 on September 21, 2020 by IAEI</i> • <i>International Islamic Economic Topical Conference and Talk (InterContinenTalk) pada 1 Oktober 2020 oleh Masyarakat Ekonomi Syariah</i> <i>International Islamic Economic Topical Conference and Talk (InterContinenTalk) on October 1, 2020 by the Sharia Economic Community</i> • <i>CEO Forum "2021: Banking Industry Outlook, What's Next?" pada 19 November 2020 oleh PERBANAS</i> <i>CEO Forum "2021: Banking Industry Outlook, What's Next?" on November 19, 2020 by PERBANAS</i> • <i>Webinar: UUS Perbankan Menuju Tenggat Waktu Spin Off 2023 pada 2 Desember 2020 oleh KNEKS</i> <i>Webinar: UUS Banking Towards 2023 Spin Off Deadline on December 2, 2020 by KNEKS</i> • <i>Syariah Banking Corner: "Transaksi Digital Berdasarkan Aspek Syariah" pada 4 Desember 2020 oleh Bank Muamalat Indonesia</i> <i>Syariah Banking Corner: "Digital Transactions Based on Sharia Aspects" on December 4, 2020 by Bank Muamalat Indonesia</i> • <i>FGD BI–Outlook Ekonomi Moneter & Keuangan Digital 2021 pada 7 Desember 2020 oleh Bank Indonesia</i> <i>BI FGD–Monetary Economy & Digital Financial Outlook 2021 on December 7, 2020 by Bank Indonesia</i> • <i>Webinar Governance, Risk, Compliance: Apa itu GRC? pada 16 Desember 2020 oleh Governance, Risk, Compliance Professional Indonesia</i> <i>Webinar Governance, Risk, Compliance: What is GRC? on December 16, 2020 by Governance, Risk, Compliance Professional Indonesia</i> |

| Nama Name | Jabatan Position | Nama Pelatihan/Workshop/Konferensi/Seminar Name of Training / Workshop / Conference / Seminar |
|--------------------|---|--|
| Purnomo B. Soetadi | Direktur Bisnis Ritel Retail Banking Director | <ul style="list-style-type: none"> Sharing Session with SOE Bank: "Manajemen Risiko Kredit Portfolio Management/LPG dan MIS/FTP pada 21 Februari 2020 oleh Bank Muamalat Indonesia-SOE Bank Sharing Session with SOE Bank: "Credit Risk Management Portfolio Management/LPG and MIS/FTP on February 21, 2020 by Bank Muamalat Indonesia-SOE Bank Operational Risk Management - Mind the Risk, Care Your Business pada 5 Maret 2020 oleh Bank Muamalat Indonesia-SOE Bank Operational Risk Management - Mind the Risk, Care Your Business on March 5, 2020 by Bank Muamalat Indonesia-SOE Bank Senior Management Forum: "Less Mobility More Productivity" pada 15 Mei 2020 oleh Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Senior Management Forum: "Less Mobility More Productivity" on May 15, 2020 by Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Refreshment Risk Management Certification: "Visualizing New Normal in Bank Lending" pada 2 Desember 2020 oleh Bankers Association for Risk Management (BARA) Refreshment Risk Management Certification: "Visualizing New Normal in Bank Lending" on December 2, 2020 by the Bankers Association for Risk Management (BARA) Syariah Banking Corner: "Transaksi Digital Berdasarkan Aspek Syariah" pada 4 Desember 2020 oleh Bank Muamalat Indonesia Syariah Banking Corner: "Digital Transactions Based on Sharia Aspects" on December 4, 2020 by Bank Muamalat Indonesia |
| Hery Syafril | Direktur Keuangan Finance Director | <ul style="list-style-type: none"> Refreshment Risk Management Certification: "Financial Crime & How to Mitigate Market Risk in Banks" pada 21 Februari 2020 oleh LSPP Refreshment Risk Management Certification: "Financial Crime & How to Mitigate Market Risk in Banks" on February 21, 2020 by LSPP Sharing Session with SOE Bank: "Manajemen Risiko Kredit Portfolio Management/LPG dan MIS/FTP pada 21 Februari 2020 oleh Bank Muamalat Indonesia-SOE Bank Sharing Session with SOE Bank: "Credit Risk Management Portfolio Management/LPG and MIS/FTP on February 21, 2020 by Bank Muamalat Indonesia-SOE Bank Senior Management Forum: "Less Mobility More Productivity" pada 15 Mei 2020 oleh Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Senior Management Forum: "Less Mobility More Productivity" on May 15, 2020 by Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Syariah Banking Corner: "Transaksi Digital Berdasarkan Aspek Syariah" pada 4 Desember 2020 oleh Bank Muamalat Indonesia Syariah Banking Corner: "Digital Transactions Based on Sharia Aspects" on December 4, 2020 by Bank Muamalat Indonesia |
| Awaldi | Direktur Operasi Operation Director | <ul style="list-style-type: none"> Operational Risk Management-Mind the Risk, Care Your Business pada 5 Maret 2020 oleh Bank Muamalat Indonesia & Risk Director Bank Mandiri Operational Risk Management-Mind the Risk, Care Your Business on March 5, 2020 by Bank Muamalat Indonesia & Bank Mandiri Risk Director Senior Management Forum: "Less Mobility More Productivity" pada 15 Mei 2020 oleh Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Senior Management Forum: "Less Mobility More Productivity" on May 15, 2020 by Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Syariah Banking Corner: "Transaksi Digital Berdasarkan Aspek Syariah" pada 4 Desember 2020 oleh Bank Muamalat Indonesia Syariah Banking Corner: "Digital Transactions Based on Sharia Aspects" on December 4, 2020 by Bank Muamalat Indonesia |
| Andri Donny | Direktur Kepatuhan Compliance Director | <ul style="list-style-type: none"> Diskusi Cetak Biru Penjaminan Simpanan dan Resolusi Bank Syariah pada 4 Maret 2020 oleh LPS Discussion of the Blueprint for Deposit Insurance and Resolution of Sharia Banks on March 4, 2020 by LPS Refreshment Risk Management Certification: "How to Mitigate Market Risk in Bank" pada 20 April 2020 oleh LSPP Refreshment Risk Management Certification: "How to Mitigate Market Risk in Bank" on April 20, 2020 by LSPP |

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

| Nama Name | Jabatan Position | Nama Pelatihan/Workshop/Konferensi/Seminar Name of Training / Workshop / Conference / Seminar |
|--------------------|----------------------------------|--|
| | | <ul style="list-style-type: none"> Senior Management Forum: "Less Mobility More Productivity" pada 15 Mei 2020 oleh Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Senior Management Forum: "Less Mobility More Productivity" on May 15, 2020 by Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Sosialisasi Program PEN pada 5 Juni 2020 oleh PERBANAS Socialization of PEN Program on June 5, 2020 by PERBANAS Beda buku Hukum Ekonomi Syariah Rifyal Ka'bah pada 22 Juli 2020 oleh Rifyal Ka'bah Foundation Book review on Sharia Economic Law of Rifyal Ka'bah on July 22, 2020 by Rifyal Ka'bah Foundation <i>Profiling</i> Kejahatan dan Kerentanan Pencucian Uang serta Pendanaan Terorisme sebagai Dampak Krisis COVID-19 pada 19 Agustus 2020 oleh FKDKP Profiling of Crime and Vulnerability of Money Laundering and Terrorism Funding as the Impact of the COVID-19 Crisis on August 19, 2020 by FKDKP FGD Pembahasan Beberapa Rancangan PLPS bersama Bank pada 3 September 2020 oleh LPS FGD Discussion of several PLPS Plans with the Bank on September 3, 2020 by the LPS Governance Risk Management Compliance pada 16 September 2020 oleh GRCPI Governance Risk Management Compliance on September 16, 2020 by GRCPI Syariah Banking Corner: "Transaksi Digital Berdasarkan Aspek Syariah" pada 4 Desember 2020 oleh Bank Muamalat Indonesia Syariah Banking Corner: "Digital Transactions Based on Sharia Aspects" on December 4, 2020 by Bank Muamalat Indonesia |
| Avianto Istihardjo | Direktur Risiko Risk Director | <ul style="list-style-type: none"> Refreshment Risk Management Certification: "Sharia Banking for Executive" pada 13-14 Februari 2020 oleh Muamalat Institute Refreshment Risk Management Certification: "Sharia Banking for Executive" on February 13-14, 2020 by Muamalat Institute Operational Risk Management-Mind the Risk, Care Your Business pada 5 Maret 2020 oleh Bank Muamalat Indonesia & Risk Director Bank Mandiri Operational Risk Management-Mind the Risk, Care Your Business on March 5, 2020 by Bank Muamalat Indonesia & Bank Mandiri Risk Director Senior Management Forum: "Less Mobility More Productivity" pada 15 Mei 2020 oleh Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Senior Management Forum: "Less Mobility More Productivity" on May 15, 2020 by Bank Muamalat Indonesia & Limitless.Co-PT Kampus Tanpa Batas Undangan Sosialisasi Program Penjaminan UMKM (PMK 71) pada 8 Juli 2020 oleh PERBANAS Invitation for the Socialization of the UMKM Guarantee Program (PMK 71) on July 8, 2020 by PERBANAS Diskusi OJK terkait Permintaan Data Kebutuhan Penyaluran Kredit Modal Kerja pada 27 Juli 2020 oleh PERBANAS OJK discussion regarding Demand for Working Capital Loan Distribution Needs on July 27, 2020 by PERBANAS Visualizing The New Normal in Bank Lending pada 2 Desember 2020 oleh Bara Risk Forum Visualizing The New Normal in Bank Lending on December 2, 2020 by Bara Risk Forum Syariah Banking Corner: "Transaksi Digital Berdasarkan Aspek Syariah" pada 4 Desember 2020 oleh Bank Muamalat Indonesia Syariah Banking Corner: "Digital Transactions Based on Sharia Aspects" on December 4, 2020 by Bank Muamalat Indonesia FGD Mekanisme Penjualan atau Pengalihan Non Performing Assets pada Bank Syariah pada 14 Desember 2020 oleh LPS FGD Mechanism of Sales or Transfer of Non Performing Assets to Islamic Banks on December 14, 2020 by LPS |

Penilaian Kinerja Direksi [102-28]

Penilaian Kinerja Direksi dilakukan oleh pemegang saham melalui forum RUPS pada saat penyampaian Laporan Tahunan Bank yang mencakup laporan tugas pengurusan Bank oleh Direksi, di mana berdasarkan laporan tersebut RUPS memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas pengurusan Bank yang dilakukan dalam Tahun Buku yang berakhir pada akhir tahun.

Rapat Direksi [102-31]

Direksi memiliki forum rapat yang membahas pengurusan Bank. Rapat Direksi wajib diadakan paling kurang secara berkala paling kurang 1 (satu) kali dalam setiap bulan. Sepanjang tahun 2020 Direksi telah menyelenggarakan rapat internal sebanyak 51 (lima putuh satu) kali dan rapat bersama Dewan Komisaris sebanyak 9 (sembilan) kali.

TATA KELOLA REMUNERASI

Kebijakan Remunerasi dan Proses Penentuan Remunerasi

Pemberian remunerasi Dewan Pengawas Syariah, Dewan Komisaris dan Direksi mengacu kepada keputusan dari Pemegang Saham sebagaimana ditetapkan dalam RUPS dengan memperhatikan hasil kajian yang dilakukan oleh Bank. Kajian dalam penetapan remunerasi mempertimbangkan aspek seperti:

1. Kinerja keuangan dan pencapaian *Key Performance Indicator* (KPI) Bank.
2. Prestasi kerja individu.
3. Kewajaran dengan bank lainnya.
4. Pertimbangan sasaran dan strategi jangka panjang Bank.

Peran Komite Nominasi dan Remunerasi

Bank Muamalat Indonesia memiliki Komite Nominasi dan Remunerasi yang berada di bawah Dewan Komisaris dengan peran dan tugas untuk menilai, memantau, mengevaluasi dan memastikan bahwa pelaksanaan Sistem Nominasi dan Remunerasi telah berjalan sebagaimana mestinya dan sesuai dengan ketentuan yang berlaku secara teratur dan konsisten. Komite ini memberikan rekomendasi kepada Dewan Komisaris atas hasil evaluasi mengenai kesesuaian antara sistem Nominasi dan Remunerasi dengan pelaksanaan kebijakan tersebut di internal Bank dan melaksanakan tugas lain yang diberikan oleh Dewan Komisaris sepanjang masih dalam lingkup tugas dan kewajiban Dewan Komisaris berdasarkan Ketentuan peraturan yang berlaku.

Directors Performance Assessment [102-28]

The Board of Directors' Performance is appraised by the shareholders through the GMS when submitting the Bank's Annual Report, which includes reports on the management of the Bank by the Board of Directors, where based on the report, the GMS gives full redemption and release of responsibility (*volledig acquit et de charge*) to the Directors for the management of the Bank conducted in the Fiscal Year, which ends at the end of the year.

Directors Meeting [102-31]

The Directors have a meeting forum that discusses the management of the Bank. Meetings of the Board of Directors must be held at least periodically at least 1 (one) time each month. During 2020 the Board of Directors held 51 (fifty one) internal meetings and 9 (nene) joint meetings with the Board of Commissioners.

REMUNERATION GOVERNANCE

Remuneration Policy and Remuneration Determination Process

The granting of remuneration for the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors refers to the decision of the Shareholders as stipulated in the GMS by taking into account the results of a study conducted by the Bank. The study in determining remuneration considers aspects such as:

1. Financial performance and achievement of the Bank's Key Performance Indicator (KPI).
2. Individual work performance.
3. Fairness with other banks.
4. Consideration of the Bank's long-term goals and strategies.

Committee Role

Bank Muamalat Indonesia has a Nomination and Remuneration Committee under the Board of Commissioners with the role and task of assessing, monitoring, evaluating and ensuring that the implementation of the Nomination and Remuneration System is running properly and in accordance with the provisions that apply regularly and consistently. This Committee provides recommendations to the Board of Commissioners on the evaluation results regarding the suitability of the Nomination and Remuneration system with the implementation of the policy in the Bank's internal and carry out other tasks given by the Board of Commissioners as long as it is within the scope of the duties and obligations of the Board of Commissioners based on applicable regulations.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Komite Nominasi dan Remunerasi memiliki 6 (enam) anggota, dimana 3 (tiga) di antaranya merupakan Komisaris Independen Bank, 1 (satu) orang Komisaris Non Independen, 1 (satu) orang perwakilan Pejabat Eksekutif Bank, dan 1 (satu) orang lainnya berasal dari pihak luar independen. Komite Nominasi dan Remunerasi memiliki forum rapat yang dapat memberikan rekomendasi bagi Dewan Komisaris untuk memberikan usulan terkait Nominasi dan/atau Remunerasi kepada pemegang saham melalui forum RUPS.

Remunerasi dan Fasilitas Lainnya (Remuneration Package) yang Ditetapkan RUPS bagi Dewan Pengawas Syariah, Dewan Komisaris dan Direksi

Kebijakan remunerasi dan fasilitas lainnya ditetapkan dalam RUPS, antara lain:

1. Remunerasi yaitu penghasilan dalam bentuk uang (non natura) antara lain gaji, tunjangan (benefit), kompensasi dalam bentuk saham, bonus dan bentuk remunerasi lainnya; dan
2. Fasilitas lain yaitu fasilitas yang diterima tidak dalam bentuk uang (natura), antara lain fasilitas perumahan, fasilitas transportasi, fasilitas asuransi kesehatan, fasilitas telekomunikasi, dan fasilitas lainnya yang dapat dimiliki maupun tidak dapat dimiliki.

Selama tahun 2020, jumlah keseluruhan remunerasi dan fasilitas lainnya adalah sebagai berikut:

The Nomination and Remuneration Committee has 6 (six) members, 3 (three) of whom are the Bank's Independent Commissioners, 1 (one) Non-Independent Commissioner, 1 (one) representative of the Bank's Executive Officer, and 1 (one) other person comes from independent outside parties. The Nomination and Remuneration Committee has a meeting forum that can provide recommendations for the Board of Commissioners to provide proposals related to the Nomination and/or Remuneration to shareholders through the GMS forum.

Remuneration and Other Facilities (Remuneration Package) Set by GMS for Sharia Supervisory Board, Board of Commissioners and Directors

Remuneration policies and other facilities stipulated in the GMS include:

1. Remuneration, which is income in the form of money (non-in kind), including salaries, benefits, compensation in the form of shares, bonuses and other forms of remuneration; and
2. Other facilities, namely facilities received not in the form of money (in kind), including housing facilities, transportation facilities, health insurance facilities, telecommunications facilities, and other facilities that can be owned or cannot be owned.

During 2020, the total amount of remuneration and other facilities will be as follows:

| Jenis Remunerasi dan Fasilitas | Jumlah yang Diterima dalam 1 (Satu) Tahun Amount Received in 1 (One) Year | | | | | | Remuneration Type and Facilities | |
|--|--|-----------------------------|---|-----------------------------|-----------------|-----------------------------|---|--|
| | Direksi Board of Directors | | Dewan Komisaris Board of Commissioners | | DPS | | | |
| | Orang People | Jutaan (Rp) Million (Rp) | Orang People | Jutaan (Rp) Million (Rp) | Orang People | Jutaan (Rp) Million (Rp) | | |
| Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura*) | 6 | 23.381,25 | 4 | 7.609,66 | 2 | 749,29 | Salaries, bonuses, routine benefits, tantiem, and other facilities in non-natura form*) | |
| Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: | | | | | | | Other facilities in kind (housing, health insurance, etc.) which: | |
| a. dapat dimiliki; dan/ atau | | | | | | | a. can be owned; and/or | |
| b. tidak dapat dimiliki. | | | | | | | b. can't be owned. | |

*) Selama tahun 2015-2020, tidak ada tantiem yang dibayarkan kepada pengurus (Dewan Komisaris, Dewan Pengawas Syariah dan Direksi). Hal ini sesuai dengan keputusan RUPS tersebut.

During 2015 until 2020, no bonuses were paid to the management (Board of Commissioners, Sharia Supervisory Board and Directors). This is in accordance with the resolution of the GMS.



Rasio Gaji [102-39]

Informasi mengenai rasio gaji Dewan Komisaris, Direksi, dan pegawai Bank adalah sebagai berikut:

| Rasio Gaji Salary Ratio | 2020 | 2019 |
|---|------------|------------|
| Rasio Gaji Komisaris Tertinggi dan Terendah Highest and Lowest Commissioner's Salary Ratio | 1,1 : 1,0 | 1,1 : 1,0 |
| Rasio Gaji Direksi Tertinggi dan Terendah Highest and Lowest Director's Salary Ratio | 2,4 : 1,0 | 2,4 : 1,0 |
| Rasio Gaji Direksi Tertinggi dan Pegawai Tertinggi Highest Directors and Highest Employees' Salary Ratio | 2,3 : 1,0 | 2,3 : 1,0 |
| Rasio Gaji Pegawai Tertinggi dan Terendah Highest and Lowest Employees' Salary Ratio | 41,7 : 1,0 | 41,7 : 1,0 |

MANAJEMEN RISIKO [102-11]

Manajemen risiko yang efektif dan tepat, ditambah penerapan prinsip kehati-hatian dalam seluruh aktivitas perbankan merupakan faktor penentu untuk dapat menghasilkan keuntungan secara konsisten dan berkelanjutan. Oleh karenanya Bank Muamalat Indonesia secara berkelanjutan mengimplementasikan penerapan manajemen risiko yang menyeluruh untuk setiap lini kerja Bank, dengan tujuan agar dapat menghasilkan pertumbuhan bisnis yang sehat, serta memaksimalkan nilai tambah bagi segenap pemangku kepentingan dalam jangka panjang.

Bagi Bank Muamalat Indonesia, salah satu risiko utama yang berpotensi timbul dari penyaluran pembiayaan kepada nasabah adalah melalui instrumen pembiayaan. Di luar risiko kredit, Bank juga terpapar berbagai jenis risiko lain seperti risiko pasar, likuiditas, operasional, reputasi dan risiko lainnya yang melekat pada strategi, produk, dan cakupan wilayah usaha Bank Muamalat Indonesia.

Bank Muamalat Indonesia kini dan ke depan, juga memandang risiko sosial dan risiko lingkungan dalam pemberian fasilitas pembiayaan kepada korporasi, menjadi risiko utama yang harus dikenali, dikelola dan dimitigasi.

Struktur Manajemen Risiko Bank

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko, dan Dewan Pengawas Syariah memiliki peran dalam mengevaluasi penerapan manajemen risiko yang terkait dengan pemenuhan prinsip syariah. Pengawasan aktif Direksi, Dewan Komisaris dan Dewan Pengawas Syariah dapat tercermin antara lain melalui penetapan struktur organisasi manajemen risiko yang jelas mengenai batas wewenang dan tanggung jawab.

Salary Ratio [102-39]

Information regarding the salary ratio of the Board of Commissioners, Directors and the Bank's employees is as follows:

RISK MANAGEMENT [102-11]

An effective and precise risk management that is paired with the application of prudential principles in all banking activities are the factors that determine whether or not banks can generate consistent and sustainable profit. Therefore, Bank Muamalat Indonesia continuously implements a comprehensive risk management in every line of its business, with the aim of generating healthy business growth and maximizing added value for all stakeholders in the long term.

For Bank Muamalat Indonesia, one of the main risks to which is most exposed to in channeling funds is through financing instruments. Apart from credit risk, the Bank is also exposed to various other types of risks such as market, liquidity, operational, reputation and other risks inherent in the strategy, products and scope of Bank Muamalat Indonesia's business areas.

Bank Muamalat Indonesia, is and will be reviewing its social and environmental risks in providing financing facilities to corporations as the risks are increasingly important recognize, manage and mitigate.

Bank's Risk Management Structure

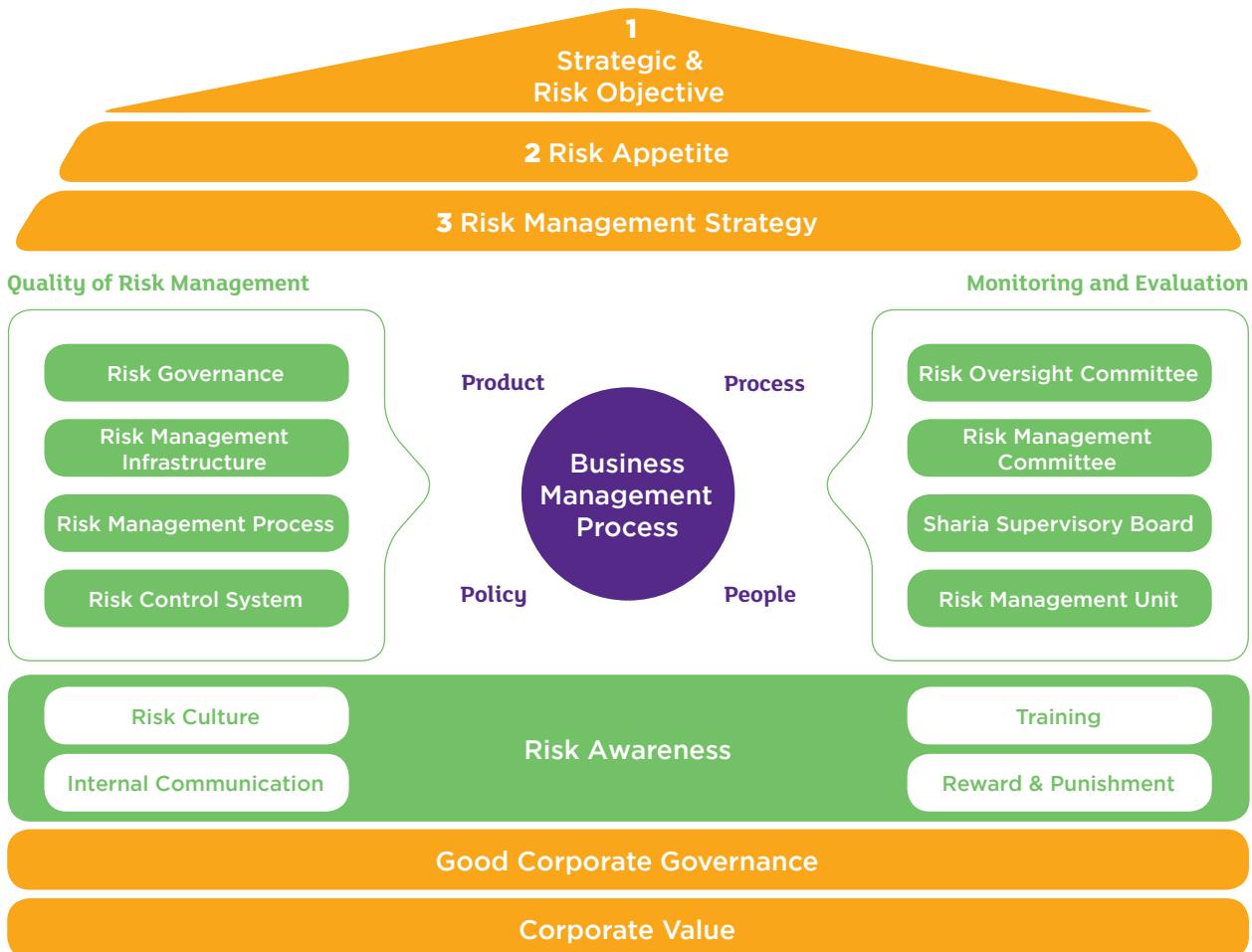
The Board of Commissioners and Directors are responsible for the effectiveness of the application of risk management, and the Sharia Supervisory Board has a role in evaluating the application of risk management related to compliance with sharia principles. Active supervision by the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board can be reflected among others through the establishment of a clear risk management organizational structure regarding the limits of authority and responsibility.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Kerangka Kerja Manajemen Risiko Bank

Kerangka kerja manajemen risiko Bank Muamalat Indonesia disajikan pada bagan berikut ini:



Kerangka kerja dan tata kelola manajemen risiko Bank Muamalat Indonesia menganut prinsip Pendekatan ‘Tiga Lini Pertahanan’ (*three layers of defense*), yang terdiri dari:

1. Lini Pertahanan Pertama (1st Line of Defense)

Garis pertahanan pertama terdiri unit kerja pengambil dan pemilik risiko yang melaksanakan fungsi bisnis dan unit kerja pendukung. Unit kerja tersebut dalam melaksanakan aktivitas hariannya berhadapan langsung dengan berbagai jenis dan kemungkinan risiko yang dihadapi Bank. Seluruh fungsi pada garis pertahanan pertama bertanggung jawab dalam mengidentifikasi dan mengelola risiko yang melekat pada setiap produk, kegiatan, proses dan sistem yang dijalankan.

The risk management framework and governance of Bank Muamalat Indonesia adheres to the principle of the ‘Three Line of Defense’ Approach, which consists of:

1. Line-1: First Line of Defense

The first line of defense consists of risk takers and owners who carry out business functions and supporting work units. The work unit in carrying out its daily activities is dealing directly with various types and possible risks faced by the Bank. All functions in the first line of defense are responsible for identifying and managing risks inherent in every product, activity, process and system that is carried out, as well as having high risk awareness so that they are able to carry out effective risk management.



2. Lini Pertahanan Kedua (*2nd Line of Defense*)

Garis pertahanan kedua terdiri dari unit kerja manajemen risiko, kepatuhan dan hukum. Unit kerja di lini pertahanan kedua berfungsi untuk mengembangkan kerangka, strategi dan ketentuan terkait dengan pengelolaan risiko, kepatuhan dan hukum untuk mendukung proses bisnis Bank.

2. Line-2: Second Line of Defense

The second line of defense consists of risk management, compliance and legal work units. The second line of defense works to develop a framework, strategy, and regulations related to risk management, compliance, and law to support the Bank's business processes.

3. Lini Pertahanan Ketiga (*3rd Line of Defense*)

Pada garis ketiga pertahanan terdiri dari unit internal audit. Internal audit berfungsi sebagai unit independen yang bertugas melakukan audit yang memberikan nilai tambah kepada 1st line dan 2nd line of defense, untuk memastikan bahwa seluruh elemen Bank telah melaksanakan fungsi dan tanggung jawabnya dengan baik termasuk memastikan kesesuaian dengan kebijakan manajemen Bank Muamalat Indonesia dan regulasi yang berlaku.

3. Line-3: Third Line of Defense

The internal audit unit is placed in the third line of defense. Internal audit functions as an independent unit tasked with conducting risk-based audits that provide added value to the first line and second line of defense, to ensure that all elements of the Bank have carried out their functions and responsibilities properly including ensuring compliance with the management policies of Bank Muamalat Indonesia and regulations applicable.

Skema Tiga Lini Pertahanan Manajemen Risiko Bank Muamalat Indonesia

Scheme of Three Line of Defenses Risk Management of Bank Muamalat Indonesia



Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Jenis-Jenis Risiko Bank

Saat ini risiko yang dikelola oleh Bank Muamalat Indonesia adalah sebagai berikut:

- Risiko Kredit
- Risiko Pasar
- Risiko Likuiditas
- Risiko Operasional
- Risiko Hukum
- Risiko Stratejik
- Risiko Kepatuhan
- Risiko Reputasi
- Risiko Imbal hasil
- Risiko Investasi

Pengelolaan dan Evaluasi Manajemen Risiko Bank

Evaluasi atas efektivitas pengelolaan manajemen risiko dilakukan, antara lain melalui upaya seperti:

- a. Unit kerja Manajemen Risiko melakukan kaji ulang secara independen atas metode, asumsi dan parameter terkait dengan risiko sebagaimana akan disampaikan pada perbaikan KPMR masing-masing jenis risiko.
- b. Perbaikan atas kebijakan, prosedur dan proses operasional sebagai hasil dari tindak lanjut atas proses kegiatan audit yang dilakukan, baik oleh audit internal maupun audit eksternal (regulator dan audit eksternal).
- c. Meningkatkan peran dan efektivitas unit Internal Audit untuk memberikan nilai tambah bagi proses bisnis dan operasional, melalui:
 - 1) Merencanakan audit berbasis risiko yang selaras dengan strategi, tujuan, dan fokus risiko Bank Muamalat Indonesia;
 - 2) Menerapkan pendekatan *thematic audit* untuk mendorong peningkatan efektivitas terhadap identifikasi kebutuhan perbaikan pengelolaan risiko dan kontrol;
 - 3) Melakukan diskusi dan pembahasan dalam rangka upaya perbaikan kecukupan dan efektivitas tata kelola, manajemen risiko, dan pengendalian, berkoordinasi dengan unit kerja Risk Management dan Compliance.

Pendekatan atau Prinsip Pencegahan [102-11]

Sebagai bagian dari Manajemen Risiko, Bank Muamalat Indonesia menerapkan Pendekatan Pencegahan, yakni mengedepankan tindakan pencegahan atas setiap potensi terjadinya setiap risiko yang telah diidentifikasi tersebut. Bank sangat memahami Deklarasi Rio 1992 yang menyebutkan tentang pendekatan kehati-hatian untuk melindungi lingkungan hidup.

Types of Bank Risk

Currently, the risks managed by Bank Muamalat Indonesia are as follows:

- Credit Risk
- Market Risk
- Liquidity Risk
- Operational Risk
- Legal Risk
- Strategic Risk
- Compliance Risk
- Reputation Risk
- Yield Risk
- Investment Risk

Management and Evaluation of Bank Risk Management

Evaluation of the effectiveness of risk management is conducted through, among others, the following:

- a. The Risk Management work unit performs independent reviews of methods, assumptions and parameters related to risks as will be presented in the improvement of the KPMR for each type of risk.
- b. Improvements to operational policies, procedures and processes as a result of the follow-up to the audit activities carried out by both internal and external audits (regulators and external audits).
- c. Increase the role and effectiveness of the Internal Audit unit to provide added value to business and operational processes, through:
 - 1) Planning a risk-based audit that is aligned with the strategy, objectives and risk focus of Bank Muamalat Indonesia;
 - 2) Applying a thematic audit approach to encourage increased effectiveness in identifying the need for improved risk management and control; and
 - 3) Conducting discussions and deliberations in order to improve the adequacy and effectiveness of governance, risk management and control processes, in coordination with the Risk Management and Compliance work unit.

Preventive Approach or Principles [102-11]

As part of Risk Management, Bank Muamalat Indonesia applies a Preventive Approach, which puts forward preventive measures for all identified risks. The Bank fully comprehends the Rio 1992 Declaration, which states a precautionary approach to protecting the environment.



Oleh karenanya, dalam memberikan dukungan pendanaan kegiatan investasi para nasabah, terutama nasabah korporasi, Bank mensyaratkan pemenuhan seluruh aturan perundangan dibidang lingkungan, mencakup:

- Kepemilikan izin Analisis Mengenai Dampak Lingkungan (AMDAL) sebagai salah satu aspek legalitas usaha debitur.
- Perolehan kinerja pada Program Penilaian Peringkat Kinerja Perusahaan terkait lingkungan hidup (PROPER) dari Kementerian Lingkungan Hidup dan Kehutanan (KLHK).
- Debitur bidang usaha perkebunan, seperti perkebunan kelapa sawit wajib memiliki izin usaha, misalnya Izin Usaha Perkebunan (IUP), Izin Usaha Perkebunan Budidaya (IUP-B), Izin Usaha Perkebunan Pengolahan (IUP-P), Surat Pendaftaran Usaha Perkebunan (SPUP), Sertifikat Indonesian Sustainable Palm Oil (ISPO) dan Sertifikat Roundtable on Sustainable Palm Oil (RSPO), apabila berorientasi ekspor.
- Dan persyaratan sejenis lainnya.

Mitigasi Risiko Sosial dan Lingkungan

Seiring dengan semakin mengemukanya isu sosial dan lingkungan dalam kegiatan perekonomian sebagai wujud kepedulian seluruh warga dunia terhadap pencapaian tujuan keberlanjutan dalam SDGs, Bank Muamalat Indonesia juga telah menyusun langkah-langkah mitigasi khusus bagi risiko sosial dan lingkungan dalam melakukan evaluasi pemberian fasilitas pembiayaan korporasi.

Ketentuan secara *bankwide* terkait mitigasi risiko sosial dan dampak lingkungan telah diatur dalam Kebijakan Umum Pembiayaan yang di dalamnya terdapat ketentuan yang mengatur secara tegas berkenaan dengan Bank dilarang memberikan pembiayaan yang secara nyata membahayakan lingkungan dan adanya persyaratan AMDAL untuk pembiayaan pada industri yang berpotensi merusak lingkungan hidup.

Bank juga telah mengeluarkan ketentuan yang lebih spesifik terkait pembiayaan sektor industri kelapa sawit yaitu Surat Edaran (SE) Direksi tentang Penilaian Aspek Lingkungan, Sosial dan Tata Kelola (LST) Industri Kelapa Sawit, serta selanjutnya diperbaharui dengan diterbitkannya Petunjuk Teknis Formulir Pembiayaan Berkelanjutan yang pada prinsipnya mengatur beberapa aspek penting di dalam proses pembiayaannya, antara lain: pengenalan prinsip Keuangan Berkelanjutan, mendefinisikan Nasabah ke dalam kriteria dan kategori usaha berkelanjutan, serta melakukan analisis terhadap pengelolaan LST Nasabah atas kegiatan usahanya.

Therefore, in providing financing facilities to customers for their investment activities, especially to corporate customers, the Bank requires them to comply with all environmental regulations, including:

- The debtors must have Environmental Impact Analysis (AMDAL) permits as one of its legality aspects in their business.
- The debtors must show achievements in the Environmental and Environment-related Company Performance Rating Program (PROPER) from the Ministry of Environment and Forestry (KLHK).
- The debtors in plantation business e.g. oil palm plantation, must have business permits, for example Plantation Business Permits (IUP), Cultivation Plantation Business Permits (IUP-B), Processing Plantation Business Permits (IUP-P), Plantation Business Registration Certificates (SPUP), Indonesian Sustainable Palm Oil (ISPO) Certificate and Roundtable Certificate on Sustainable Palm Oil (RSPO), if export-oriented.
- The debtors must have other requirements.

Social and Environmental Risk Mitigation

As social and environmental issues are becoming increasingly major concerns in economic activities for global citizens towards achieving the sustainability goals in SDGs, Bank Muamalat Indonesia has also compiled special mitigation measures for social and environmental risks in evaluating the provision of corporate financing facilities.

Bank-wide provisions related to the mitigation of social risks and environmental impacts have been regulated in the General Financing Policy explicitly regulating that the Bank shall refrain from providing financing that will clearly or most likely to cause the environment and AMDAL requirements for financing industries that have the potential to damage the environment. .

The Bank has also issued more specific provisions on financing to the palm oil industry, namely a Circular Letter (SE) of the Board of Directors on the Assessment of Environmental, Social and Governance (LST) Aspects of the Oil Palm Industry, as have been superseded by the Technical Guidelines for Sustainable Financing Forms which in principle regulates several important aspects in the financing process, including: introduction to the principles of Sustainable Finance, defining the customer under sustainable business criteria and categories, and analyzing the customer's ESG management for their business activities.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

SISTEM PENGENDALIAN INTERNAL

Bank Muamalat Indonesia telah menjalankan Sistem Pengendalian Internal (SPI) yang menyeluruh dan melibatkan seluruh unsur Perseroan termasuk Dewan Komisaris, Direksi, dan seluruh karyawan. Pada prinsipnya, pelaksanaan aktivitas SPI di Bank bertujuan untuk membantu manajemen dalam memberikan keyakinan memadai mengenai keandalan pelaporan keuangan, kepatuhan terhadap hukum dan peraturan yang berlaku, pengelolaan risiko, efektivitas dan efisiensi operasi serta untuk menjaga aktiva perusahaan di setiap level organisasi.

Kerangka SPI Bank Muamalat Indonesia mengadopsi pendekatan COSO (*Committee of Sponsoring Organizations of The Treadway Commissions*) sehingga secara garis besar penerapan pengendalian di perusahaan bertujuan untuk mengamankan investasi dan aset Perseroan. Sistem pengendalian intern menurut COSO mencakup 5 (lima) elemen utama. Bank pun telah menerapkan unsur-unsur tersebut ke dalam Sistem Pengendalian Intern di lingkungan Perusahaan. Kelima elemen utama dari SPI yang diterapkan Bank adalah:

1. Lingkungan Pengendalian;
2. Penilaian Risiko
3. Aktivitas Pengendalian
4. Informasi dan Komunikasi, dan.
5. Aktivitas Pemantauan

SATUAN KERJA AUDIT INTERNAL

Satuan Kerja Audit Internal (SKAI) merupakan bagian dari sistem pengendalian intern dengan ruang lingkup pekerjaan audit intern. Kegiatan tersebut mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas sistem pengendalian intern Bank serta penilaian kinerja yang bertujuan memberikan keyakinan bahwa sistem pengendalian telah berjalan seperti yang ditetapkan.

Sesuai perannya, yakni sebagai *third line of defense*, SKAI Bank Muamalat Indonesia memiliki kewajiban untuk memastikan pengendalian Internal di setiap *line of defense*. Hal ini bertujuan sistem pengendalian internal semakin kuat dan matang sesuai ketentuan dan peraturan. Oleh karena itu, SKAI terus melakukan inovasi dalam penggunaan metodologi serta *tools* audit, sehingga terciptanya pelaksanaan audit yang efektif dan efisien.

INTERNAL CONTROL SYSTEM

Bank Muamalat Indonesia runs a comprehensive Internal Control System (SPI) that involves all of the Company's components including the Board of Commissioners, Directors and all employees. In principle, the Bank's SPI activities aim to assist the management in providing adequate assurance on financial reporting, regulatory compliance, risk management, effective and efficient operations and the protection of safeguard the Company's assets at every level of the organization.

Bank Muamalat Indonesia's SPI framework adopts the COSO (Committee of Sponsoring Organizations of The Treadway Commissions) approach, meaning that in general the implementation of controls at the Company aims to secure its investment and assets. The internal control system according to COSO includes 5 (five) main elements. The Bank has also incorporated the elements into its Internal Control System. The five main elements of the SPI implemented by the Bank are:

1. Control Environment;
2. Risk Assessment
3. Control Activities
4. Information and Communication, and.
5. Monitoring Activities

INTERNAL AUDIT WORK UNIT

The Internal Audit Unit (SKAI) is part of the internal control system in the scope of internal audit. Internal audits covers activities e.g. examining and assessing the adequacy and effectiveness of the Bank's internal control system and performance assessments aimed at providing assurance that the control system is running as has been stipulated.

In accordance with its role as the third line of defense, SKAI of Bank Muamalat Indonesia has an obligation to ensure internal control is exercised in each line of defense. The role is to strengthen the internal control system and make it more mature according to the rules and regulations. Therefore, SKAI continues to innovate in terms of audit methodologies and tools used to create an effective and efficient audit.



Piagam Audit Internal

Dalam menjalankan fungsi dan tugasnya, Unit Audit Internal dilengkapi dengan pedoman tata laksana kerja yang tertuang dalam Piagam Unit Audit Internal. Pedoman tersebut mengatur tentang struktur dan kedudukan SKAI, tugas dan tanggung jawab, wewenang, kode etik audit intern, persyaratan auditor intern dan pertanggung jawaban SKAI.

Struktur dan Kedudukan SKAI

SKAI dipimpin oleh seorang Kepala SKAI yang ditunjuk dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris dan kemudian dilaporkan kepada Otoritas Jasa Keuangan (OJK). Kepala SKAI bertanggung jawab langsung kepada Direktur Utama dan dapat berkomunikasi dengan Dewan Komisaris secara langsung atau melalui Komite Audit untuk menginformasikan berbagai hal yang berhubungan dengan pelaksanaan audit dan dalam menjalankan fungsi pengawasan untuk mewujudkan visi dan misi Bank.

Adapun struktur organisasi SKAI hingga berakhirnya tahun buku 2020 tergambar dalam bagan berikut ini.

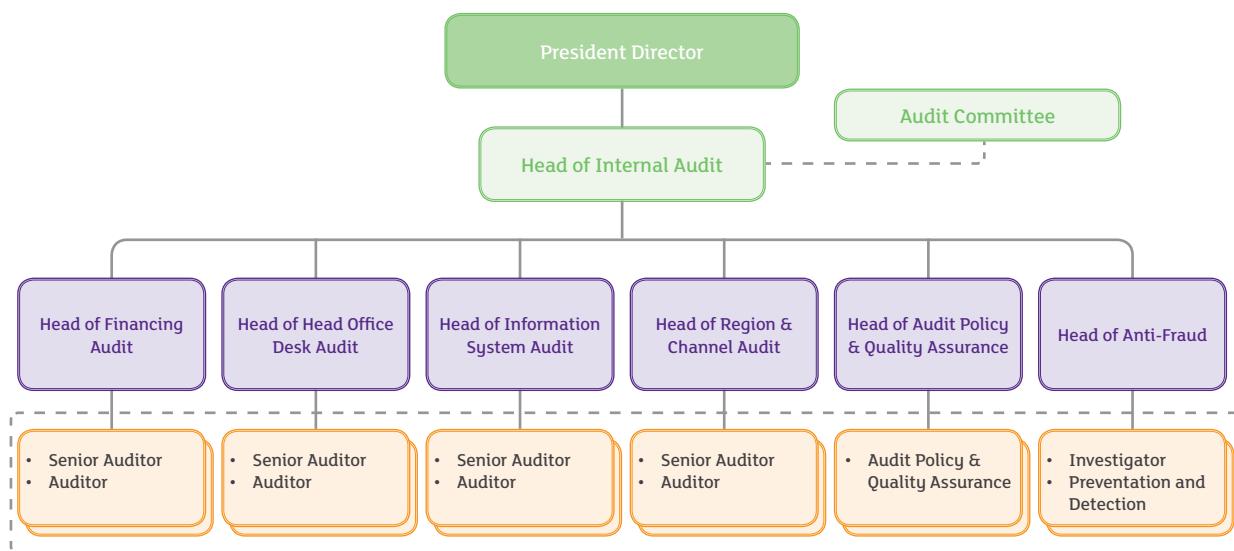
Internal Audit Charter

In discharging functions and duties, the Internal Audit Unit is equipped with work management guidelines as outlined in the Internal Audit Unit Charter. The charter governs the structure and SKAI position, duties and responsibilities, authority, internal audit code of ethics, requirements for internal auditors and accountability.

SKAI Structure and Position

SKAI is led by a Head of SKAI who is appointed and dismissed by the President Director after approval from the Board of Commissioners, and the appointment is to be reported to the Financial Services Authority (OJK). The Head of SKAI is reports to the President Director and may communicate with the Board of Commissioners directly or through the Audit Committee to inform the board on various matters related to audit implementation and in carrying out the supervisory function to realize the Bank's vision and mission.

The SKAI organizational structure by the end of the fiscal year 2020 is illustrated in the following chart.



KODE ETIK [102-16]

Bank Muamalat Indonesia mengadopsi standar etika dan budaya kerja yang tangguh dalam berinteraksi dengan para pemangku kepentingan. Kode Etik Bank Muamalat Indonesia menunjung tinggi nilai-nilai dan prinsip-prinsip Bank, dan merupakan aspek penentu dalam membuat keputusan yang

CODE OF CONDUCT [102-16]

Bank Muamalat Indonesia adopts strong ethical standards and work culture in interacting with the stakeholders. Bank Muamalat Indonesia Code of Ethics upholds the values and principles of the Bank, and underlies its decision-making process. The Bank's Code of Ethics is applied for the management and all employees

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

tepat. Kode Etik Bank tentunya diterapkan untuk dipatuhi oleh seluruh manajemen puncak dan segenap insan Bank Muamalat Indonesia mulai dari kantor pusat hingga seluruh unit kerja Bank Muamalat Indonesia di seluruh Indonesia. Kode Etik Bank Muamalat Indonesia terdiri dari dua bagian pokok, yaitu Etika Bisnis dan Etika Kerja.

- **Business Ethic**

Merupakan prinsip moral yang mendasari perilaku Jajaran Bank Muamalat Indonesia dalam menjalankan aktivitas bisnis.

- **Code of Ethics**

Merupakan pedoman perilaku Jajaran Bank Muamalat Indonesia dalam menjalankan tugas dan kedinasan sehari-hari.

Sosialisasi Kode Etik

Kode Etik Bank berlaku, diterapkan dan wajib dipatuhi oleh seluruh jajaran insan Bank Muamalat Indonesia tanpa terkecuali, mulai dari Dewan Komisaris, Direksi, seluruh pegawai Bank Muamalat Indonesia, hingga Mitra Binaan maupun Mitra Kerja (*supplier*) Bank.

Upaya penerapan dan penegakkan Kode Etik Bank Muamalat Indonesia dilakukan dengan penuh kesadaran secara terus-menerus dalam bentuk sikap, perilaku, perbuatan, komitmen, dan ketentuan yang dilakukan dalam Pernyataan Kepatuhan Kode Etik, Komitmen Manajemen, *Annual Disclosure*, Benturan Kepentingan, Pakta Integritas, dan Program Awareness.

Bank Muamalat Indonesia rutin menjalankan sosialisasi Kode etik dan Kebijakan Bank Muamalat Indonesia kepada para pemangku kepentingan, sosialisasi melalui website Bank Muamalat Indonesia, e-mail administrator, standing banner, flyer, dan media periklanan di lingkungan sekitar unit kerja Bank Muamalat Indonesia.

Sanksi

Bank menetapkan sanksi yang tegas kepada siapapun yang terbukti melakukan pelanggaran terhadap Kode Etik Perseroan. Adapun penetapan sanksi tersebut ditentukan berdasarkan derajat materialitas atas tingkat kesalahan, sifat, dan frekuensi terjadinya pelanggaran. Namun demikian, secara garis besar prosedur pemberian sanksi tetap mengacu pada ketentuan Kode Etik, Anggaran Dasar, Peraturan Perusahaan dan perundang-undangan yang berlaku.

Pelaporan dan sanksi pelanggaran kode etik, dilaksanakan melalui penerapan Sistem Pelaporan Pelanggaran.

to obey at the head office and work units throughout Indonesia. Bank Muamalat Indonesia Code of Ethics consists of two main parts, namely Business Ethics and Work Ethics.

- **Business Ethics**

A moral principle that underlies the behavior of Bank Muamalat Indonesia staff in conducting the business.

- **Code of Ethics**

A code of conduct for all Bank Muamalat Indonesia employees in carrying out their daily duties and services.

Code of Conduct Dissemination

The Bank's Code of Ethics applies, is applied and must be obeyed by all levels of Bank Muamalat Indonesia employees without exception, from the Board of Commissioners, Directors, all employees, to its fostered and business partners.

Bank Muamalat Indonesia continuously implements and enforces its Code of Ethics with full awareness in the form of attitudes, behaviors, actions, commitments, and provisions made in the Code of Ethics Compliance Statement, Management Commitment, Annual Disclosure, Conflict of Interest, Integrity Pact, and Awareness Program.

Bank Muamalat Indonesia routinely conducts socialization of its Code of Ethics and Policies to stakeholders, socialization through the Bank Muamalat Indonesia website, administrator e-mails, standing banners, flyers, and advertising media around the Bank Muamalat Indonesia work unit.

Sanction

The Bank imposes strict sanctions on anyone who is proven to have violated the Company's Code of Ethics. The sanctions are given based on the extent, nature, and frequency of violations committed. However, in general, the procedure for imposing sanctions still refers to the provisions of the Code of Ethics, Articles of Association, Company Regulations and prevailing laws and regulations.

Violations of the code of ethics are reported and sanctioned through the application of the Whistleblowing System.



KOMITMEN ANTI FRAUD DAN ANTI KORUPSI [205-2]

Bank Muamalat Indonesia berkomitmen penuh untuk mencegah terjadinya tindak korupsi maupun tindakan penipuan (fraud) lainnya dengan menerapkan aturan yang ketat. Bank menerapkan kebijakan yang secara tegas menyatakan bahwa Insan Muamalat tidak diperbolehkan melakukan perbuatan korupsi atau melakukan perbuatan yang mendorong terjadinya korupsi, serta memberi atau menerima suap.

Sebagai perusahaan terbuka, Bank Muamalat Indonesia memiliki kebijakan anti korupsi dan *anti fraud*. Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Bank dilakukan secara legal, berprinsip kehati-hatian (*prudent*), dan sesuai dengan prinsip-prinsip tata kelola yang baik.

Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri yang di dalamnya mencakup antara lain program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dalam Bank. Lingkup dari kebijakan tersebut harus menggambarkan upaya pencegahan Bank terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.

Istilah *fraud* sendiri merupakan tindakan atau perbuatan yang menyimpang atau tidak benar yang dilakukan oleh seluruh jajaran Bank Muamalat Indonesia, baik pemegang saham, Dewan Komisaris, Direksi, Tim Manajemen, serta seluruh karyawan baik tetap maupun tidak tetap (kontrak, permanen dan alih daya/*outsourcing*) terkait dengan proses kerja dan kegiatan operasional Bank yang mengakibatkan kerugian atau risiko kerugian secara langsung dan tidak langsung bagi pihak lain.

Kebijakan Anti Fraud [205-2]

Bank juga telah menyusun kebijakan *anti fraud* yang diatur dalam Pedoman dan Prosedur *Anti Fraud*. Secara umum Pedoman dan Prosedur *Anti Fraud* mengatur antara lain tugas dan tanggung jawab *anti fraud*, wewenang *anti fraud*, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi dan tindak lanjut.

Terkait tindakan penyimpangan atau *fraud*, Bank Muamalat Indonesia mematuhi Surat Edaran Bank Indonesia No.13/28/DPNP tertanggal 9 Desember 2011 perihal Penerapan Strategi *Anti Fraud* bagi Bank Umum dan sebagai wujud penyempurnaan Kebijakan Sistem Pengendalian Intern Bank. Untuk itu, melalui upaya pemantauan dan mitigasi risiko *fraud*, Bank Muamalat

COMMITMENT TO ANTI FRAUD AND ANTI CORRUPTION [205-2]

Bank Muamalat Indonesia is fully committed to preventing corruption and other fraudulent acts by implementing strict rules. The Bank implements a policy that explicitly states that Muamalat employees shall always refrain from committing acts of corruption or ones that may encourage corruption as well as give or accept bribes.

As a public company, Bank Muamalat Indonesia has anti-corruption and anti-fraud policies. The anti-corruption policy works to ensure that the Bank's business activities are carried out legally on prudent principles and in accordance with the principles of good governance.

The policy can be part of a code of ethics, or in a separate form which includes, among other tools, programs and procedures implemented in dealing with corrupt practices, kickbacks, fraud, bribery and/or gratuities at the Bank. The scope of the policy must describe the Bank's efforts to prevent all corrupt practices, either giving or receiving from other parties.

The term *fraud* refers to an act or deed that is deviant or fraudulent committed by anyone working for Bank Muamalat Indonesia, including shareholders, the Board of Commissioners, the Board of Directors, the Management Team, permanent and non-permanent (contract, permanent and outsourcing) employees related to the work processes and operational activities of the Bank that result in direct and indirect loss or risk of loss for other parties.

Anti-Fraud Policy [205-2]

The Bank has also compiled an anti-fraud policy regulated in the Anti-Fraud Guidelines and Procedures. In general, the Anti-Fraud Guidelines and Procedures regulate, among other matters, the duties and responsibilities of anti-fraud, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, evaluation and follow-up.

Regarding acts of irregularities or fraud, Bank Muamalat Indonesia complies with Bank Indonesia Circular No.13/28/DPNP dated 9 December 2011 on the Implementation of Anti-Fraud Strategies for Commercial Banks and as a manifestation of how to improve the Bank's Internal Control System Policy. Therefore, through monitoring and mitigating the risk of

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Indonesia telah menyusun Strategi *Anti Fraud* Bank Muamalat Indonesia yang berlandaskan pada empat pilar, yakni: Pencegahan, Deteksi, Investigasi, serta Pelaporan dan Sanksi, yang dalam penerapannya harus diiringi dengan Pemantauan, Evaluasi dan Tindak Lanjut, dengan melibatkan seluruh jajaran karyawan (*line of defense*).

Adapun penjelasan mengenai empat pilar dimaksud adalah sebagai berikut.

1. Pencegahan, yaitu melakukan langkah-langkah dalam rangka mengurangi potensi risiko terjadinya *Fraud*, antara lain melalui program-program berikut ini:
 - a. *Anti fraud awareness*: yaitu upaya untuk menumbuhkan kesadaran mengenai pentingnya pencegahan *fraud* oleh seluruh pihak terkait. Beberapa program *anti fraud awareness*, adalah: deklarasi *anti fraud*, program *employee awareness*, program *customer awareness*, Himbauan tertulis di area *banking hall*, pemberian *training anti fraud*, serta sosialisasi *anti fraud* kepada seluruh pegawai.
 - b. Identifikasi kerawanan: proses manajemen risiko untuk mengidentifikasi, menganalisis dan menilai potensi risiko terjadinya *fraud*.
 - c. *Know your employee* pada sistem rekrutmen pegawai.
2. Deteksi, yaitu melakukan langkah-langkah dalam mengidentifikasi dan menemukan *fraud* dalam kegiatan usaha bank, antara lain melalui penerapan: Kebijakan dan mekanisme *whistle blowing*, *Surprise audit*, *Surveillance system*.
3. Investigasi, pelaporan dan pemberian sanksi, melakukan langkah-langkah dalam rangka menggali informasi (investigasi), sistem pelaporan dan pengenaan sanksi atas *fraud* dalam kegiatan usaha bank.
4. Pemantauan, evaluasi dan tindak lanjut perbaikan, yaitu Bank melakukan pemantauan terhadap tindakan perbaikan dalam upaya menghindari berulangnya kasus *fraud* yang sama dan memastikan bahwa rekomendasi perbaikan telah dilaksanakan secara memadai oleh unit kerja terkait, mengevaluasi akar penyebab dari setiap kejadian *fraud* untuk menentukan langkah perbaikan (*corrective action*) yang perlu dilakukan

Unit Kerja Anti Fraud

Bank Muamalat Indonesia mengacu pada petunjuk teknis Pengendalian Gratifikasi terkait aturan larangan gratifikasi serta mekanisme pelaporan kepada sistem internal Bank Muamalat Indonesia, Pusat Pelaporan dan Analisis Transaksi

fraud, Bank Muamalat Indonesia has developed an Anti-Fraud Strategy which is based on four pillars, namely: Prevention, Detection, Investigation, and Reporting and Sanctions, which shall be implemented through Monitoring, Evaluation and Follow-ups, involving all levels of employees (line of defence).

The explanation of the four pillars is as follows.

1. Prevention, which is to take steps to reduce the potential risk of fraud, including through the following programs:
 - a. Anti fraud awareness: efforts to raise awareness of the importance of preventing frauds by all related parties. Some of the anti-fraud awareness programs are: anti-fraud declaration, employee awareness program, customer awareness program, written appeal in the banking hall area, providing anti-fraud training, and anti-fraud socialization to all employees.
 - b. Vulnerability identification: a risk management process to identify, analyze and assess potential risks of fraud.
 - c. Know your employee in the employee recruitment system.
2. Detection, which is to take steps in identifying and finding frauds in bank business activities through e.g. the implementation of: Whistle blowing policies and mechanisms, Surprise audits, Surveillance system.
3. Investigation, reporting and imposing sanctions, which is to take steps in collect information (investigations), reporting systems and imposing sanctions for fraud in bank business activities.
4. Monitoring, evaluation and follow-up on improvements, where the Bank monitors corrective actions in an effort to prevent past cases for recurring and ensure that recommendations for improvements have been implemented adequately by the relevant work units, evaluating the root causes of each fraud incident to determine the necessary corrective actions

Anti Fraud Work Unit

Bank Muamalat Indonesia refers to the technical guidelines for Gratification Control related to the rules on the prohibition of gratification, and to the reporting mechanism of its internal system, the Financial Transaction Reports and Analysis Center

Keuangan (PPATK). Kepatuhan Bank Muamalat Indonesia terhadap aturan pengendalian gratifikasi dapat dilaporkan melalui Unit Kerja Anti Fraud.

PENGENDALIAN GRATIFIKASI

Kebijakan pengendalian gratifikasi merupakan sebuah kebijakan untuk mewujudkan pengelolaan Bank yang bebas dari segala bentuk korupsi, kolusi dan nepotisme (KKN) bagi seluruh jajaran Bank Muamalat Indonesia. Kegiatan gratifikasi berpotensi terjadi saat menjalin hubungan kerja dengan pihak ketiga.

Berdasarkan hal tersebut, Bank menginisiasi pedoman dan pengendalian gratifikasi di lingkungan Bank. Pedoman dan pengendalian gratifikasi tersebut juga berlaku untuk anak perusahaan Bank sesuai dengan ketentuan yang berlaku. Dengan adanya pedoman tersebut diharapkan agar seluruh Insan Bank Muamalat Indonesia memiliki pemahaman yang setara tentang perlakuan terhadap gratifikasi serta terhindar dari praktik gratifikasi yang termasuk tindak pidana suap.

Bank mendefinisikan gratifikasi/hadiah sebagai semua bentuk penerimaan atau pemberian, baik langsung maupun tidak langsung. Gratifikasi/hadiah dapat berupa uang, barang atau sesuatu penerimaan atau pemberian berupa apa pun (termasuk hiburan dan pelayanan) atau keuntungan lain yang tidak sepatutnya yang diketahui atau patut diduga bahwa penerimaan atau pemberian itu dimaksudkan untuk mempengaruhi keputusan pejabat perusahaan dan/atau pihak lain atau hadiah tersebut diberikan sebagai akibat karena telah melakukan sesuatu atau tidak melakukan sesuatu dalam jabatannya yang bertentangan dengan kewajibannya.

Bank Muamalat Indonesia melarang seluruh jajaran insan BMI menerima atau memberi hadiah dari dan/atau kepada pihak lain yang dimaksudkan untuk atau diduga dapat mempengaruhi keputusan pejabat Bank dan/atau pihak lain. Bank diperbolehkan memberikan bantuan (donasi) untuk kepentingan amal atau sosial dalam jumlah yang wajar sepanjang sesuai peraturan perundang-undangan serta ketentuan dan kaidah syariah yang berlaku.

(PPATK). Bank Muamalat Indonesia's compliance with gratuity control rules can be reported through the Anti-Fraud Unit.

GRATIFICATION CONTROL

The gratification control policy is a policy to create Bank management that is free from all forms of corruption, collusion and nepotism (KKN) for all levels of Bank Muamalat Indonesia. Gratuity activities may occur when work relationship with a third party is established.

Aware of this, the Bank initiated guidelines and gratuity control in its organization. The guidelines and gratification control also apply to the Bank's subsidiaries subject to applicable regulations. With these guidelines, the Bank expects all of its employees to have the same perspective on the treatment of gratification and avoid the practice of gratification which includes bribery.

The Bank defines gratuities/gifts as a form of acceptance or gift, either directly or indirectly. Gratuities/gifts can take the form of money, goods or something received or given in any form (including entertainment and services) or other benefits that are not duly known or reasonably suspected that the receipt or gift is intended to influence the decisions of company officials and/or other parties or the gift is given as a result of having done something or not doing something in his position that is contrary to his obligations.

Bank Muamalat Indonesia prohibits all of its employees of BMI from receiving or giving gifts from and/or to other parties that are intended to or are suspected of influencing the decisions of Bank officials and/or other parties. The Bank is allowed to give assistance (donations) for charitable or social purposes in a reasonable amount so long as it remains in compliance with laws and regulations as well as applicable sharia principles.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

SISTEM PELAPORAN PELANGGARAN [205-3]

Bank merancang dan menetapkan sebuah mekanisme pelaporan atas pelanggaran atau dugaan pelanggaran terhadap kebijakan dan/atau prosedur serta etika dan nilai-nilai budaya Perseroan, yang dikenal dengan nama Sistem pelaporan pelanggaran (*Whistle Blowing System* "WBS"). Secara umum, penerapan WBS di lingkup Perseroan bertujuan untuk menghadirkan lingkungan kerja yang nyaman dan kondusif bagi seluruh karyawan, serta dalam rangka mencegah terjadinya tindak kecurangan yang dapat menimbulkan kerugian materiil ataupun *immaterial* bagi Perseroan di kemudian hari.

WBS dikelola oleh unit Anti Fraud dan difungsikan sebagai turunan dari Strategi *Anti Fraud* (SAF) Bank Muamalat Indonesia. Kebijakan pelaksanaan WBS diatur dalam Kebijakan GCG dan Prosedur *Anti Fraud* yang mencakup: Perlindungan kepada *Whistleblower*, Sistem Pelaporan dan Mekanisme Tindak Lanjut Laporan *Whistleblower*, Pengaduan Indikasi *Fraud*, serta *Contact Center* WBS.

Sistem WBS Bank Muamalat Indonesia menjamin kerahasiaan identitas pelapor dan laporannya serta memberikan perlindungan penuh bagi *whistleblower*. *Whistleblower* dapat menyampaikan dugaannya kepada Bank Muamalat Indonesia secara pribadi, baik melalui surat, telepon, *e-mail* serta media lainnya. Laporan dugaan pelanggaran bisa disampaikan kepada *Contact Center* WBS Bank Muamalat Indonesia, yakni:

Contact Center WBS PT Bank Muamalat Indonesia Tbk
Muamalat Tower Lantai 9
Jl. Prof. Dr. Satrio Kav. 18
Jakarta 12940
UP. Anti Fraud
e-mail: antifraud@bankmuamalat.co.id

Bank memberi jaminan perlindungan kepada Pelapor yang beritikad baik beserta keluarganya dengan merahasiakan identitas diri Pelapor. Selain itu, Bank juga memberikan bantuan perlindungan hukum kepada Pelapor dari segala bentuk ancaman, intimidasi, hukuman atau tindakan yang tidak menyenangkan dari pihak manapun. Perlindungan juga diberikan kepada karyawan yang melakukan penyelidikan dan bagi yang memberikan informasi terkait dengan penyelidikan pelanggaran.

WHISTLE BLOWING SYSTEM [205-3]

The Bank designs and establishes a reporting mechanism for violations or suspected violations of policies and/or procedures as well as its corporate ethics and cultural values or known as the Whistle Blowing System ("WBS"). In general, the implementation of WBS within the scope of the Company aims to provide a comfortable and conducive work environment for all employees, and to prevent fraudulent acts that may cause material or immaterial losses to the Company in the future.

The WBS is managed by the Anti-Fraud unit and functions as a derivative of Bank Muamalat Indonesia's Anti-Fraud Strategy (SAF). The WBS implementation policy is regulated in the GCG Policy and Anti-Fraud Procedures which include: Protection for Whistleblowers, Reporting Systems and Mechanisms for Follow-Up on Whistleblower Reports, Fraud Indication Report, and WBS Contact Center.

Bank Muamalat Indonesia's WBS system guarantees the confidentiality of the whistle blower's identity and reports and provides full protection to them. Whistleblowers can personally report their allegations to Bank Muamalat Indonesia, either by letter, telephone, email or other media. Reports of suspected violations can be submitted to the WBS Contact Center of Bank Muamalat Indonesia at:

WBS Contact Center PT Bank Muamalat Indonesia Tbk
Muamalat Tower 9th Floor
Jl. Prof. Dr. Satrio Kav. 18
Jakarta 12940
UP. Anti Fraud
e-mail: antifraud@bankmuamalat.co.id

The Bank guarantees protection to the whistleblowers who have good intentions and to their families by keeping their identity confidential. In addition, the Bank also provides legal protection assistance to them from all forms of threats, intimidation, punishment or unpleasant actions from any party. Protection is also provided to employees who make the investigations and to those who provide information related to the investigation.



Pengelolaan WBS dilakukan oleh Unit Kerja Anti Fraud sesuai dengan Pedoman dan Prosedur Anti Fraud. Apabila Terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan mengacu pada ketentuan yang berlaku di Perseroan, maupun secara umum sesuai dengan perundang-undangan yang berlaku.

Selama tahun 2020 telah dilakukan tindak lanjut pelaksanaan investigasi atas indikasi *fraud* yang dilaporkan. Tabel berikut menjelaskan informasi mengenai data pelanggaran *fraud*.
[205-3]

WBS is managed by the Anti-Fraud Unit in accordance with the Anti-Fraud Guidelines and Procedures. If the reported Party is proven to have committed the alleged violation, the sanctions given shall refer to the applicable provisions in the Company and to the prevailing laws and regulations in general.

During 2020, follow-up investigations made on reported indications of fraud. The following table gives information on the data of committed violations. **[205-3]**

| Internal Fraud dalam 1 Tahun Internal Fraud in 1 Year | Jumlah Kasus yang Dilakukan Oleh Number of Cases By: | | | | | |
|--|--|------|-------------------------------------|------|--|------|
| | Pengurus Management | | Pegawai Tetap Permanent Employee | | Pegawai Tidak Tetap Contract Employee | |
| | 2019 | 2020 | 2019 | 2020 | 2019 | 2020 |
| Total Fraud Total Fraud | 0 | | 26 | 8 | 0 | |
| Telah Diselesaikan Resolved | 0 | | 24 | 7 | 0 | |
| Dalam Proses Penyelesaian Internal Bank In Process of Internal Settlement | 0 | | 1 | 1 | 0 | |
| Belum Diupayakan Penyelesaiannya Not Yet Processed | 0 | | 0 | 0 | 0 | |
| Telah Ditindaklanjuti Melalui Proses Hukum Processed by Litigation | 0 | | 1 | 0 | 0 | |

INISIATIF EKSTERNAL **[102-12]**

Bank terus melakukan peningkatan standar dengan melakukan peningkatan mutu atas kegiatan yang dilakukan. Secara bertahap, Bank mengimplementasikan penerapan Standar Operasional Internasional dalam setiap kegiatan yang dilakukan yang dituangkan di dalam kebijakan dan prosedur kerja sebagai pedoman pelaksanaan kegiatan.

EXTERNAL INITIATIVES **[102-12]**

The Bank makes continues improvements in the quality standards of its activities. Gradually, the Bank contributes to the implementation of International Operational Standards in each of its activities as outlined in the work policies and procedures as a guideline for the implementation of activities.

MANAJEMEN PEMANGKU KEPENTINGAN

Bank Muamalat Indonesia terus berupaya untuk menciptakan nilai bagi seluruh pemangku kepentingan. Untuk itu Bank Muamalat Indonesia selalu mengambil pendekatan yang holistik untuk mencapai hasil-hasil yang saling mendukung bagi seluruh pemangku kepentingan, termasuk dengan menjaga fokus pada imbal hasil atas ekuitas yang berkelanjutan secara jangka panjang. Prinsip-prinsip pelibatan pemangku kepentingan di Bank Muamalat Indonesia ini, didasarkan pada prinsip Perbankan Syariah, Materialitas dan secara Responsivitas.

STAKEHOLDERS MANAGEMENT

Bank Muamalat Indonesia continuously strives to create values for all stakeholders. Thus, the Bank always takes a holistic approach towards achieving supportive results for all stakeholders, including maintaining the focus of long-term returns on sustainable longterm equity. The principles of stakeholders engagement at Bank Muamalat Indonesia are in accordance with the principles of Islamic Banking, Materiality and Responsiveness.

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Bank juga menyadari bahwa dengan luasnya wilayah operasional, membuat para pemangku kepentingan memiliki ekspektasi yang berbeda-beda di tiap wilayah sehingga diperlukan kesepahaman terhadap visi dan misi Bank. Oleh karenanya, untuk mewujudkan kesepahaman akan visi masa depan, Bank telah melakukan proses identifikasi berbagai kelompok pemangku kepentingan yang signifikan terhadap kegiatan bisnis Bank yang terdiri dari Pemegang Saham, Masyarakat, Karyawan dan Serikat Pekerja, Pemerintah, Regulator & Legislatif, Nasabah, Rekanan, Media Massa, serta Aparat Keamanan.

Identifikasi kelompok Pemangku Kepentingan tersebut menggunakan metode *stakeholder mapping* yang bertujuan agar Bank Muamalat Indonesia mengetahui dengan jelas akan pihak-pihak yang paling berkepentingan dengan Bank Muamalat Indonesia secara timbal-balik, hubungan apa yang dijalini, hal apa yang perlu dikomunikasikan, dan bagaimana memaksimalkan karakteristik media komunikasi sehingga dapat berkomunikasi dengan para pemangku kepentingan secara efektif yang pada akhirnya mampu mencapai target lanjutan yang diharapkan. **[102-42]**

Untuk mengidentifikasi pemangku kepentingan, Bank mengupayakan rujukan dokumen AA1000 *Stakeholder Engagement Standard* versi tahun 2015, yang membagi pemangku kepentingan dalam 6 (enam) indikator sebagai berikut:

1. *Dependency* (D) Jika Bank memiliki ketergantungan pada seseorang atau sebuah organisasi, atau sebaliknya.
2. *Responsibility* (R) Jika Bank memiliki tanggung jawab legal, komersial atau etika terhadap seseorang atau sebuah organisasi.
3. *Tension* (T) Jika seseorang atau sebuah organisasi membutuhkan perhatian Bank terkait isu ekonomi, sosial atau lingkungan tertentu.
4. *Influence* (I) Jika seseorang atau sebuah organisasi memiliki pengaruh terhadap Bank atau strategi atau kebijakan pemangku kepentingan lain.
5. *Diverse Perspective* (DP) Jika seseorang atau sebuah organisasi memiliki pandangan yang berbeda yang dapat mempengaruhi situasi dan mendorong adanya aksi yang tidak ada sebelumnya.
6. *Proximity* (P) Jika seseorang atau sebuah organisasi memiliki kedekatan geografis dan operasional dengan Bank.

With a wide range of operational areas, Bank Muamalat Indonesia realizes that stakeholders have different expectations in each region. Thus, an understanding of the Bank's future vision is necessary. To realize such an understanding of the future vision, the Bank has carried out a process of identifying various groups of significant stakeholders to the Bank's business activities. The groups consist of Shareholders, the Community, Employees and Trade Unions, the Government, Regulators & Legislatures, Customers, Partners, Mass Media, and Security Apparatus.

The identification of Stakeholder groups uses stakeholder mapping method, aiming at creating the awareness of the Bank of the parties that contribute most in terms of their interest, the relationships that have been established, matters that need to be communicated, and how to maximize the media communication effectively with stakeholders that in the end can achieve the expected follow-up targets. **[102-42]**

To identify stakeholders, the Bank refers to the 2015 version of the AA1000 Stakeholders Engagement Standard, which classifying stakeholders into 6 (six) indicators as follows:

1. Dependency (D) If the Bank has a dependency on a person or an organization, or vice versa.
2. Responsibility (R) If the Bank has legal, commercial or ethical responsibilities towards a person or an organization.
3. Tension (T) If a person or an organization needs the Bank's attention concerning certain economic, social and environmental issues.
4. Influence (I) If a person or an organization has influence on the Bank or the strategies or policies of other stakeholders.
5. Diverse Perspective (DP) If a person or an organization has different views that can influence the situation and incite action that previously did not exist.
6. Proximity (P) If a person or an organization has a geographical and operational proximity to the Bank.



Tabel Pengelolaan Hubungan dengan Pemangku Kepentingan
Table of Relationship Management with Stakeholders

| Pemangku Kepentingan [102-40] Stakeholders | Pendekatan [102-43] Approach | Topik [102-44] Topic | Respons terhadap Topik Response to Topic | Frekuensi Frequency |
|---|---|---|---|-------------------------------|
| Pemegang Saham | Komunikasi: <ul style="list-style-type: none"> Rapat Umum Pemegang Saham Tahunan (RUPST) Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) | Bank mempertahankan dan meningkatkan nilai usaha sesuai harapan pemegang saham. | <ul style="list-style-type: none"> Meningkatkan kemampuan, keterampilan dan keahlian karyawan. Meningkatkan performa Bank. | Setidaknya setahun sekali. |
| Shareholders | Communications: <ul style="list-style-type: none"> Annual General Meeting of Shareholders (AGMS) Extraordinary General Meeting of Shareholders (EGMS) | The Bank maintains and increases business value according to shareholders expectations. | <ul style="list-style-type: none"> Improving employees' ability, skills and expertise. Improving the Bank's performance. | At least once a year. |
| Media Masa | <ul style="list-style-type: none"> Melaksanakan prinsip-prinsip keterbukaan informasi yang selayaknya diketahui publik melalui penyampaian berita maupun bentuk informasi lainnya. Melakukan kunjungan ke media maupun ke unit kerja Bank untuk memperluas wawasan mengenai kegiatan bisnis Bank | Keterbukaan informasi yang akurat dan terkini. | Memberikan informasi akurat mengenai berita terkini Bank. | Setidaknya tiga kali setahun. |
| Mass Media | <ul style="list-style-type: none"> To apply the principles of information disclosure by publishing publication of press releases and other form to communication. To visit the media as well as the Bank's related business units to broaden perspectives as regards to the Bank's business operations. | Disclosure of clear and updated information. | Providing accurate information about the latest news regarding Bank. | At least three times a year. |
| Masyarakat | <ul style="list-style-type: none"> Memperluas akses dan porsi pembiayaan produktif bagi Usaha Mikro Kecil dan Menengah (UMKM). Meningkatkan akses keuangan syariah bagi penduduk di daerah populasi rendah. Menyediakan layanan khusus 'Satu Atap bagi Haji dan Umrah' (1IHRAM). Menyelenggarakan konsultasi edukasi tentang perencanaan keuangan syariah. | <ul style="list-style-type: none"> Meningkatnya taraf kehidupan masyarakat ("umat") melalui produk pembiayaan berbasis syariah untuk pengembangan UMKM. Bertumbuhnya jumlah nasabah syariah hingga ke daerah pelosok nusantara. Meningkatnya kualitas serta kenyamanan dari layanan khususnya bagi nasabah calon Haji dan Umrah. Meningkatnya literasi masyarakat luas terkait produk/ layanan perbankan syariah. | <ul style="list-style-type: none"> Optimalisasi program pembiayaan sektor UMKM yang telah terlaksana. Meningkatkan jumlah mitra nasabah baru di daerah pelosok nusantara. Memberikan kualitas layanan melebihi ekspektasi nasabah. Memberikan konsultasi dan pelatihan yang lebih luas mengenai perencanaan keuangan berbasis syariah kepada masyarakat luas. | Setidaknya tiga kali setahun. |
| Public | <ul style="list-style-type: none"> Broadening the access and distribution of financing for Micro Small Medium Enterprises (MSME) segments. Increasing the access to sharia banking and financing, especially to low populated regions. Providing customized service, namely "One Stop Solution for Hajj and Umrah" (1IHRAM). Educating the public through consultation relating to sharia financial management. | <ul style="list-style-type: none"> Increasing community's welfare ("ummah") through sharia-based financing for MSMEs. Increasing total number of customers especially those who live in low populated areas in Indonesia. Better service quality, particularly for customers with Hajj and Umrah plan. Increasing the literacy of communities in regards of Sharia-based products/ services. | <ul style="list-style-type: none"> Optimizing the implementation of UMKM sector financing program. Increasing the number of new customer partners in remote areas. Providing service quality that exceeds customer expectations. Providing consultation and training regarding to sharia financial planning to the wider community. | At least three times a year |

Tata Kelola Keberlanjutan

Tata Kelola Keberlanjutan

Tabel Pengelolaan Hubungan dengan Pemangku Kepentingan

Table of Relationship Management with Stakeholders

| Pemangku Kepentingan [102-40] Stakeholders | Pendekatan [102-43] Approach | Topik [102-44] Topic | Respons terhadap Topik Response to Topic | Frekuensi Frequency |
|---|--|--|--|-------------------------------|
| Pemerintah dan Pembuat Kebijakan | <ul style="list-style-type: none"> Melakukan komunikasi dan mematuhi seluruh regulasi yang berlaku, termasuk dalam pelaporan rutin. Membayar pajak, biaya pungutan pemerintah dan biaya terkait non-pajak lainnya. Melakukan partisipasi aktif dalam musyawarah rencana kegiatan bersama. Meminta masukan berbagai lembaga pemerintah terhadap aspek-aspek operasional Bank. | <ul style="list-style-type: none"> Kepatuhan terhadap seluruh regulasi yang berlaku. Tata kelola Perusahaan yang Baik. Kerja sama dalam program <i>Corporate Social Responsibility</i> (CSR). | <ul style="list-style-type: none"> Melakukan evaluasi secara berkala sebagai alat ukur efektivitas kepatuhan terhadap regulasi yang berlaku. Meningkatkan program-program Anti Korupsi serta Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT). Meningkatkan kerja sama program-program CSR dengan Pemerintah. | Setidaknya tiga kali setahun. |
| Government and Policy Makers | <ul style="list-style-type: none"> Communicating and complying with all regulations, including reporting requirements (annual financial statements, licenses, etc). Paying taxes, local government charges and non-tax state revenues in accordance with the laws and regulations. Participating in the local government's development planning discussions to ensure the Bank's social responsibility plans synergize. Seeking inputs from various government agencies in regards to the Bank's operations. | <ul style="list-style-type: none"> Complying with all applicable regulations. Good Corporate Governance. Cooperation in Corporate Social Responsibility (CSR) programs. | <ul style="list-style-type: none"> Conducting evaluation regularly to measure the effectiveness of compliance with the Applicable regulations. Improving Anti-Corruption and Anti-Money Laundering and Combating the Financing of Terrorism (AML-PPT) programs. Enhancing cooperation on CSR programs with the Government. | At least three times a year |
| Industri sejenis (Bank Syariah lain) | Berkomunikasi dan berkolaborasi dengan lembaga seperti: <ul style="list-style-type: none"> Asosiasi Bank Syariah Indonesia (ASBISINDO). Pusat Komunikasi Ekonomi Syariah (PKES). Masyarakat Ekonomi Syariah (MES). | <ul style="list-style-type: none"> Terjalinnya kerja sama yang baik di antara sesama industri perbankan syariah. Terciptanya persaingan usaha yang sehat. Pertemuan berkala di antara sesama pelaku bisnis. | Melaksanakan aktivitas dan kegiatan perbankan syariah yang sesuai dengan prosedur, beretika/ <i>Good Corporate Governance</i> (GCG). | Setidaknya tiga kali setahun. |
| Similar industries (other Sharia banks) | To communicate and to collaborate with other organizations e.g.: <ul style="list-style-type: none"> Association of Indonesia Sharia Banks (ASBISINDO). Center of Sharia Economy Communication (PKES). Sharia Economy Society (MES). | <ul style="list-style-type: none"> Good synergy built with similar sharia banking industry. Creating a sound business competition. Periodical meeting with other businesses in the same industry. | Carrying out sharia banking activities in accordance with procedures, ethics/ <i>Good Corporate Governance</i> (GCG). | At least three times a year |

Tabel Pengelolaan Hubungan dengan Pemangku Kepentingan
Table of Relationship Management with Stakeholders

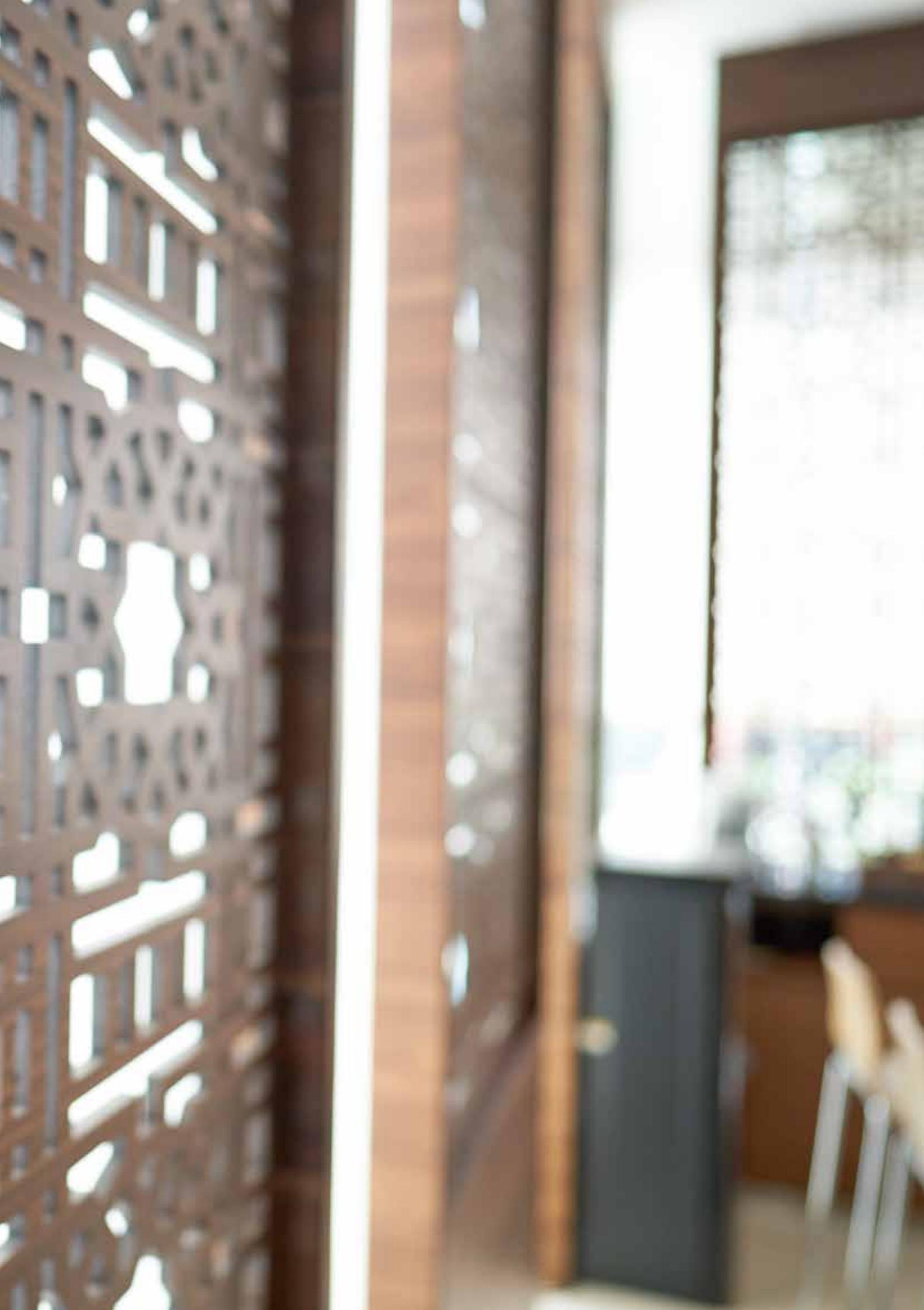
| Pemangku Kepentingan [102-40] Stakeholders | Pendekatan [102-43] Approach | Topik [102-44] Topic | Respons terhadap Topik Response to Topic | Frekuensi Frequency |
|---|--|--|--|-------------------------------|
| Nasabah | <ul style="list-style-type: none"> Menyediakan produk dan layanan keuangan syariah. Mengadakan pertemuan regular untuk mendiskusikan isu terkait kontrak yang telah disetujui. Menyelenggarakan mekanisme pengaduan dan tindak lanjutnya. Melakukan survei untuk mengetahui kepuasan pelanggan dengan Customer Satisfaction Index. Menjaga privasi pelanggan. Mengadakan acara customer gathering. | <ul style="list-style-type: none"> Peningkatan intensitas penyelenggaraan sosialisasi terkait produk dan layanan keuangan Bank terutama bagi nasabah baru dan masyarakat yang belum teredukasi akses keuangan berbasis syariah. Peningkatan fasilitas dan akses perbankan serta keamanan transaksi. Transparansi informasi layanan Bank. | <ul style="list-style-type: none"> Konsistensi penyelenggaraan program-program edukasi terbuka kepada setiap nasabah Bank. Meningkatkan sistem pada fasilitas dan keamanan transaksi perbankan syariah. Memberikan informasi akurat kepada setiap nasabah mengenai informasi terkini produk dan layanan perbankan syariah. | Setidaknya tiga kali setahun. |
| Customer | <ul style="list-style-type: none"> Providing quality services and sharia-based financial products. Holding regular meetings to discuss issues related to the execution of agreed contracts. Providing complaints and follow-up mechanisms. Conducting customer satisfaction surveys and preparing Customer Satisfaction Index. Keeping privacy of customers data. Facilitating customer gathering events. | <ul style="list-style-type: none"> Increasing intensity of socialization related to Bank's financial products and services, especially for new customers and people who lack of education in sharia financial literacy. Improving facilities and banking services access as well as transactions security. Information transparency of the Bank's services. | <ul style="list-style-type: none"> Consistency of the implementation in transparent educational programs to customers. Strengthening the system at the Bank's facilities and ensuring better security in sharia banking transactions. Providing accurate and updated information to every customer about the latest sharia banking products and services. | At least three times a year |
| Organisasi Kemasyarakatan/ Perusahaan Nirlaba | Informasi dan pengembangan kapasitas terkait keuangan berkelanjutan. | <ul style="list-style-type: none"> Pengungkapan informasi yang jelas dan terkini. Peningkatan kapasitas yang berhubungan dengan keuangan berkelanjutan. | Pelibatan dan penyediaan informasi yang akurat terkait perkembangan terakhir keuangan berkelanjutan Bank. | Setidaknya tiga kali setahun. |
| Nirlaba Civil Society Organization/ NGO | Information and capacity building in regard to sustainable finance | <ul style="list-style-type: none"> Disclosure of clear and updated information. Increasing capacity in regards of sustainable finance. | Engagement & providing accurate information about the latest progress of the Bank's sustainable finance. | At least three times a year |
| Rekanan | <ul style="list-style-type: none"> Membuat kontrak kerja yang dilandasi panduan kerja dan Standar Etika Bank. Melakukan pengawasan serta evaluasi berkala pelaksanaan kontrak kerja sesuai dengan panduan kerja dan Standar Etika Bank. Melakukan sanksi penghentian kontrak kerja sama terhadap pemasok, yang mengabaikan panduan kerja dan Standar Etika Bank. | Transparansi dalam proses pengadaan. | Melaksanakan sistem pengadaan yang mematuhi prinsip-prinsip panduan kerja dan standar etika. | Setidaknya tiga kali setahun. |
| Partner | <ul style="list-style-type: none"> Creating work contracts that are based on the employment guidelines and ethical standards adhered to the Bank. Conducting periodic monitoring and evaluation on the implementation of work contracts in accordance with the employment guidelines and ethical standards adhered to the Bank. Imposing sanction by terminating contracts to those that ignore the Bank employment guidelines and ethical standards. | Transparency in the procurement process. | Implementing procurement systems that comply with the principles of work procedure and standard ethics. | At least three times a year |



Tentang Laporan Keberlanjutan

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Tentang Laporan Keberlanjutan

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Melalui laporan ini, Bank memberikan gambaran tentang tantangan dihadapi dalam mengelola keberlanjutan bisnis dan upaya yang telah dilakukan untuk memenuhi harapan para pemangku kepentingan, serta sebagai partisipasi dalam mendukung pencapaian tujuan keberlanjutan.



Through this report, the Bank provides an overview of the challenges faced in managing business sustainability and the efforts that have been made to meet the expectations of stakeholders, as well as participation in supporting the achievement of sustainability goals.

Laporan Keberlanjutan, atau “Laporan” PT Bank Muamalat Indonesia Tbk (“Bank Muamalat Indonesia” atau “Bank”) tahun 2020 menjadi Laporan edisi keempat dari Bank. Melalui Laporan ini, Bank kembali memberikan gambaran mengenai tantangan yang harus di atasi dan upaya yang dilakukan dalam mengelola kesinambungan usaha, berbagai upaya yang dilakukan untuk memenuhi harapan para pemangku kepentingan di tahun 2020, juga partisipasi Bank dalam mendukung pencapaian tujuan keberlanjutan.

Melalui Laporan ini, Bank mengungkapkan apa yang dilakukan untuk meminimalisir dampak operasional terhadap ekonomi, lingkungan, dan sosial sekitar, dilain pihak menjelaskan apa yang dilaksanakan Bank untuk mengoptimalkan manfaat dan kinerja dari aspek ekonomi, lingkungan dan sosial

The Sustainability Report for PT Bank Muamalat Indonesia Tbk (“Bank Muamalat Indonesia” or “the Bank”) for the year 2020 is the fourth edition of the Bank’s report. Through this report, the Bank is disclosing the challenges to be overcome, the efforts to manage business sustainability, various efforts done to meet stakeholders’ hopes in 2020, and Bank Muamalat Indonesia’s participation in supporting the achievement of sustainability goals.

Through this Report, the Bank discloses what has been done to minimize operational impacts on the surrounding economy, environment, and social sector, while describing what has been done to optimize the benefits and performances of the economy, environment, and social aspects for the wider

bagi masyarakat luas secara berimbang. Sejak tahun 2017, Bank berkomitmen penuh untuk menyampaikan inisiatif-inisiatif pengembangan berkelanjutan Bank melalui Laporan Keberlanjutan secara rutin. Melalui Laporan ini, Bank berharap seluruh pemangku kepentingan dapat memahami komitmen Bank Muamalat Indonesia terhadap keberlanjutan.

Melalui Laporan ini pembaca akan dapat menilai sampai sejauh mana Bank Muamalat Indonesia berkontribusi langsung dan mendukung upaya pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals/SDGs*). Melalui strategi dan kegiatannya, Bank Muamalat Indonesia telah berusaha menyelaraskan visi dan misi bank sesuai SDGs.

Laporan Keberlanjutan ini memuat informasi mengenai kondisi faktual yang terkait dengan program dan pendekatan manajemen Bank Muamalat Indonesia dalam menghadapi dan mengantisipasi segala bentuk peluang, risiko, serta tantangan yang terkait dengan keberlanjutan bisnis Bank Muamalat Indonesia. Seluruhnya Bank Muamalat Indonesia rangkum dengan mengacu pada konsep triple bottom line sebagai landasan bagi manajemen Bank Muamalat Indonesia dalam proses pengambilan keputusan agar dengan sungguh-sungguh mempertimbangkan faktor sebab-akibat terhadap seluruh pemangku kepentingan (*stakeholder*) Bank Muamalat Indonesia, termasuk kondisi lingkungan sekitar.

Melalui laporan ini, kami memberikan gambaran tentang tantangan yang harus di atasi dan upaya yang kami lakukan dalam mengelola keberlanjutan bisnis, berbagai upaya yang telah kami lakukan untuk memenuhi harapan para pemangku kepentingan di tahun 2020, serta partisipasi kami dalam mendukung pencapaian tujuan keberlanjutan.

Bank Muamalat Indonesia berharap Laporan ini bisa menjadi rujukan bagi segenap pemangku kepentingan untuk mengetahui pelaksanaan kinerja Bank Muamalat Indonesia. Selain edisi cetak, dengan pertimbangan untuk menghemat penggunaan kertas, Laporan yang sama dapat diakses melalui situs Bank Muamalat Indonesia, yakni www.bankmuamalat.co.id.

society in a balanced way. Since 2017, the Bank has been fully committed to communicating its sustainable development initiatives through this Sustainability Report. Through this report, the Bank hopes that all stakeholders can clearly see Bank Muamalat Indonesia's commitment to sustainability.

This Sustainability Report highlights for readers as to what extent Bank Muamalat Indonesia is directly contributing and supporting the efforts to achieve Sustainable Development Goals (SDGs). Through its strategies and activities, Bank Muamalat Indonesia has endeavoured to harmonize the Bank's Vision and Mission in accordance with these SDGs.

This report contains information on the factual conditions related to Bank Muamalat Indonesia's management programs and approaches in facing and anticipating opportunities, risks, and challenges related to Bank Muamalat Indonesia's business sustainability. The Bank has summarized the aforementioned subjects with reference to the triple bottom line concept as a foundation for the management of Bank Muamalat Indonesia in decision-making processes which seriously take into account factors concerning all stakeholders of the Bank, including the surrounding environment.

Through this report, we provide an overview of the challenges that must be overcome and the efforts we are making in managing business sustainability, the various efforts we have made to meet the expectations of stakeholders in 2020, as well as our participation in supporting to achieve the sustainability goals.

It is expected that this report can be a reference for all stakeholders of Bank Muamalat Indonesia to get insights into the Bank's performance. In addition to the printed edition, the report can also be accessed through Bank Muamalat Indonesia's website, at www.bankmuamalat.co.id.

Tentang Laporan Keberlanjutan

About Sustainability Report

PEDOMAN, STANDAR LAPORAN & ASSURANCE [102-10, 102-54]

Laporan Keberlanjutan Bank Muamalat Indonesia disusun dengan mengakomodir 2 (dua) standar, yaitu Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, serta praktik pelaporan Standar Global Reporting Initiative (GRI) yang dikeluarkan oleh Global Sustainability Standards Board (GSSB) – lembaga yang dibentuk oleh GRI untuk menangani pengembangan standar laporan keberlanjutan.

Acuan Pelaporan Keberlanjutan Bank Muamalat Indonesia

1. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.
2. Standar Global Reporting Initiative (GRI) – Standar Pengungkapan Keuangan Umum dan Spesifik, yang dikeluarkan oleh Global Sustainability Standards Board (GSSB).

Bank Muamalat Indonesia mengadopsi kedua standar pelaporan ini dengan tujuan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik menjadi standar kepatuhan bagi Bank yang digolongkan sebagai bank dengan Penanaman Modal Asing (PMA). Sesuai Pasal 3 Peraturan OJK ini, Bank wajib menerapkan peraturan ini per 1 Januari 2019.
2. Praktik pelaporan Standar Global Reporting Initiative (GRI) sebagai rujukan bagi penyusunan laporan keberlanjutan Bank agar dapat dibaca dan diterima secara global.

Bank tetap menggunakan prinsip materialitas dalam menyampaikan isu-isu keberlanjutan yang penting bagi para pemangku kepentingan dan dalam menjalankan kegiatan usaha. Bank menyajikan indikator *disclosure* GRI Standard Core yang diaplikasikan pada setiap halaman yang relevan. Sebagai wujud kepedulian dan komitmen Bank Muamalat Indonesia sebagai lembaga intermediari, serta agar dapat menunjukkan peran besar perbankan dalam ikut berpartisipasi menangani isu-isu sosial dan lingkungan melalui peran intermediarinya, pada Laporan edisi keempat ini Bank juga menyertakan pencantuman indeks Spesifik *Financial Disclosure*, juga dari GRI, dalam uraiannya. Daftar Indeks Standard Core, Indeks *Financial* yang diterapkan dalam Laporan ini disajikan pada halaman 204. [102-55]

REPORT STANDARD, GUIDELINE & ASSURANCE [102-10, 102-54]

Bank Muamalat Indonesia's Sustainability Report is compiled by accommodating 2 (two) standards, namely the Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, as well as reporting practices of Global Reporting Initiative (GRI) Standards issued by the Global Sustainability Standards Board (GSSB) – the institution established by GRI to handle the development of sustainability report standards.

Bank Muamalat Indonesia's Sustainability Report Reference

1. The Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies.
2. The Global Reporting Initiative (GRI) Standards – General and Specific Financial Disclosures, issued by the Global Sustainability Standards Board (GSSB).

Bank Muamalat Indonesia has adopted these two reporting standards with the following objectives:

1. Financial Services Authority Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance by Financial Services Institutions, Issuers, and Public Companies constitutes compliance standard for Banks classified as banks with Foreign Capital Investment (FCI). In accordance with Article 3 of the OJK Regulation, Banks are required to apply this regulation as of 1 January 2019.
2. Reporting practice of the Global Reporting Initiative (GRI) Standards constitutes a reference for the Bank's sustainability report preparation to be read and accepted globally.

The Bank continues to use the principle of materiality in addressing sustainability issues that are important to stakeholders and in carrying out business activities. The Bank presents GRI Core Standard disclosure indicators, which are applied on every relevant page. As a manifestation of Bank Muamalat Indonesia's concern and commitment as an intermediary institution, and in order to demonstrate the major role of banks in participating in handling social and environmental issues through their intermediary role, in this fourth edition of the Report, the Bank also includes the GRI Specific Financial Disclosure index in its description. The list of Standard Core Indices, Financial Indices which are applied in this Report are presented on page 204. [102-55]

Pada penyusunan Laporan Tahun 2020 ini, kami masih belum menggunakan jasa penjamin (*assurance*), namun demikian untuk menjamin kredibilitas dan kualitas informasi yang tercantum dalam laporan ini, seluruh isi dan data yang disajikan telah melalui tahap verifikasi internal. [102-56]

Selain itu, penerbitan laporan ini dilakukan dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan (OJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik yang disusun secara terpisah dengan Laporan Tahunan Bank Muamalat Indonesia. Untuk itu, penyampaian Laporan Keberlanjutan ini dilakukan dengan memenuhi berbagai ketentuan yang termuat dalam peraturan tersebut, dengan indeks Peraturan OJK No. 51/POJK.03/2017 yang juga disajikan di bagian belakang Laporan ini.

PERIODE DAN SIKLUS LAPORAN

[102-50, 102-51, 102-52]

Laporan ini memuat berbagai program dan kegiatan yang kami lakukan sebagai kelanjutan dari program serupa yang telah disampaikan pada laporan sebelumnya yang relevan dengan pilihan topik material selama dua tahun terakhir, pada periode 1 Januari 2020 sampai dengan 31 Desember 2020 dan perbandingannya untuk periode yang sama di tahun sebelumnya. Laporan periode sebelumnya terbit pada bulan Mei 2020.

Laporan ini kami rencanakan terbit secara reguler setiap tahun, bersamaan dengan Laporan Tahunan PT Bank Muamalat Indonesia Tbk. Walau terbit terpisah, namun antara keduanya saling melengkapi.

Tidak ada penyajian ulang atas data tahun yang lalu, mengingat tidak ada perubahan signifikan terhadap kegiatan bisnis maupun kepengurusan perusahaan selama tahun pelaporan. Begitu pula tidak terdapat perubahan signifikan atas ruang lingkup dan boundary dalam periode pelaporan. Namun demikian ada penyesuaian dan tambahan indeks *disclosure* yang diungkapkan dalam Laporan ini, yakni indeks terkait dengan bahan baku material dan pengelolaan limbah. Pengurangan indeks *disclosure* semata-mata karena kurangnya relevansi pengungkapannya, mengingat Perseroan tidak bergerak di bidang manufaktur. Sebagaimana disampaikan sebelumnya dalam Laporan ini ditambahkan indeks-indeks Spesifik *Financial Disclosure* untuk menunjukkan komitmen dan peran Bank dalam mendukung penyelesaian isu-isu lingkungan dan sosial.

In preparing this 2020 Report, we have not used assurance services, however, to guarantee credibility and quality of the information contained in this report, all contents and data presented have gone through an internal verification step. [102-56]

Moreover, the publication of this report has complied with the Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, and has been prepared separately to Bank Muamalat Indonesia's Annual Report. Hence, the submission of this Sustainability Report is in accordance with various provisions contained in the regulations, and with the OJK Regulation No. 51/POJK.03/2017 index, which is also presented at the back of this Report.

REPORT CYCLE AND PERIOD

[102-50, 102-51, 102-52]

This report contains various programs and activities, some that were started previously, and that the Bank has continued to carry out during the period 1 January 2020 to 31 December 2020 and a comparison for the same period for the last two years. The previous report was published in May 2020.

This report is planned to be published annually, together with the Bank's Annual Report. Even though those reports are published separately, both reports form one mutual document.

There has been no restatement of the previous year's data, taking into account that there have been no significant changes to the company's business activities or management during the reporting year. There are also no significant changes to the scope or boundaries in the report period. However, there are adjustments and additions to the disclosure index, namely the index related with raw materials and waste management. The reduction to the disclosure index merely represents a lack of relevance to the disclosures, taking into account that the Company is not engaged in the manufacturing sector. As presented beforehand, in this Report the Specific Financial Disclosure index additions are intended to realize the Bank's commitment and role in supporting the environment and settlement of social issues.

Tentang Laporan Keberlanjutan

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RUANG LINGKUP DAN BATASAN LAPORAN [102-45]

Laporan Keberlanjutan Bank Muamalat Indonesia fokus pada kinerja operasional dalam seluruh unit kerja Bank Muamalat Indonesia, serta segala perkembangan dan perubahan yang terjadi selama tahun 2020. Informasi dan data kinerja keberlanjutan yang disajikan dalam laporan ini mencakup kinerja keuangan konsolidasi dengan entitas anak dimana Bank Muamalat Indonesia menjadi pemegang saham mayoritas: [102-45]

- PT Al Ijarah Indonesia Finance (ALIF)
- Baitulmaal Muamalat
- Dana Pensiun Lembaga Keuangan (DPLK) Muamalat,
- Muamalat Institute (MI)
- PT Syarikat Takaful Indonesia

Sedangkan untuk kinerja sosial dan lingkungan hanya mencakup data Bank Muamalat Indonesia dan tidak termasuk kinerja keberlanjutan entitas anak.

Data yang Bank Muamalat Indonesia laporan adalah data yang terhitung mulai dari 1 Januari hingga 31 Desember 2020, khususnya data keuangan seluruh unit kerja Bank Muamalat Indonesia di seluruh Indonesia. Seluruh data keuangan dinyatakan dalam satuan mata uang Rupiah Indonesia (Rp), kecuali dinyatakan lain dalam laporan. Dalam melaporkan data keuangan, Bank menggunakan teknik berdasarkan Pernyataan Standar Akuntansi Keuangan ("PSAK") Indonesia. Sedangkan untuk data keberlanjutan, Bank menggunakan teknik pengukuran data yang berlaku secara internasional.

Namun, data-data terkait kinerja dari para mitra usaha Bank Muamalat Indonesia yang dilaporkan terbatas pada aktivitas para mitra usaha di area sekitar operasional Bank Muamalat Indonesia, di antaranya mencakup data nasabah, data kinerja lingkungan, data kinerja keselamatan, dan kesehatan kerja, praktik pengamanan (*security*), praktik ketenagakerjaan, dan penerapan prinsip-prinsip hak asasi manusia.

Terkait data pendukung upaya pelestarian lingkungan yang diterapkan Bank Muamalat Indonesia dalam aktivitas operasionalnya disampaikan terbatas pada aktivitas operasional Kantor Pusat di Muamalat Tower Jakarta. Pertimbangannya adalah karena ruang lingkup wilayah kerja Bank Muamalat Indonesia yang tersebar di wilayah Indonesia dan belum adanya keseragaman perhitungan sehingga belum dapat memaparkan penggunaan energi, pengelolaan limbah, dan konsumsi bahan bakar secara menyeluruh (*bankwide*).

REPORT BOUNDARY AND SCOPE [102-45]

Bank Muamalat Indonesia's Sustainability Report focuses on operational performance in the Bank's work units, as well as all developments and changes that have occurred throughout 2020. The sustainability performance data and information presented here includes consolidated financial performances of subsidiaries of Bank Muamalat Indonesia as the Bank is the majority shareholder: [102-45]

- PT Al Ijarah Indonesia Finance (ALIF)
- Baitulmaal Muamalat
- Muamalat Financial Institution Pension Fund (FIPF)
- Muamalat Institute (MI)
- PT Syarikat Takaful Indonesia

Meanwhile, the social and environmental performances cover only the Bank's data, excluding the sustainability performance of its subsidiaries.

The report discloses information started from 1 January up to 31 December 2020, specifically the financial data of all work units of Bank Muamalat Indonesia. All financial data is stated in Indonesian Rupiah (Rp), except where stated otherwise. In reporting financial data, the Bank uses principles based on the Indonesian Financial Accounting Standard Statement ("PSAK"). While for sustainability data, the Bank uses data measurement principles prevailing internationally.

Reported data relating to the performance of Bank Muamalat Indonesia's business partners is limited to their activities with Bank Muamalat Indonesia. They include customer data, environmental performance data, work safety and health performance data, security measures, labour practices, and the application of human rights principles

In the matter of Bank Muamalat's contribution to environmental preservation, the data shown in this report is limited to the Company's operational activities in the Head Office at Muamalat Tower, Jakarta. Any lack of contribution related to this issue is due to the fact that the Bank's operational locations are scattered across the country and there is no calculation uniformity yet, therefore, bank-wide elaboration of energy usage, waste management, and fuel consumption is difficult to relay.

Selain itu, Bank Muamalat Indonesia tidak memantau, mengendalikan dan melaporkan aktivitas para mitra usaha di luar interaksinya dengan Bank Muamalat Indonesia.

Bank Muamalat Indonesia does not monitor, control, and report the activities of its business partners that are not related to the activities of the Bank.

PENYAJIAN KEMBALI DAN PERUBAHAN DARI TAHUN SEBELUMNYA [102-48, 102-49]

Sejalan dengan komitmen untuk meningkatkan kualitas pelaporan, Bank Muamalat Indonesia selalu melakukan kajian dan pembaharuan terhadap setiap perubahan terkait arahan tentang penyusunan Laporan Keberlanjutan. Tidak terdapat penyajian kembali atas data yang telah disajikan pada laporan keberlanjutan tahun sebelumnya. Demikian pula tidak terdapat perubahan skala bisnis Bank yang cukup signifikan di tahun 2020.

RESTATEMENTS AND CHANGES FROM PRIOR YEAR [102-48, 102-49]

To improve the quality of this Report, Bank Muamalat Indonesia always carries out studies and updates on any changes based on the newest guidance on how to prepare the Sustainability Report. During this reporting period, there is no restatement for data presented in the previous year's Sustainability Report. Likewise, there has been no significant change in the Bank's business scale in 2020.

PENETAPAN KONTEN LAPORAN

[102-46, 103-1, 103-2, 103-3]

Bank menetapkan isi Laporan dengan menerapkan 4 (empat) langkah yang disyaratkan oleh Standar GRI, yaitu:

1. Mengidentifikasi aspek-aspek yang material dan boundary (langkah Identifikasi). Identifikasi aspek-aspek keberlanjutan (*sustainability context*) dipilih yang relevan dengan karakteristik industri perbankan, dan pengaruhnya terhadap pemangku kepentingan.
2. Membuat prioritas atas aspek-aspek yang telah diidentifikasi pada langkah sebelumnya (langkah Prioritas). Dengan pertimbangan bahwa prioritas aspek dan isu yang material tahun lalu masih relevan dengan kondisi tahun 2020, maka Laporan ini menggunakan aspek dan isu yang material yang sama dengan tahun sebelumnya.
3. Melakukan validasi atas aspek-aspek material tersebut (langkah Validasi).
4. Melakukan *review* atas Laporan setelah diterbitkan guna meningkatkan kualitas Laporan tahun berikutnya (langkah Review).

REPORT CONTENT DETERMINATION

[102-46, 103-1, 103-2, 103-3]

The Bank determines the content of this report by implementing 4 (four) steps as required by GRI Standards, namely:

1. Identifying material and boundary aspects (Identification step). Identification of sustainability aspects (*sustainability context*) is done by choosing those aspects relevant with banking industry characteristics and their influence to stakeholders.
2. Determining priorities on identified aspects of previous steps (Priority step). By considering that material priority aspects and issues of last year are still relevant with 2020 conditions, this report also uses the same material aspects and issues of the previous year.
3. Validating the material aspects (Validation step).
4. Reviewing the issued reports to improve the quality of the next year's Sustainability Report (Review step).

Tentang Laporan Keberlanjutan

About Sustainability Report

Kami mengkaji ulang konten laporan ini dengan memperhatikan masukan dari para pemangku kepentingan, baik internal maupun eksternal (*stakeholder inclusiveness*). Penetapan isi Laporan tersebut kami lakukan dengan memperhatikan kesesuaian dengan prinsip yang disyaratkan oleh Standar GRI, yakni: *stakeholders inclusiveness* (pelibatan pemangku kepentingan); *Materiality* (materialitas); *Sustainability context* (konteks keberlanjutan) dan *Completeness* (kelengkapan). Kami juga melakukan analisis terhadap respon pemangku kepentingan yang disampaikan melalui beragam kegiatan yang melibatkan berbagai kelompok pemangku kepentingan secara spesifik, misalnya dalam forum RUPS, media gathering dan sebagainya.

The Bank is reviewing this report's content by taking into account input from internal or external stakeholders (stakeholder inclusiveness). The determination of report content is done by taking into account compliance with principles required by GRI Standards, namely: Stakeholder Inclusiveness; Materiality; Sustainability Context, and Completeness. We also analyse stakeholder responses communicated through various activities involving various stakeholder groups specifically, for example the GMSH forum, media gathering, and the like.

Proses Penetapan Isi Laporan

Report Content Determination Process

Tahap ke-1 | Stage 1st

Identifikasi Identification

Mengidentifikasi aspek keberlanjutan yang relevan dan batasan-batasannya.
To identify relevant sustainability aspects and their parameters.

Tahap ke-2 | Stage 2nd

Prioritas Priority

Memprioritaskan aspek dan isu keberlanjutan untuk menentukan materialitas setiap aspek.
To prioritize sustainability issues and aspects in order to determine each aspect's materiality.

Tahap ke-3 | Stage 3rd

Validasi Validation

Memvalidasi aspek-aspek material.
To validate materiality aspects.

Aspek-Aspek Keberlanjutan Sustainability Aspects

Materialitas Materiality

Kelengkapan Completeness

Keterlibatan Pemangku Kepentingan

Stakeholder Involvement

Tahap 4 | Stage 5

Review Review

Mereview proses penentuan konten laporan agar sesuai prinsip keakurasaan, kejelasan, keseimbangan, komparabilitas, batasan waktu & keandalan informasi.
To review the content determination process in accordance with the accuracy, clarity, balance, comparability, time constraints & information reliability.



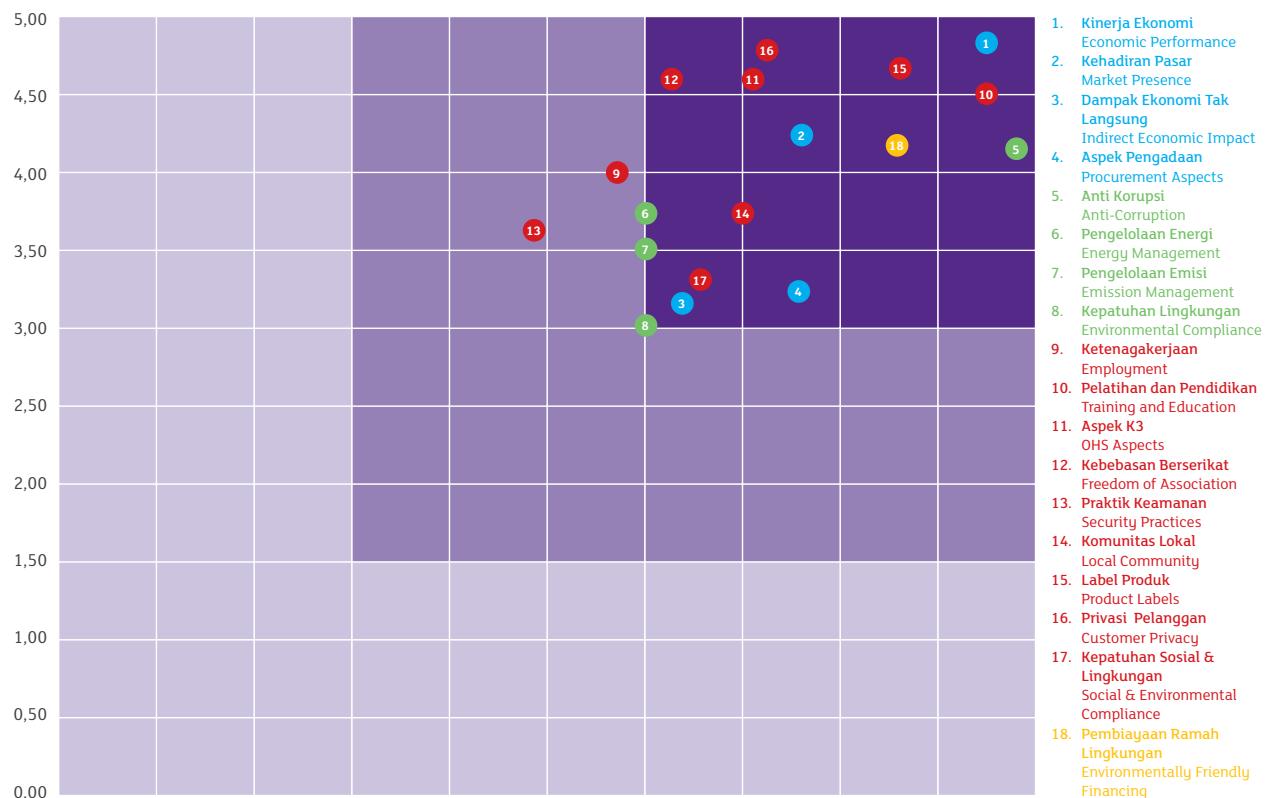
DAMPAK SIGNIFIKAN DAN UJI MATERIALITAS [102-47]

Untuk menentukan topik-topik yang dilaporkan Bank melakukan kajian dampak material dengan membentuk grup diskusi internal guna membahas dampak operasional terhadap para pemangku kepentingan utama, serta mempertimbangkan masukan dari beberapa pihak eksternal maupun melalui interaksi dengan masyarakat sekitar.

Melalui diskusi tersebut Bank melakukan uji materialitas terhadap sejumlah topik material yang diperkirakan layak disampaikan dalam laporan termasuk *boundary*-nya, kemudian menetapkan beberapa informasi material yang berada pada kategori 'tinggi' dan beberapa informasi lainnya berada pada kategori 'sedang' maupun 'rendah', sebagaimana digambarkan dalam diagram materialitas berikut.

Diagram Matriks Materialitas [102-47]

Penting untuk Pemangku Kepentingan
Important for Stakeholders



SIGNIFICANT IMPACT AND MATERIALITY TEST [102-47]

To determine reported topics, the Bank studies material impacts by forming internal discussion groups to analyse operational impacts on the main stakeholders, as well as consider input from some external parties, or interact with the surrounding communities.

Through the discussions, the Bank performed materiality tests on a number of topics considered suitable to be presented in the report, including their boundaries, and then determined some material information as 'high' category and others to be 'moderate' or 'low' categories, as shown in the following materiality diagram.

Materiality Matrix Diagram [102-47]

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Terdapat 18 kelompok topik material yang memenuhi kriteria dampak paling material terhadap kinerja keberlanjutan Bank Muamalat Indonesia. Bank kemudian menetapkan tidak kurang dari 42 indeks *disclosure* dari topik material dimaksud, sebagai berikut.

Daftar Topik Material dan [102-47] Material and Boundary Aspects [102-47]

| No | Topik Material Material Aspects | Alasan Materialitas Materiality Reasons | Disclosure Indices | | Boundary | |
|---------------------------------|--|---|--------------------|-------------------------------|------------------------------|------------------------------|
| | | | POJK 51/2017 | GRI Standards | Di Dalam Bank Inside Bank | Di Luar Bank Outside Bank |
| Ekonomi Economy | | | | | | |
| 1 | Kinerja Keuangan/Ekonomi Economic/Financial Performance | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.b | 201-1 | | |
| 2 | Kehadiran Pasar Market Presence | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.b | 202-1 | | |
| 3 | Dampak Ekonomi Tak Langsung Indirect Economic Impact | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.c | 203-1 | | |
| 4 | Praktik Pengadaan Procurement Process | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.c | 204-1 | | |
| 5 | Anti Korupsi Anti-Corruption | Berdampak signifikan pada pembangunan dan pada reputasi Perseroan Having significant impact on the Company's development and reputation | 5 | 205-2, 205-3 | | |
| Lingkungan Environment | | | | | | |
| 6 | Energi Energy | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.d | 302-1, 302-3, 302-4 | | |
| 7 | Emisi Emissions | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.d | 305-1, 305-2, 305-4, 305-5 | | |
| 8 | Kepatuhan Lingkungan Environment Compliance | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan Having significant impact on the Company's stakeholders and reputation | 6.d | 307-1 | | |
| Sosial Social | | | | | | |
| 9 | Kepegawaian Manpower | Berdampak signifikan pada pemangku kepentingan dan bagi kesinambungan usaha Having significant impact on stakeholders and business sustainability | 6.c | 401-1, 401-3 | | |
| 10 | Kesehatan dan Keselamatan Kerja Work Health and Safety | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.c | 403-1, 403-5, 403-8 | | |
| 11 | Pelatihan dan Pendidikan Training and Education | Berdampak signifikan pada pemangku kepentingan dan bagi kesinambungan usaha Having significant impact on stakeholders and business sustainability | 6.c | 404-1, 404-2, 404-3 | | |
| 12 | Kebebasan Berserikat dan PKB United Freedom and CA | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan Having significant impact on the Company's stakeholders and reputation | 6.c | 407-1 | | |

There are 18 groups of material topics which meet the most material impact criteria on sustainability performance of Bank Muamalat Indonesia. The Bank then determines not less than 42 disclosure indices from the material topics, as follows.

| No | Topik Material Material Aspects | Alasan Materialitas Materiality Reasons | Disclosure Indices | | Boundary | |
|--|--|--|--------------------|---|------------------------------|------------------------------|
| | | | POJK 51/2017 | GRI Standards | Di Dalam Bank Inside Bank | Di Luar Bank Outside Bank |
| 13 | Hak Asasi Manusia – Praktik Keamanan Human Rights – Security Practice | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.f | 410-1 | | |
| 14 | Masyarakat Lokal Local Community | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan Having significant impact on the Company's stakeholders and reputation | 6.c | 413-1, FS13, FS14 | | |
| 15 | Pemasaran dan Label Produk Marketing and Product Labels | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan Having significant impact on the Company's stakeholders and reputation | 6.f | 417-1, 417-2, 417-3 | | |
| 16 | Privasi Pelanggan Customer Privacy | Berdampak signifikan pada pemangku kepentingan Having significant impact on stakeholders | 6.f | 418-1 | | |
| 17 | Kepatuhan thd Regulasi Sosial & Lingkungan Compliance with Social & Environmental Regulations | Berdampak signifikan pada pemangku kepentingan dan reputasi Perseroan Having significant impact on the Company's stakeholders and reputation | 5, 6 | 419-1 | | |
| Sektor Jasa Keuangan Financial Service Sector | | | | | | |
| 18 | Green Funding/Lending | Berdampak signifikan pada pemangku kepentingan, keberlanjutan, dan pada reputasi Perseroan Having significant impact on the Company's stakeholders, sustainability and reputation | | FS1, FS3, FS5, FS6, FS7, FS8, FS15, FS16, | | |

KEANDALAN LAPORAN

Seluruh informasi yang diungkapkan dalam laporan ini telah melalui proses verifikasi internal Bank sehingga dapat diandalkan untuk proses evaluasi dan pengambilan keputusan. Untuk tahun ini, Bank Muamalat Indonesia belum melakukan proses verifikasi oleh pihak eksternal. Namun ke depannya, Bank Muamalat Indonesia berkomitmen untuk melibatkan pihak eksternal dalam proses verifikasi untuk meningkatkan kehandalan laporan keberlanjutan.

Sistem pengukuran data yang digunakan untuk mengukur dan mengumpulkan data serta informasi yang Bank Muamalat Indonesia sampaikan di dalam laporan ini tentunya telah sesuai dengan standar baku nasional yang berlaku dan telah diterapkan di Bank Muamalat Indonesia, di antaranya seperti Peraturan Kementerian Lingkungan Hidup, serta Peraturan dari Departemen Tenaga Kerja dan Transmigrasi.

REPORT RELIABILITY

All the information disclosed in this report has gone through the Bank's internal verification process so that it is reliable for evaluation and decision-making processes. This year, Bank Muamalat Indonesia has not performed an external party verification process. However, for the future, Bank Muamalat Indonesia is committed to involving external parties in the verification process to improve the reliability of this Sustainability Report.

The data measurement system used to measure and collect data and information that Bank Muamalat Indonesia presents in this report is in accordance with applicable national standards and has been applied in Bank Muamalat Indonesia. These standards include Regulations from the Ministry of the Environment and the Ministry of Manpower and Transmigration.

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Apabila memerlukan informasi lebih lanjut atau pertanyaan-pertanyaan tentang Laporan ini, silahkan menghubungi:

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| | FS4 Proses peningkatan kompetensi karyawan untuk menerapkan aturan/perundangan terkait sosial dan lingkungan yang berlaku. | 134 | Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines. |
| | FS5 Interaksi/kerja sama dengan debitur/investor/partner bisnis dalam mengatasi dampak/peluang aspek sosial dan lingkungan. | 83 | Interactions with clients/investees/business partners regarding environmental and social risks and opportunities. |
| | FS6 Prosentase portofolio bisnis dibagi menurut wilayah, ukuran (misal: Micro/SME/Besar), dan sektor. | 81 | Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/ large) and by sector. |
| | FS7 Nilai portofolio produk dan jasa yang dirancang untuk mendukung kegiatan sosial dibagi menurut segmen bisnis. | 85 | Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose. |
| | FS8 Jumlah produk dan jasa pembiayaan yang dialokasikan untuk mendukung pembiayaan terkait lingkungan yang spesifik. | 83 | Monetary value of products and services designed to deliver a specific environmental benefit. |
| | FS13 Akses untuk penduduk area tertinggal atau area marginal | 65 | Access points in low-populated or economically disadvantaged areas by type. |
| | FS14 Akses Jasa Keuangan untuk Orang Tertinggal. | 65 | Financial Services Access for Disadvantaged People |
| | FS15 Kebijakan mengenai produk dan layanan yang adil dan wajar. | 62 | Policies for the fair design and sale of financial products and services. |
| | FS16 Inisiatif untuk mengadakan dan mendukung kegiatan literasi keuangan atau pembiayaan khusus. | 65 | Initiatives in organizing and supporting financial literacy or special funding activities |

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Laporan ini memuat informasi yang dipersyaratkan sebagaimana dalam Lampiran-II Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahaan publik.

This report contains the required information as in Appendix-II of the Financial Services Authority Regulation Number 51 / POJK.03 / 2017 concerning the implementation of sustainable finance for financial service institutions, issuers and public companies.

| No | Nama Indeks | Halaman Page | Index |
|----|---|-----------------|---|
| 1 | Penjelasan Strategi Keberlanjutan | 55 | Description of Sustainability Strategy |
| 2 | Ikhtisar Kinerja Aspek Keberlanjutan | | Sustainability performance highlight |
| a. | Aspek Ekonomi | | Economic Aspects |
| 1) | Kuantitas produksi atau jasa yang dijual | 2 | Quantity of product or services sold |
| 2) | Pendapatan atau penjualan | 2 | Revenues or sales |
| 3) | Laba atau rugi bersih; | 2 | Net profit or loss |
| 4) | Produk ramah lingkungan; dan | 3 | Environmentally friendly products; and |
| 5) | Pelibatan pihak lokal yang berkaitan dengan proses bisnis keuangan berkelanjutan. | 2 | Engagement of local parties related to sustainable finance business processes |
| b. | Aspek Lingkungan Hidup | | Environmental Aspects |
| 1) | Penggunaan energi (antara lain listrik dan air); | 3 | Energy use (including electricity and water); |
| 2) | Pengurangan emisi yang dihasilkan; | 3 | Reduction of the resulting emissions; |
| 3) | Pengurangan limbah dan efluen; | 3 | Reduction of waste and effluent; |
| 4) | Pelestarian keanekaragaman hayati. | n.a | Conservation of biodiversity. |
| c. | Uraian mengenai dampak positif dan negatif dari penerapan Keuangan Berkelanjutan bagi masyarakat dan lingkungan | 2,3 | Description of the positive and negative impacts of implementing Sustainable Finance for society and the environment |
| 3 | Profil Perusahaan | | Company Profile |
| a. | Visi, Misi, dan Nilai Keberlanjutan | 28 | Vision, mission, and Company sustainability value |
| b. | Nama, alamat, nomor telepon, nomor faksimile, alamat surat elektronik (<i>e-mail</i>), dan situs web LJK, Emiten, dan Perusahaan Publik, serta kantor cabang dan/atau kantor perwakilan | 26 | Name, address, telephone number, facsimile number, electronic mail address (<i>e-mail</i>), and websites of LJK, Issuer and Public Companies, as well as branch offices and / or representative offices |
| c. | Skala Usaha | | Business Scale |
| 1) | Total Aset atau Kapitalisasi Aset, dan Total Kewajiban | 40 | Total Assets or Asset Capitalization, and Total Liabilities |
| 2) | Jumlah Karyawan | 40 | Number of Employees |
| 3) | Persentase Kepemilikan Saham | 36 | Share Ownership Percentage |
| 4) | Wilayah Operasional. | 38 | Operational Area. |
| d. | Penjelasan singkat mengenai produk, layanan, dan kegiatan usaha yang dijalankan; | 32 | Brief description of the products, services and business activities being carried out; |
| e. | Keanggotaan pada asosiasi; | 47 | Membership in associations |
| f. | Perubahan signifikan, antara lain terkait dengan penutupan atau pembukaan cabang, dan struktur kepemilikan. | 46 | Significant changes, among others, that are related to the closure or opening of branches and ownership structures. |

| 4 Penjelasan Direksi memuat: | Description from the Board of Directors: | |
|--|---|---|
| a. Kebijakan untuk merespons tantangan dalam pemenuhan strategi keberlanjutan, paling sedikit meliputi: | | Policies to respond to challenges in fulfilling the sustainability strategy include at least: |
| 1) Penjelasan nilai keberlanjutan bagi perusahaan; | 16 | Explanation of the value of sustainability for the company; |
| 2) Penjelasan respons perusahaan terhadap isu terkait penerapan keuangan berkelanjutan; | 14 | Explanation of the company's response to issues related to the implementation of sustainable finance; |
| 3) Penjelasan komitmen pimpinan LJK, emiten, dan perusahaan publik dalam pencapaian penerapan keuangan berkelanjutan; | 14-15 | Explanation of the commitment of the leaders of LJK, issuers, and public companies in achieving the implementation of sustainable finance; |
| 4) Pencapaian kinerja penerapan keuangan berkelanjutan; dan | 17-19 | Achievement of sustainable finance implementation performance; and |
| 5) Tantangan pencapaian kinerja penerapan keuangan berkelanjutan. | 14-15 | Challenges in achieving the performance of implementing sustainable finance. |
| b. Penerapan Keuangan Berkelanjutan, paling sedikit meliputi: | | Sustainable Finance Implementation, at least includes: |
| 1) Pencapaian kinerja penerapan keuangan berkelanjutan (ekonomi, sosial, dan lingkungan hidup) dibandingkan dengan target; dan | 17-19 | Performance achievement of implementing sustainable finance (economic, social and environmental) compared to the target; and |
| 2) Penjelasan prestasi dan tantangan termasuk peristiwa penting selama periode pelaporan (bagi LJK yang diwajibkan membuat rencana aksi keuangan berkelanjutan). | 14-16 | Explanation of achievements and challenges including important events during the reporting period (for FSIs that are required to make a sustainable finance action plan). |
| c. Strategi pencapaian target, paling sedikit meliputi: | | The target achievement strategy, at least includes: |
| 1) Pengelolaan risiko atas penerapan keuangan berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup; | 16-17 | Risk management for the implementation of sustainable finance related to economic, social and environmental aspects; |
| 2) Pemanfaatan peluang dan prospek usaha; dan | 16-18 | Taking advantage of business opportunities and prospects; and |
| 3) Penjelasan situasi eksternal ekonomi, sosial, dan lingkungan hidup yang berpotensi mempengaruhi keberlanjutan LJK, emiten, dan perusahaan publik. | 15-16 | Explanation of the external economic, social and environmental situation that has the potential to affect the sustainability of LJKs, issuers and public companies. |

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| 5 Tata kelola keberlanjutan memuat: | Sustainability governance consisting of: | |
|---|---|---|
| a. Uraian mengenai tugas bagi Direksi dan Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan. | 153, 159 | Description of the duties of the Board of Directors and the Board of Commissioners, employees, officers and / or work units who are responsible for implementing Sustainable Finance. |
| b. Penjelasan mengenai pengembangan kompetensi yang dilaksanakan terhadap anggota Direksi, anggota Dewan Komisaris, pegawai, pejabat dan/atau unit kerja yang menjadi penanggung jawab penerapan Keuangan Berkelanjutan. | 158, 164 | Explanation of competency development carried out for members of the Board of Directors, members of the Board of Commissioners, employees, officers and / or work units who are responsible for implementing Sustainable Finance. |
| c. Penjelasan mengenai prosedur LJK, Emiten, dan Perusahaan Publik dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko atas penerapan Keuangan Berkelanjutan terkait aspek ekonomi, sosial, dan Lingkungan Hidup, termasuk peran Direksi dan Dewan Komisaris dalam mengelola, melakukan telaah berkala, dan meninjau efektivitas proses manajemen risiko LJK, Emiten, dan Perusahaan Publik. | 169-173 | Explanation of the procedures for LJK, Issuers, and Public Companies in identifying, measuring, monitoring, and controlling risks on the implementation of Sustainable Finance related to economic, social, and environmental aspects, including the roles of the Board of Directors and Board of Commissioners in managing, conducting periodic reviews, and reviewing effectiveness the risk management process of FSIs, Issuers, and Public Companies. |
| d. Penjelasan mengenai pemangku kepentingan yang meliputi: | | Description of stakeholders which includes: |
| 1) Keterlibatan pemangku kepentingan berdasarkan hasil penilaian (<i>assessment</i>) manajemen, RUPS, surat keputusan atau lainnya; dan | 181-188 | Stakeholder involvement based on management assessment, GMS, decision letter or other; and |
| 2) Pendekatan yang digunakan LJK, Emiten, dan Perusahaan Publik dalam melibatkan pemangku kepentingan dalam penerapan Keuangan Berkelanjutan, antara lain dalam bentuk dialog, survei, dan seminar. | 181-188 | The approach used by LJK, Issuer, and Public Companies in engaging stakeholders in the implementation of Sustainable Finance, including in the form of dialogues, surveys and seminars. |
| e. Permasalahan yang dihadapi, perkembangan, dan pengaruh terhadap penerapan Keuangan Berkelanjutan. | n.a | Problems faced, developments, and their impact on the implementation of Sustainable Finance. |
| 6 Perjanjian Perundingan Kolektif | Collective Bargaining Agreement | |
| a. Penjelasan mengenai kegiatan membangun budaya keberlanjutan di internal LJK, Emiten, dan Perusahaan Publik. | 110-115 | Explanation of activities to build a culture of sustainability within the LJK, Issuer, and Public Companies. |
| b. Uraian mengenai kinerja ekonomi dalam 3 (tiga) tahun terakhir meliputi: | | A description of the economic performance in the last 3 (three) years includes: |
| 1) Perbandingan target dan kinerja produksi, portofolio, target pembiayaan, atau investasi, pendapatan dan laba rugi dalam hal Laporan Keberlanjutan disusun secara terpisah dengan Laporan Tahunan; dan | 80-85 | Comparison of production targets and performance, portfolios, financing targets, or investment, income and profit and loss in the case that the Sustainability Report is prepared separately from the Annual Report; and |
| 2) Perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan. | 80-85 | Comparison of targets and performance of portfolios, financing targets, or investments in financial instruments or projects that are in line with the implementation of Sustainable Finance. |

| | | | |
|----|---|---------|--|
| c. | Kinerja sosial dalam 3 (tiga) tahun terakhir: | | Social performance in the last 3 (three) years: |
| | 1) Komitmen LJK, Emiten, atau Perusahaan Publik untuk memberikan layanan atas produk dan/atau jasa yang setara kepada konsumen. | 60-63 | Commitment of LJK, Issuer, or Public Company to provide services for products and / or services that are equivalent to consumers. |
| | 2) Ketenagakerjaan, paling sedikit memuat: | | Employment, at least includes: |
| | a. Pernyataan kesetaraan kesempatan bekerja dan ada atau tidaknya tenaga kerja paksa dan tenaga kerja anak; | 195 | Statement of equal employment opportunities and the presence or absence of forced labor and child labor; |
| | b. Persentase remunerasi pegawai tetap di tingkat terendah terhadap upah minimum regional; | 117 | The ratio of remuneration for permanent employees at the lowest level against the regional minimum wage; |
| | c. Lingkungan bekerja yang layak dan aman; dan | 107-108 | A decent and safe work environment; and |
| | d. Pelatihan dan pengembangan kemampuan pegawai. | 110-114 | Employee training and capacity building. |
| | 3) Masyarakat, paling sedikit memuat: | | Community, at least contains: |
| | a. Informasi kegiatan atau wilayah operasional yang menghasilkan dampak positif dan dampak negatif terhadap masyarakat sekitar termasuk literasi dan inklusi keuangan; | 65, 89 | Information on activities or operational areas that have positive and negative impacts on the surrounding community, including financial literacy and inclusion; |
| | b. Mekanisme pengaduan masyarakat serta jumlah pengaduan masyarakat yang diterima dan ditindaklanjuti; dan | n.a | Public complaint mechanism and the number of public complaints received and followed up; and |
| | c. TJSL yang dapat dikaitkan dengan dukungan pada tujuan pembangunan berkelanjutan meliputi jenis dan capaian kegiatan program pemberdayaan masyarakat | 96-101 | CSR that can be linked to support for sustainable development goals includes the types and achievements of community empowerment program activities |
| d. | Kinerja Lingkungan Hidup bagi LJK, Emiten, dan Perusahaan Publik, paling sedikit memuat: | | Environmental Performance for LJK, Issuer, and Public Company, at least contains: |
| | 1) Biaya Lingkungan Hidup yang Dikeluarkan; | 141 | Environmental Costs expended; |
| | 2) Uraian Mengenai Penggunaan Material yang Ramah Lingkungan, Misalnya Penggunaan Jenis Material Daur Ulang; dan | n.a | Description regarding the use of environmentally friendly materials, for example the use of recycled materials; and |
| | 3) Uraian Mengenai Penggunaan Energi, Paling Sedikit Memuat: | | Description Regarding Energy Use, Contains At Least: |
| | a. Jumlah dan intensitas energi yang digunakan; dan | 136-138 | The amount and intensity of energy used; and |
| | b. Upaya dan pencapaian efisiensi energi yang dilakukan termasuk penggunaan sumber energi terbarukan; | 136-138 | Efforts to achieve and achieve energy efficiency include the use of renewable energy sources; |
| e. | Tanggung jawab pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan | | Responsibility for developing Sustainable Financial Products and / or Services |
| | 1) Inovasi dan pengembangan Produk dan/atau Jasa | 63-66 | Product and / or service innovation and development |
| | 2) Jumlah dan persentase produk dan jasa yang sudah dievaluasi keamanannya bagi pelanggan | 63-67 | The number and percentage of products and services that have been evaluated for safety for customers |
| | 3) Dampak positif dan dampak negatif yang ditimbulkan dari Produk dan/atau Jasa dan proses distribusi, serta mitigasi yang dilakukan untuk menanggulangi dampak negatif | 63-66 | Positive impacts and negative impacts arising from Products and / or Services and distribution processes, as well as mitigation carried out to overcome negative impacts |
| | 4) Jumlah produk yang ditarik kembali dan alasannya | n.a | Number of products recalled and why |
| | 5) Survei kepuasan pelanggan | 73 | Customer satisfaction survey |
| 7 | Verifikasi tertulis dari pihak independen, jika ada. Written verification from independent party, if available | | n.a |

Lembar Umpan Balik

Feedback Form

Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirim e-mail atau formulir ini melalui fax/pos.

We request that the stakeholders provide feedback after reading this Sustainability Report by e-mailing or faxing/ mailing this form.

| PROFIL ANDA YOUR PROFILE | | | |
|---|---|---|--|
| Nama Name (optional) | : | | |
| Institusi/Perusahaan Institution/Company (optional) | : | | |
| Telp./HP Institution/Company | : | | |
| Golongan Pemangku Kepentingan (beri tanda silang yang sesuai) Stakeholder Groups (tick appropriate) | : | | |
| <input type="checkbox"/> Pemerintah Government | <input type="checkbox"/> Industri Industry | <input type="checkbox"/> Media Media | <input type="checkbox"/> Lembaga Pendidikan Educational Institutions |
| <input type="checkbox"/> LSM NGO | <input type="checkbox"/> Masyarakat Community | <input type="checkbox"/> Lain-lain Others | |

| No. | Pernyataan Statements | SS SA | S A | RR SD | TS D | STS SD | Alasan Comment |
|-----|--|---------|-------|---------|--------|----------|------------------|
| 1 | Laporan ini bermanfaat bagi Anda This report is of benefit to you | | | | | | |
| 2 | Laporan ini sudah menggambarkan kinerja Perusahaan dalam mendukung pembangunan berkelanjutan This report has described the Company's performance in sustainable development | | | | | | |
| 3 | Laporan ini mudah dimengerti This report is easy to understand | | | | | | |
| 4 | Laporan ini menarik This report is interesting | | | | | | |
| 5 | Laporan ini meningkatkan kepercayaan Anda terhadap keberlanjutan Perusahaan This report enhances your trust towards the Company's sustainability | | | | | | |

SS: Sangat Setuju S: Setuju RR: Ragu-ragu

SA: Strongly Agree A: Agree SD: Somewhat Disagree D: Disagree

TS: Tidak Setuju

STS: Sangat Tidak Setuju

SD: Strongly Disagree

Lembar Umpan Balik
Feedback Form

| Saran dan/atau kritik mengenai isi, desain, layout dan lain-lain Comments on content, design, layout, etc. | Informasi yang dapat ditambahkan Any additional comments |
|--|--|
| a. | |
| b. | |
| c. | |

Terima kasih atas kesediaan Bapak/Ibu untuk meluangkan waktu dalam mengisi *feedback form* ini.
Mohon agar formulir ini dapat dikirim kepada kami.

Thank you for your time to fill in this feedback form.
Please send this form back to us.

**Corporate Marketing Communication
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Sustainability Report